

HUMAN CAPITAL UMBRELLA PROGRAM



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Through the Human Capital Umbrella Program



Harnessing Catalytic Initiatives to Accelerate Investments in Human Capital



ANNUAL REPORT
2022

PROTECT AND INVEST *in people*



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Acronyms and Abbreviations

ASA	Advisory Services and Analytics
BGMEA	Bangladesh Garment Manufacturers and Exporters Association
BKMEA	Bangladesh Knitwear Manufacturers and Exporters Association
ECD	Early Childhood Development
DPF	Development Policy Financing
GBV	Gender-Based Violence
GDP	Gross Domestic Product
GEPD	World Bank's Global Education Policy Dashboard
GFF	Global Financing Facility
GIRL	Gender Innovation and Regional Learning
HCAP	Human Capital Acceleration Plan
HCI	Human Capital Index
HCP	Human Capital Project
NEET	Not in Education, Employment or Training
PASU	Presidential Policy and Strategy Unit
PEIR	Public Expenditure and Institutional Review
RCT	Randomized Controlled Trial
SPG	Specific Purpose Grant
SRH	Sexual and Reproductive Health
SWEDD	Sahel Women's Empowerment and Demographic Dividend
TVET	Technical and Vocational Education and Training
UNISE	Unified Nutrition Information System for Ethiopia
WAHO	West African Health Organization
WASH	Water, Sanitation, and Hygiene
WBG	World Bank Group

Human Capital Umbrella Program at a Glance

This annual report details the activities of the Human Capital Umbrella Program and its anchor trust fund with operational and financial reporting as of December 2022.

PROGRAM NAME



Human Capital Umbrella

ANCHOR TRUST FUND

Advancing Human Capital Outcomes Globally Multi-Donor Trust Fund (TF073417)



FUNDING AMOUNT

\$22.9 million

TARGET AMOUNT

\$100 million
by FY24



EFFECTIVENESS DATE

28-Nov 2019

CLOSING DATE

31-Dec 2024



DONORS

The Bill & Melinda Gates Foundation,
The Government of Canada



COUNTRIES SUPPORTED

Bangladesh, Chad, Ethiopia, Kenya, Nigeria, Pakistan, and the Sahel (Benin, Burkina Faso, Cameroon, Côte d'Ivoire, Republic of Congo, Guinea, Mali, Mauritania, Niger, Senegal, The Gambia, Togo)

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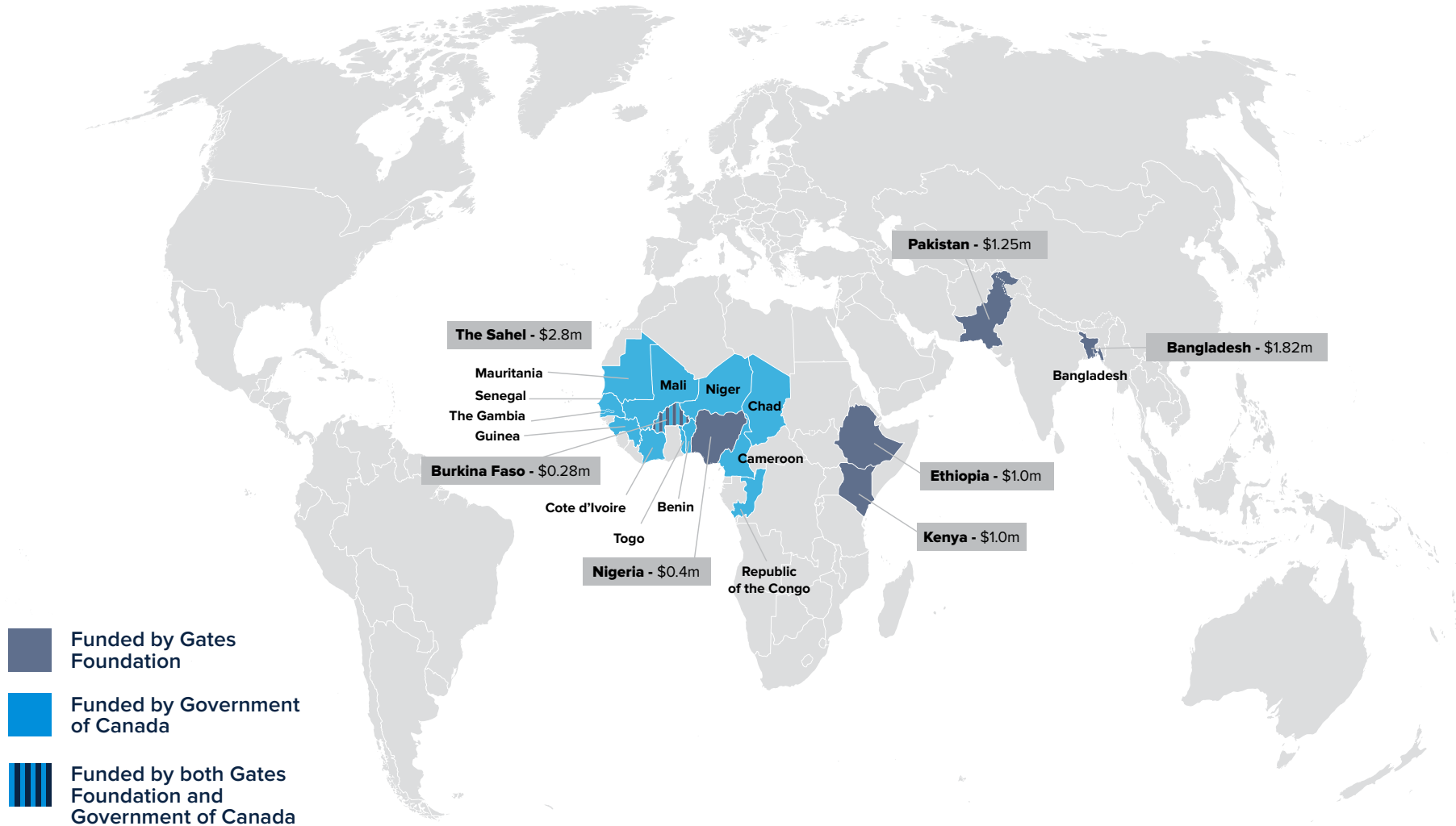
Note: Dollar amounts are US dollars unless otherwise indicated.

Human Capital Umbrella Program at a Glance

\$22.9m
total commitments

\$13.1m
contributions received

\$8.6m
allocated to country-specific activities*



*Note: Allocations correspond to funds received to date, not total allocations taking into considerations entire amount of donor commitments. Dollar amounts are U.S. dollars unless otherwise indicated.



1. Program Overview and Highlights

Overlapping global challenges demand strong investments in human capital. Countries are confronted with the impacts of the war in Ukraine; a global food crisis; increasing fragility, conflict, and violence; and an uncertain economic outlook marked by rising debt and inflation. This is on top of the COVID-19 pandemic and its devastating health, economic, and social impacts that have reversed decades of progress in human capital outcomes. People with access to good health and nutrition, relevant and adequate education, savings, and safety nets can better weather a pandemic or climate and economic shocks. Putting people at the heart of crisis response can restore and bolster human capital outcomes—and in turn, help individuals and their communities achieve their full potential.

An agile funding mechanism, the Human Capital Umbrella Program harnesses catalytic initiatives to accelerate investments in human capital. The Umbrella Program provides

a flexible approach to align and manage resources to drive human capital results, leveraging the World Bank's operations and lending portfolio to mainstream and embed a human capital approach to development and collectively addressing challenges through multisectoral action—a 'whole-of-government' approach—yielding results at scale in high-priority countries and globally.

Established in November 2019, the Umbrella Program received an anchor contribution of \$7.1 million from the Bill & Melinda Gates Foundation and an additional CAD 20 million commitment from the Government of Canada. To date, signed agreements are valued at \$22.9 million. So far, it has provided funds to 18 countries in Africa and South Asia.

The Umbrella Program supports countries in designing and implementing evidence-based multisectoral initiatives that build, protect, and utilize human capital across the life cycle. The program is aligned with the multisectoral development objectives of the [Human Capital Project \(HCP\)](#) at the World Bank Group (WBG). The Umbrella Program allows for flexibility and can use a combination of World Bank-executed and Recipient-executed activities.

While most existing trust funds within the WBG use a sectoral lens to address human capital challenges, the Human Capital Umbrella Program allows donors to provide resources to support broader, more systematic institutional and policy reforms. These will bring a human capital perspective to a range of sectors, with a view to accelerating human capital outcomes: an approach encapsulated as ‘think multisectorally, act sectorally.’ The program is uniquely positioned to tackle cross-sectoral issues through the ‘whole-of-government’ approach, resulting in improved outcomes across interdependent sectors.

The strategic direction for the Umbrella Program is provided by the HCP Steering Committee, which is the highest decision-making body for the HCP. The Partnership Council, consisting of WBG and donors contributing to the program, provides strategic guidance and direction on the implementation of the trust fund, reviews progress reports, and endorses annual work plans and budgets.

1.1. Advancing Investments in Human Capital

Investments in human capital—the knowledge, skills, and health people accumulate over their lives—are key to unlocking a person’s potential and determining countries’ future productivity. It accounts for the largest share of wealth globally and is a critical pathway to ensuring sustainable and inclusive growth for all. People with good health and nutrition, relevant and adequate education, savings, and safety nets for when things go wrong—are those that can better weather overlapping shocks.

Globally, the pandemic is projected to have increased stunting and severe malnourishment in children under five by 2.6–3.6 million and 9.3–13.6 million, respectively, with long-lasting implications for physical and cognitive development.ⁱ Disruptions in routine health services have far-reaching consequences,

diminishing the well-being of individuals and reducing overall human capital. In Africa, human capital challenges are acute: 32 percent of children under five are stunted; there are 200,000 maternal deaths annually; and total fertility rate is 4.8 children per woman compared to 2.4 in the world. In addition, 71 percent of the poorest quintile in Africa is not covered by any social protection program and 50 million children are out of school with low completion rates and poor learning outcomes.ⁱⁱ Similarly, South Asia faces large and persistent human capital deficits that limit current and future economic development. On average, South Asian children born today can expect to attain only 48 percent of their full productive potential. The gross domestic product (GDP) per worker could be 2.1 times higher in South Asia if human capital is improved.ⁱⁱⁱ

The WBG’s HCP—a global program that aims to accelerate more and better investments in people—comprises a network of 87 member countries committed to building and protecting human capital. Underpinned by data, including through the [Human Capital Index \(HCI\)](#), an international metric that highlights how current health and education outcomes shape the productivity of the next generation of workers, the HCP provides thought leadership as countries operationalize their respective agenda. The Umbrella Program facilitates financial and technical assistance to country and regional teams and contributes to global efforts. **As the Umbrella Program is aligned with the objectives of the HCP, there is mutual accountability and collaboration on the human capital agenda at the WBG.**

Countries that have successfully managed to sustain efforts across political cycles, coordinate across government agencies, and design policies and programs that use and expand the evidence base have been most effective in accumulating human capital, reaping lasting social and economic transformations.



The Umbrella Program aims to promote evidence, policies, practices, and knowledge to protect and support progress in human capital outcomes globally through a ‘whole-of-government’ approach—a comprehensive way to mobilize resources and expertise from multiple agencies and stakeholder groups to address challenges.

The Umbrella Program supports governments by facilitating knowledge exchange, offering learning opportunities, shaping policies through data and analytical evidence, and providing public outreach and communications support. The activities supported by the Umbrella Program help improve availability and quality of data on whole-of-government solutions to strengthen the governments’ capacity to deliver services. Resources from the Umbrella Program spearhead technical engagement and dialogue on human capital issues that can lead to efficiency and sustainability of public spending with the goal of increasing financing toward human capital interventions. Country engagements focus on scalable and equitable innovations that benefit vulnerable populations, including women and girls, advancing human capital outcomes for all. The Umbrella Program also serves as a global platform for countries and organizations to share relevant experiences and good practices to pursue transformative change in building, protecting, and using human capital.

The Human Capital Umbrella Program supports World Bank teams and client countries through three pillars:



I. Knowledge, Evidence, and Measurement: Advancing global analytics and knowledge base on whole-of-government approaches and interventions across sectors to improve equity and human capital outcomes. Activities financed under this pillar spearhead a comprehensive cross-sectoral agenda for measurement, knowledge, and evidence around human capital.



II. Country Engagement: Accelerating human capital by building government implementation capacity and policy dialogue at the country level. Support under this pillar encompasses country-level analyses and provides direct operational and technical assistance for policy and program reforms to accelerate human capital outcomes.



III. Global Engagement: Increasing technical and financial engagements at the global level. Regional and global engagements set the agenda and build momentum for action to support human capital.

The WBG is also deploying a record level of financing and technical support to respond to a confluence of crises by prioritizing human capital as part of the World Bank International Development Association’s (IDA) most recent replenishment (IDA20). There are eight policy commitments under the Human Capital Special Theme covering areas that range from COVID-19 vaccinations to human capital financing. The Umbrella Program’s support is expected to play a critical role in delivering these commitments.



1.2. Strengthening Operational Linkages to Deliver Impactful Results

The Human Capital Umbrella Program has been instrumental in delivering country-level results. Support from the Umbrella Program helps shape project design, strengthen dialogue, and enhance capacity for stakeholders, leading to more and better investments that advance human capital outcomes. Activities funded by the Umbrella Program have been closely linked to World Bank investments, informing 19 World Bank-financed operations with a total financing volume of \$4.6 billion and directly benefiting more than 35 million beneficiaries. In addition, implementation of several other existing operations has been informed by grant-financed activities.

Several World Bank-financed operations in **Bangladesh** are directly benefiting from the Umbrella Program's analytical support including an [Accelerating and Strengthening Skills for](#)

[Economic Transformation project](#) that is helping industry groups scale up training programs that target vulnerable women and disadvantaged groups. A study funded by the Umbrella Program will identify specific characteristics and skills training needed for female workers in the manufacturing sector following economic shocks from the pandemic. Resources from the Umbrella Program are also helping restructure existing World Bank operations such as the [Bangladesh Cash Transfer Modernization project](#) whereby a new component is being added to incorporate economic inclusion services to widows and persons with disabilities (see Box 1.1). Grants from the Umbrella Program were also instrumental in the government's request for a new project that would help the [Economic Acceleration and Resilience of Youth that are Not in Education, Employment or Training \(NEET\)](#). The design of the new project will reflect lessons from ongoing work, identifying constraints and the type of interventions that can maximize economic inclusion for the underserved group.



Box 1.1. In Bangladesh, Protecting the Poor and the Most Vulnerable to Build Resilience

Bangladesh has made notable progress on critical human capital outcomes, including impressive reductions of under-five mortality and stunting rates and consistent growth in school enrollment while achieving gender parity. However, Bangladesh, like many countries, has been adversely affected by the COVID-19 pandemic. In particular, workers from lower-income households face multiple constraints at accessing better jobs, even before the pandemic, pointing to significant challenges in human capital accumulation and utilization. Economic inclusion programs, a bundle of coordinated and multidimensional interventions, support poor households to increase their incomes and assets.

The Government of Bangladesh, with technical and financial support from the World Bank, is expanding these multidimensional programs to help households recover from economic crises and build resilience to future shocks. The Human Capital Umbrella Program

provided \$1.82 million for the World Bank-executed Bangladesh Human Capital Acceleration Program (HCAP), providing cross-sectoral advice on policy reform and program design in priority areas. The program activities prioritize actions that recover human capital losses from COVID-19 and that accelerate long-term progress.

Working across multiple agencies to introduce economic inclusion components to major cash transfer programs, resources from the Umbrella Program supported beneficiary profiling, service mapping, and market assessments to understand the livelihoods and financial inclusion needs of existing safety net beneficiaries, informing the design of economic inclusion interventions in two World Bank projects.

A [\\$300 million Cash Transfer Modernization project](#) is being restructured to add a ‘cash plus’ component and to provide economic inclusion services to about 10,000 persons with disabilities and widows. Another project, the [Bangladesh Enhancing Investments and Benefits for Early Years Program](#) which supports access to early childhood development (ECD) services through strengthened local platforms, is currently being designed to incorporate economic inclusion interventions for households with young children. Both projects have been directly informed by the analytical outputs with support from the Umbrella Program and include the design of components and understanding of technical issues such as scale, feasibility, and projected impacts on welfare and human capital outcomes.

Source: World Bank. 2022. [Navigating Uncertainty on the Path to Recovery - 2022 Trust Fund Annual Report Supplement: 2022 Yearbook of Trust-funded Results](#). Washington, DC: World Bank Group.

In **Pakistan**, analytical work supported by the Umbrella Program helped inform and shape several World Bank operations including projects that strengthen civil registries to improve the delivery of health and education services and support the participation of vulnerable women in the workforce (under the [Securing Human Investments to Foster Transformation \(SHIFT\) II](#) development policy financing [DPF] operation); data analysis that supported the [National Health Support Program](#), which advances universal health

coverage; and the [Equitable Access and Delivery of Quality Education Services Project](#) and the [Family Planning Program](#) in Punjab province. In Sindh province, resources from the Umbrella Program shape projects that help improve family planning services through the Sindh [Integrated Health and Population Project](#). The Umbrella Program’s support to the Sindh [Social Protection Delivery System Project](#), particularly to communities affected by devastating floods in 2022, is helping strengthen resilience to climate shocks.

1.3. Responding to Unprecedented Challenges

As countries face multiple compounding shocks that can impede human capital accumulation, the Umbrella Program responds to shifting priorities, empowering governments during these unprecedented times, while continuing to build more resilient and adaptive systems that support human capital interventions. The Umbrella Program introduced thematic areas to address emerging global challenges to human capital and to inform analytics, operations, and policy dialogue. The areas include climate change, human capital financing; disruptive and transformative solutions for integrated service delivery, and rethinking human capital accumulation and utilization in response to demographic transitions.

Reversing setbacks from the pandemic

The consequences of COVID-19 pandemic resulted in an unprecedented setback to human capital, reversing decades of progress. Simulations predict that learning poverty rates—defined as the share of children unable to read and understand a simple age-appropriate text at age 10—will increase from 57 to 76 percent, with children from lower socioeconomic backgrounds suffering the greatest losses. This generation of students now risks losing \$17 trillion in lifetime earnings in present value—the equivalent of 14 percent of today’s global GDP.^{iv} Without strong concerted efforts, effects of learning losses from school disruptions and closures on earnings and productivity can materialize themselves for decades. Vulnerable groups—women, children, low-skilled, and informal workers—were affected to a greater degree than others by pandemic-related mobility restrictions and were more likely to experience income losses early in the pandemic.^v Prolonged periods of inactivity led to losses in learning and skills, making it hard to find employment.



In **Pakistan**, widespread human capital challenges were aggravated by the pandemic and devastating floods in 2022, requiring rethinking of the existing policies and strategies. Funding from the Umbrella Program has supported ongoing World Bank data collection and analytical efforts that respond to school disruptions and improve the quality of education, especially for girls. A study was conducted to analyze investments needed to bring children back to school, highlighting implementable solutions to address factors that lead to poor learning outcomes. The analysis provided cost scenarios and a framework for interventions that target out-of-school children. A dashboard of human capital service delivery indicators is also being updated with a more sophisticated simulation tool that will help monitor the impact of the pandemic on the education sector and measure parental norms and attitudes toward girls’ education. To strengthen the response to COVID-19, teams are working with the Government of Khyber Pakhtunkhwa to partner with the private sector to improve access and quality of health care services (see Box 1.2).

Box 1.2. Leveraging the Private Sector to Improve Access to Health Care and Strengthen COVID-19 Response

Pakistan is at a crossroads as it deals with the impact of the COVID-19 pandemic. In Khyber Pakhtunkhwa province, where many rural residents live, confidence in primary health care is low, leading to overcrowding in second- and third-tier hospitals. Assessments found 48 percent of equipment in 24/7 facilities are not working. Rural health centers lack basic requirements to provide adequate service, including enough staff, backup electricity, equipment, and infrastructure maintenance. Health workforce density is only 1.15 per 1,000 population, far below international standards. As a result, only one-quarter of the population uses public health care facilities.



Through the [Human Capital Investment Project in Khyber Pakhtunkhwa](#), the World Bank will help improve delivery of primary health care in four districts in Khyber Pakhtunkhwa, providing service to approximately 8 million people. Resources from the Umbrella Program provided technical advice on the design of a public-private partnership and implementation of a contract with a private sector service provider that will operate intensive care units and labs, increasing hospital capacity to deal with the pandemic. Advisory services were provided to the province's health department in identifying the private sector partner and on expanding services and operations from a hospital that specializes in COVID-19 response to transition to a general hospital with additional services such as emergency obstetric and neonatal care. Resources from the Umbrella Program are also supporting ongoing dialogue with the health department to establish a guideline and checklist to ensure quality of care.

Nishtarabad Hospital in Peshawar reopened in October 2022, providing services such as obstetrics, gynecology, neonatal, and pediatric care, in addition to COVID-19 response, in partnership with the Medical Emergency Resilience Foundation, a private sector service operator. The World Bank is supporting ongoing implementation by the government counterparts including the federal Ministry of National Health Services, Regulation, and Coordination and Department of Health in Khyber Pakhtunkhwa. The partnership with the private sector and the government has helped increase hospital capacity and provide efficient care to patients.

Source: World Bank Group. 2020. [Project Appraisal Document for Pakistan - Khyber Pakhtunkhwa Human Capital Investment Project](#). Washington, DC: World Bank Group.

In **Bangladesh**, where female labor force participation remains a significant challenge, resources from the Umbrella Program supported data collection that informed dialogue which will help reintegrate vulnerable women into employment as the country recovers from pandemic. With support from the Bangladesh Garment Manufacturers and Exporters Association (BGMEA) and the Bangladesh Knitwear Manufacturers and Exporters Association (BKMEA), measurement efforts will identify challenges women face in entering the workforce and solutions to help retain jobs in the sector.

Responding to conflict and fragility

Beyond the pandemic, conflict and increasing fragility around the world are compounding factors causing widespread adverse impacts, with the most vulnerable populations disproportionately affected. For instance, the incidence of conflict in **Ethiopia** has increased, leading to threatened lives and livelihoods. With support from the Umbrella Program, the World Bank team adapted interventions to respond to immediate challenges that the country is facing. In-depth analyses are under way in assessing the impact of the pandemic

and conflict in delivering health and education services. Several **Sahel countries**—notably Burkina Faso, Mali, Niger, and Chad—also face regional pressures likely to cause continued instability in the coming year. The Umbrella Program remains agile in its efforts and allows flexibility in the use of funds to meet changing needs on the ground.

Strengthening resilience to climatic shocks

As natural disasters and changes in weather become more frequent and extreme, action and increased investments are needed to strengthen individuals and communities' resilience to climate shocks. Climate change is eroding human capital at all stages of life, with long-lasting implications for people's well-being and economic productivity. Climate shocks reinforce preexisting poverty traps, threaten to increase poverty levels, and deepen inequalities globally. By investing in human capital, countries can provide their people with the skills and resilience to adapt to changing climate and drive climate mitigation efforts, meet the demands of the green economy, and ensure a just transition for all.

South Asia, home to 800 million people, is one of the most vulnerable regions to climate shocks. **Bangladesh**, a country with high-level of exposure to climate risks, is proactively developing its path to reduce the impacts of climate change. The government has committed to net-zero emissions and presented its 'climate prosperity plan' at COP26. Beyond solutions for adaptation, Bangladesh's path forward will also need to account for a 'just transition'—a transition that accounts for the welfare of communities, particularly the poor and vulnerable, as they move toward a zero-carbon and climate-resilient economy. While many of the potential climate policies have implications for the informal sector, the impacts on this group are neither well understood nor documented. As the government scales up investments in social sectors, there is an opportunity to integrate policies that foster

human capital accumulation with the country's climate policies.

The Umbrella Program supported a desk study that draws on existing microdata sources, emissions intensity tables by sector, microsimulation modeling, and review of planned climate-related policy to develop a suite of policy scenarios and their implications for a 'just transition' for the poor, including the role of shock-responsive social protection. A database of economic policies and legislation related to climate change or environmental issues that have relevance for employment, as well as a review of the government's climate change and climate migration policy documents were conducted.

In **Pakistan**, floods caused by unusually heavy monsoon rains in 2022 covered nearly one-third of the country. While every province was affected, estimates show that Sindh province was the worst hit (see Box 1.3). Grants from the Umbrella Program supported the assessment of the impacts of floods to human capital, financing a nationwide phone survey that gathered information on the experiences of some 4,000 families with children. The survey methodology was adapted to ensure in-depth documentation and understanding of challenges families face as they seek to protect and rebuild human capital.





Box 1.3. Floods in Pakistan: Human Development at Risk

In June 2022, heavy monsoon rains caused widespread flooding in Pakistan, affecting over 33 million people. As of October 15, 2022, the floods resulted in 1,717 deaths and 13 million people remained directly exposed to flooded areas. The economic impact is substantial, with a total damage estimate of nearly \$15 billion and total needs of \$16.3 billion. The education sector has been particularly affected, potentially bringing learning poverty up to 79 percent with an estimated \$918 million needed for recovery.

With resources from the Umbrella Program, a nationally representative phone survey was carried out for households with children ages 3–17 to identify the extent of the effect of floods on human capital. The study found that a sizable portion of households with children were affected, threatening

Pakistan's future development. About 26 percent of households report living in areas that were somewhat, partially, or completely flooded, resulting in direct and indirect losses such as damage to crops, livestock, and infrastructure. One in five households reported losing the means to earn a living, which will make it difficult for them to recover and ensure their children's development.

The impact of floods cannot be underestimated with 51 percent of households reporting negative impacts on their children's education. About 28 percent reported disruptions or damage to schools and 35 percent reported complete damage. This could lead to reduced investments in children's education, as families struggle with limited access to schools and services and an already high cost of education. The study also estimates some 1 million children could be out of school due to floods. Indirect factors such as health risks resulting from destruction of health facilities, impacts on children's mental health, increased food insecurity, and disruptions to transportation services have a negative impact on school attendance and learning outcomes. The study calls for reducing constraints such as costs, as well as a comprehensive package of support, including socioemotional interventions, to help children cope with trauma which can help keep children in school.

Source: Baron, J., M. Bend, E. M. Roseo, and I. Farrakh. 2022. *Floods in Pakistan: Human Development at Risk*. Washington, DC: World Bank.

Reducing gender gaps in human capital

Removing barriers that prevent women and girls from having the same access as their male counterparts to education, economic opportunities, and productive inputs can generate broad productivity gains that are critical in a competitive and globalized world. Improvements in women's education and health also have positive trickle-down effects on the development outcomes of their children. Research has shown that when mothers have better nutritional status, it can lead to improved health and survival outcomes for their children.^{vi} And women's education has been positively linked to a range of health benefits

for children—from higher immunization rates to better nutrition to lower child mortality.^{vii} Greater gender equity enhances productivity and accelerates progress toward other development goals.

The Umbrella Program supports activities that help improve gender equity in human capital outcomes. For instance, the **Gender Innovation and Regional Learning (GIRL) Initiative** supported by the Umbrella Program is designed to complement the [Sahel Women's Empowerment and Demographic Dividend \(SWEDD\) project](#), a flagship program that aims to support the demographic transition in the region through integrated investments that target 10 to 19-year-old girls vulnerable to early



marriage, teenage pregnancy, and early school dropout, as well as their communities. The SWEDD project currently operates in Benin, Burkina Faso, Cameroon, Chad, Côte d'Ivoire, Guinea, Mali, Mauritania, and Niger and invests in strengthening the capacity of strategic regional partners including West African Health Organization (WAHO) and the African Union.

Adaptive systems to improve service delivery

The world will continue to contend with global crises and long-term development challenges. Countries benefit from designing human development systems that can respond effectively to aggregate shocks and can help policy makers resolve trade-offs across many competing needs in a constrained fiscal environment. Countries that have agile, resilient, and adaptive systems can expand and contract quickly during crises to reach vulnerable groups. These systems are data driven, effectively using technology to identify problems and 'pain points' as a crisis unfolds. Countries will need to invest in data collection and information systems to provide targeted support when required.^{viii}

Resources from the Umbrella Program supported innovative solutions that help countries develop service delivery systems that ensure flexibility in their outreach, cost efficiency through integration, and equitable coverage to not leave the most vulnerable behind. In **Ethiopia**, World Bank teams are

providing technical support to help build data management systems that will facilitate the analysis of national learning assessments and measurement of early learning and quality outcomes. Technical assistance is also being provided to expand the country's Unified Nutrition Information System (UNISE), covering multiple woredas and supporting decisions around nutrition programs. As evidenced by various studies supported by the Umbrella Program, coordinated service delivery, across sectors, has the potential to accelerate impact, but it needs resources, careful planning, and budgeting.

The Umbrella Program is also uniquely positioned to support countries, tapping into the potential of disruptive and transformative solutions in improving service delivery and achieving efficiencies at scale. An integrated approach to promote collaborations across multiple sectors, the platform will crowdsource ideas and pilot solutions, provide technical assistance on implementation, and proven initiatives with the greatest impacts. It offers opportunities for World Bank teams to innovate and think outside the box in addressing country-level challenges to human capital through multisectoral action, yielding results at scale in high-priority countries such as those with the lowest HCI. Through the HCP's network of 87 countries across all regions, the platform can also offer peer-to-peer learning and exchange of practical knowledge on how countries can adopt innovations.

2. Highlights of Activities and Results

This chapter highlights outcomes and results achieved to date as the Umbrella Program builds momentum in accelerating investments in human capital. The Results Framework streamlines monitoring and tracking of results using standardized indicators that help enhance capacity of service delivery institutions, influence World Bank operations and investments, and strengthen dialogue and the human capital agenda both at the country and global level. Resources from the Umbrella Program support a wide range of activities such as studies, data collection, policy notes, and technical assistance.

The deliverables to date are summarized in Table 2.1, with the Results Framework detailed in Annex 2.

Table 2.1 – Human Capital Umbrella outputs delivered to date

Outputs	Number
New tools developed	5
New methodological approaches developed	3
Reports, studies, knowledge products produced	13
Workshops, seminars, conferences organized	20
Blogs, articles, and other publications published	33
Policies or programs that are adjusted or repurposed to facilitate human capital acceleration	20
Handbooks, manuals, curricula produced	2
National human capital plans/strategies developed	3
New operations supporting human capital outcomes developed	10
Analytical work supporting policy and program reform on human capital	8
Pilots of human capital interventions implemented	1
High-level fora where policy makers discuss human capital	3
HCP Country Network policy makers participating in global peer-learning events	60
Study tours with whole-of-government human capital focus	0
Human capital country case studies and major multisectoral reports	3

Most of the financed activities fall into the following areas: (a) *measurement and indicators* agenda to help motivate policy makers to commit to investing in human capital, (b) *analytics and investments* to inform countries through a whole-of-government approach so that they tailor multisectoral

programs, and (c) *convening and thought leadership* to generate support and advance the human capital agenda at the country and global level. These activities and interventions reinforce each other and are adapted to specific country contexts to ensure they deliver impactful results.

Figure 2.1. Three Areas of Global and Country Engagement



Measurement and Indicators

- Improve data availability and quality to measure human capital outcomes



Analytics and Investments

- Strengthen government policies that support human capital outcomes
- Improve efficiency and sustainability of public spending, increasing financing for human capital interventions
- Scalable, efficient and equitable innovations to improve systems and governments' capacity to deliver services
- Reduce gender gaps in human capital outcomes



Convening and Thought-Leadership

- Generate momentum for action to address emerging issues around human capital agenda

2.1. Unlocking the Power of Data and Measurement to Improve Human Capital Outcomes

The Human Capital Umbrella Program supports the advancement of data and measurement to inform policy dialogue. Resources from the Umbrella Program support the development of innovative tools and approaches that harness the role of the HCI in providing an evidence-based rationale that complements policy measures and interventions. The HCI quantifies the contribution of health and education to the productivity of the next generation of workers. Many countries are using the index to assess how much income they forego due to gaps in human capital and how much faster they can turn these losses into gains, if they act now.

As countries navigate unforeseen challenges, many World Bank teams are developing innovative tools and methodologies underpinned by the HCI to analyze real-time data to support governments' capacity to deliver human capital services. Disaggregation of the HCI by different categories such as gender, socioeconomic background, or geography can shed light on gaps in services and help governments target interventions toward marginalized groups. Data analysis has also been proven to help garner support for policy recommendations.

- **The state of human capital in Pakistan.** Disaggregating the HCI using various data sources highlighted low human capital outcomes across all population groups in the country. Gender inequality is particularly stark in education and labor market participation. Resources from the Umbrella Program supported a study that



provided a comprehensive picture of the country's human capital in the last three decades, identifying high fertility rates as a key factor for low outcomes. The study provided recommendations on how to improve the implementation of related programs. A report was also completed with support from the Umbrella Program that sheds light on the **high burden of undernutrition, especially stunting**, and its key determinants. An analysis of raw data from the country's 2018 national nutrition survey points to strong association between stunting rates in children under two years and the inadequacy of nutritious food, care, and environmental health. The report examines nutrition-related policies, programs, and financing and draws good practices from other countries to address nutrition challenges and improve Pakistan's human capital.

- **Multisectoral data set on ECD.** With support from the Umbrella Program, a methodology was developed to compile data on government spending for ECD in Kenya. Based on a tool piloted by the [Global Financing Facility \(GFF\)](#), it aims to rapidly capture budget data, including future commitments and ongoing expenditures to provide an investment case for ECD programs.
- **Gender and adolescent health.** While **Bangladesh** has made progress on family planning and access to sexual and reproductive health (SRH), more work needs to be done to support adolescents,

who comprise approximately 21 percent of the country's population.^{ix} Adolescents experience high fertility rates with 59 percent of girls being married before the age of 18 and some 88 percent of adolescents reported experiencing aggression from caregivers.^x Novel data on adolescents have been collected in Bangladesh on the following dimensions: COVID-19 outcomes, aspirations, mental health, and growth mindset (see Box 2.1). Analytical work supported by the Umbrella Program showed how interventions around the growth mindset can lead to significant improvement in learning outcomes and delay marriages for adolescent girls. The Ministry of Education is using the data to prepare a new project on secondary education—adding mental health and outreach as an important component of the new program. The grant from the Umbrella Program also advances research that will enable World Bank teams to provide evidence-based advice to government counterparts in designing an impactful and scalable adolescent health program for Bangladesh, including understanding social norms to address gender-based violence (GBV).

- **Reintegrating vulnerable women back into the workforce after the pandemic.** Also in **Bangladesh**, analytical work is under way to grasp the extent of the impact of COVID-19 on women in the manufacturing sector and their pathways for economic recovery, helping inform the dialogue on economic inclusion for vulnerable women. Efforts will help understand the challenges they face in reentering the workforce, sustaining jobs, and identifying solutions. The team is working with key associations in the sector: the BGMEA and the BKMEA. Based on random sampling for data collection, 72 factories were selected, and a survey has been initiated to better understand the challenges women face in reentering the workforce and sustaining jobs.

Box 2.1. Harnessing Data to Promote Equitable Access to Human Capital in Bangladesh

Despite significant progress made in improving human capital outcomes, Bangladesh struggles with low labor productivity. With an HCI of 0.46, a child born in Bangladesh today will be 46 percent as productive when s/he grows up if s/he enjoyed complete education and full health. COVID-19 is also expected to further hinder human capital accumulation, as the dropout rate for vulnerable children, especially girls, is likely to rise due to prolonged school closures. Some 35,200 additional children are estimated to drop out from primary and secondary education.

To support policy dialogue, the Human Capital Umbrella Program supported the disaggregation of HCI, analyzing differences in human capital outcomes based on socioeconomic characteristics and geographic locations. Causes of disparities in human capital accumulation reflect deep-rooted institutional factors and chronic poverty, perpetuating intergenerational transmission of poverty and preventing access to opportunities. The HCI served as a critical tool for comparing the ability of different subpopulations to be healthy, well nourished, and skilled to their full potential.



Government programs that target disadvantaged populations—such as the provision of infrastructure, subsidized food, employment creation, access to health care and other social facilities, microfinance and cash grants including the education stipend program—can offset factors that contribute to disparate accumulation of human capital. In Bangladesh, key human capital investments for the poor would need to focus on improving nutrition, access to quality secondary education and beyond, and transitions to good jobs. Social safety nets are needed to insulate the most vulnerable from climate change, economic, and other types of shocks. However, effective targeting that relies on adequate data and further analysis of data is required to identify the best indicators for targeting interventions to strengthen human capital.

Source: Inoue, K., K. Macdonald, R. Ahmed, and N. Ahsan. 2022. [Towards Equitable Access to Human Capital in Bangladesh: Disaggregation Note](#). Washington, DC: World Bank Group.

2.2. Supporting a Whole-of-Government Approach through Analytics and Investments

Building human capital requires sustained investments along multiple dimensions. Countries that deploy strategies that focus on greater coordination across government entities as well as investments in complementary sectors have shown to have effectively overcome barriers, allowing for rapid reallocation of resources in response to an evolving crisis. The Umbrella Program works to expand knowledge and analytical underpinning on whole-of-government approaches and multisectoral interventions to improve human capital outcomes.

- With support from the Umbrella Program, a Human Capital Review in **Pakistan** identified key challenges and areas for improvement—including in ECD, child malnutrition, out-of-school children, learning poverty, and labor market outcomes of the poor—to inform human capital policies and interventions. The review highlighted the lack of progress in human capital outcomes due to persisted inequalities across wealth, gender, and geographic areas with the pandemic exacerbating and eroding any hard-earned gains made in recent years. Recent floods in 2022 also added pressure to households and the government's ability to provide social services. The review prioritizes urgent actions to address health

and education crises with strong political commitment, identifying policies and institutional change that underscores a multisectoral approach.

- The World Bank team in **Pakistan** with resources from the Umbrella Program is also analyzing the state of ECD using global evidence on the importance of investing in multisectoral approaches in the early years to improve childhood outcomes. The study provides an assessment of the policy environment for ECD in a range of sectors including health and nutrition, responsive care and early learning, and safety and protection and examines gaps in service availability including the risks they pose. It provides a comprehensive picture of the experiences of Pakistani children during the first 1,000 days (from conception to age 2) and from ages 3 to 5 by sector, highlighting opportunities for improvement and key areas for investments – helping inform World Bank investments in ECD in the country.
- Lack of multisectoral coordination in planning, budgeting, and implementation limits the effectiveness of human capital interventions. In **Ethiopia**, children with simultaneous access to three services that combat stunting (health care, food security, and water and sanitation) are almost three times less likely to be stunted than children with access to just one service.^{xi} Unfortunately, only 1 percent of children have access to comprehensive interventions. Coordinated service delivery requires adequate resources as well as thoughtful planning and budgeting. Resources from the Umbrella Program helped revise the national planning guidelines, standardizing and aligning strategies and policy frameworks at the federal, regional, and local levels.

The Umbrella Program helps improve governments' implementation capacity to accelerate human capital outcomes. Many

analytical activities aim to inform policies and strategies, influence institutional changes, and support cross-sectoral programs. Some of the highlights include the following:

- **Providing access to education for all children in Pakistan.** Learning losses resulting from school closures due to the pandemic and stretched public finances in Pakistan have made bringing children back in school even more urgent. With support from the Umbrella Program, a simulation tool and costing scenarios on how to get children back in school efficiently, including an intervention framework that differentiates the needs of children and the type of programs that could best serve them, were developed. Preliminary results show that even with a 'business-as-usual' scenario, ensuring that most children attend school would require investments of at least 4.1 percent of GDP in the long term, almost doubling current spending allocations for the education sector. The framework highlights short- to medium-term programs that target different needs of subpopulations, instead of broad strategies. Funding from the Umbrella Program also helped monitor school children—their experience during remote and in-person learning—through phone surveys.
- **Implementing a roadmap for ECD and women's economic empowerment in Kenya.** Investments to support ECD and women's economic empowerment are critical in advancing human capital. A brief identifies potential entry points that improve policies, planning, and budgeting of county-level and national government programs to invest in young children and boost women's productivity (see Box 2.2). At the request of the Presidential Policy and Strategy Unit (PASU), a qualitative household study on malnutrition and ECD from five counties was also completed and together with Gates Foundation and UN Women, a national childcare strategy is being developed.

Box 2.2. Ten Entry Points for ECD and Women's Empowerment in Kenya

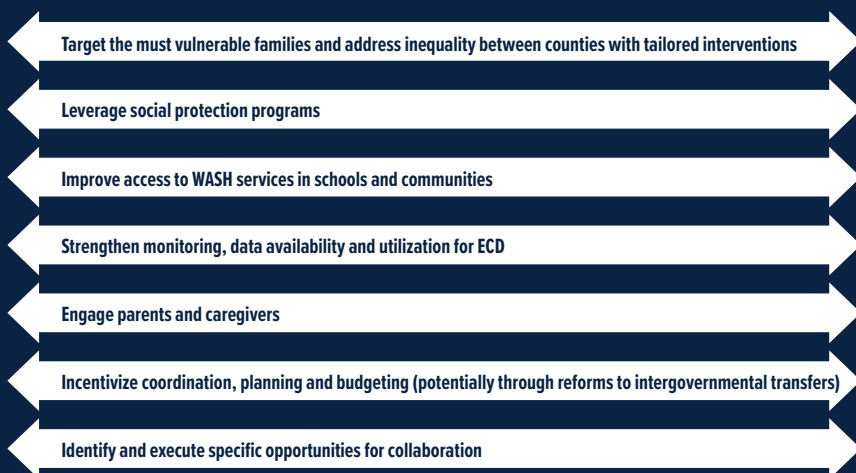
In Kenya, 26 percent of children suffer from stunting, hindering their physical and cognitive development. The share of women participating in the labor market is 10 percent lower than men, mainly due to lack of access to quality and affordable childcare services. Failure to invest in early childhood and empower women economically is a devastating cycle of inequality, lost opportunities, and poverty. With support from the Umbrella Program, 10 potential entry points were identified—a combination of national and local level changes in policies, programs, planning, and budgeting—to improve ECD and women's economic empowerment.

Focus Areas and Cross-Cutting Strategies to Improve Early Childhood Development and Women's Economic Empowerment in Kenya

5 Focus Areas



Cross-cutting strategies



1. Expand access to quality, affordable childcare to improve child development and drive women's economic empowerment. Unpaid childcare work due to traditional gender roles is a barrier to women's employment and job retention in Kenya. Access to good and affordable childcare improves outcomes for children, employment opportunities for women, and economic growth.

2. Improve access to adolescent SRH services and support pregnant girls with school and employment. Adolescent pregnancy prevents girls from finishing school and limits productivity. It leads to higher fertility and perpetuates poverty for both mothers and their babies, who are more likely to be born with low birthweight and face health, nutrition, and learning challenges.

3. Engage parents and caregivers to promote child development. The foundation for learning and continuous development depends on a nurturing and stimulating environment provided by the family.

4. Improve quality of pre-primary education and early primary grades and build capacity of teachers. Improving training and qualification levels of teachers raises the quality of interaction and pedagogy, enhancing children's cognitive and social outcomes.

5. Improve access for girls to secondary and tertiary education. Every additional year of schooling for a girl increases her future earnings by 10 to 20 percent. Girls dropping out of school are more likely to be married and result in early pregnancy than girls attending school.

6. Support female smallholder farmers to improve productivity and enhance nutrition for children. Women play a critical and potentially transformative role in agricultural growth in developing countries, but they face persistent obstacles and economic constraints limiting further inclusion in agriculture.

7. Improve access to water, sanitation, and hygiene (WASH) services in schools and communities to improve children's health outcomes. Sustainable WASH services within households and communities, health care facilities, and schools are fundamental in supporting ECD.

8. Strengthen social protection programs to promote child development and empower women. Providing economic support to families, particularly to mothers as the main caregivers for children, through a comprehensive social protection approach can improve ECD in the short term and reduce poverty in the long run.

9. Strengthen data availability and management for ECD. Accurate, comprehensive, and timely data collection can promote more rational and effective policy making. This can result in improved decision-making around the volume and allocation of public financing, the best approaches to reach children most in need, staff recruitment and training, and quality and adherence to standards.

10. Improve coordination, planning, and budgeting at national and county levels. Programs around ECD should be integrated and supported by stable and sufficient funding. Improving the quality of intergovernmental relations across sectors will facilitate effective design of policies, implementation, and information management.

- **Ensuring gender-inclusive service delivery.** One of the innovative approaches being introduced to reduce stunting in **Ethiopia** includes mechanisms that incentivize members of the Women Development Army. Introduced in 2010 as part of the government's public health strategy, members of the Women Development Army provide support and community ownership of primary health care activities, particularly maternal health, and serve as volunteer community health workers that promote disease prevention, extending essential services in health centers and households. Resources from the Umbrella Program supported an assessment that identified bottlenecks experienced by volunteers when promoting nutrition interventions. One of the key findings highlighted the need for high-level agreement on the role of volunteers with government counterparts and better engagement from related ministries.

Analytics and technical assistance supported by the Umbrella Program provided targeted support to institutions and ministries to help build capacity and implement solutions that will advance strategies and human capital interventions. Many grant-financed activities also inform the design of World Bank project operations or support implementation of ongoing projects.

- **GIRL Initiative in Africa.** The GIRL Initiative supported by the Umbrella Program complements the [SWEDD regional flagship project](#). It is designed to broaden and deepen the girls' and women's empowerment agenda and to influence policy making and legal frameworks across and beyond the Sahel in three ways: (a) providing **nimble funding** that complements government-managed IDA resources (received through the SWEDD project) to develop and pilot new interventions, targeting both girls



and their environment (parents, husbands, boys, and communities); (b) contributing toward the **global evidence** base on girls' and women's empowerment, by coupling interventions with rigorous evaluations; and (c) assisting in the **dissemination of evidence, reinforcing supervision, providing technical assistance**, and facilitating peer learning among decision-makers across the region. In a space where evidence on what works at scale needs to be created, an ambitious learning agenda, shaped in partnership with African policy makers and key stakeholders, goes hand in hand with interventions. GIRL provides technical assistance in designing and piloting innovative gender transformative interventions, generating evidence to shape programs and policy making. Some of the highlights include the following:

- A global **study on distance learning and digital innovation** was completed, cataloging evidence on innovations in distance learning (at school and beyond). The study identifies promising interventions for continuing education of women and girls, including those leveraging digital innovation and distance learning solutions, that may be applicable to the region.
- In **Cameroon**, a **qualitative study to assess childcare preferences** was completed. The findings have been shared with the SWEDD project implementation team to inform the design of childcare interventions under the project and are being used to design an accompanying impact evaluation. These results and the tools used to collect the data will be shared with other project teams interested in designing childcare interventions. Building on qualitative research funded through GIRL, the SWEDD project is also designing community childcare centers to be constructed in rural areas. A randomized controlled trial (RCT), co-funded by the SWEDD project, will test the impact of

community childcare centers on adolescent girls and other family members' (including male caregivers) employment, fertility decisions, and mental health and on children development outcomes.

- In **Chad**, the Umbrella Program is supporting the **integration of SRH, skills training, and a GBV** prevention and response component to an intervention aimed at increasing economic opportunities. Grants from the Umbrella Program supported the development of a training platform—accessible offline—to deliver entrepreneurship training as well as various key resources, including resources to prevent and respond to GBV.
- In **Mali**, GIRL is supporting the development of a **pilot intervention integrating health centers and safe spaces** where adolescent girls receive life skills and information on SRH. Health workers will be trained to deliver life skills and curriculum and in several randomly selected communities, safe spaces will be hosted in health centers. The pilot intervention will leverage existing SWEDD infrastructure, including its implementation partners. Resources from the Umbrella Program financed qualitative research to refine the content of SRH curriculum and training materials to ensure interventions target relevant barriers that hinder the use of SRH products. RCTs are testing the impact of this intervention in different contexts such as cross-border areas and conflict zones.
- With support from the Umbrella Program and in collaboration with Al-Azhar University in Egypt, the design of a **population module to train imams and religious leaders in Mauritania** and other **West and Central African countries** is under way. The effort will also strengthen the capacity of the Theological Institute and Faculty in developing and delivering modules to diverse populations. To complement this,

the World Bank is conducting an evaluation to study the evolution of gender-related attitudes among Imams and Mourchidats in training as well as studying the effect of this program among various populations including adolescents at risk of child marriage and teenage pregnancy and their parents living in SWEDD target communities.

- In **Côte d'Ivoire**, the Umbrella Program is **leveraging radios and digital technologies for SRH training in safe spaces**. The pilot intervention consists of (a) the digitalization of the safe spaces' curriculum and development of a radio edutainment show to deliver life skills and knowledge of sexual reproductive health and rights to adolescent girls and (b) a component engaging parents and tutors of adolescent girls. The design of formative qualitative research is currently under way and will include messages and content to inform parents as well as the type of technology to use given specific contexts.
- GIRL is also building national and **regional capacity** in Africa to design, implement, and advocate for policies and programs to empower girls and women. The GIRL Initiative and the GFF supported the recruitment of a cohort of **14 African Girls' and Women's Empowerment Specialists** to reinforce in-country expertise and drive the multisectoral agenda. The role of senior specialists consists of supporting the design, supervision, and evaluation of the SWEDD project and girls' and women's empowerment in other projects; supporting policy dialogue; contributing to analytics; and sharing knowledge; and facilitating coordination with clients, other stakeholders, and development partners. As of mid-January 2023, 10 specialists from Benin, Cameroon, Côte d'Ivoire, Madagascar, Mali, Nigeria, Senegal, Togo, The Gambia, and Uganda have already taken up their positions. The recruitment process of the remaining four specialists is well advanced.

Figure 2.2. An Overview of Girls' and Women's Empowerment Duty Stations



- **Designing data management systems to improve service delivery in Ethiopia.** Plans are under way to help support Ethiopia's Ministry of Education in building a data management system that would capture learning assessments. Technical assistance and trainings will be provided to support the National Education Assessment and Examinations Agency's capacity to conduct in-depth assessments in early grade reading, measure early learning and quality of outcomes, and provide a national learning assessment more frequently. In the health sector, technical assistance will be provided to build capacity and expand Ethiopia's UNISE to include some 20 districts or woredas identified as part of the planned [World Bank's project with Human Capital Specific Purpose Grants \(SPGs\)](#) to implement a convergent package of interventions that will address key drivers of childhood stunting and learning poverty.



- **Promoting economic inclusion for underserved youth.** Around [27 percent of youth](#) in **Bangladesh**, some 12.6 million, are categorized as NEET, with women representing close to 90 percent.^{xii} With support from the Umbrella Program, data analysis on the constraints faced by disengaged youth, differences by gender, and the type of support they need to effectively maximize their economic inclusion was instrumental in shaping the planned [Economic Acceleration and Resilience for NEET Youth project](#). The new engagement reflects lessons learned from the analysis, providing basic literacy, skills development, and employment support to youth in Bangladesh.

To effectively address losses and avoid further setbacks to human capital, it is crucial to prioritize fiscal resources for human capital investments aimed at the poorest and most vulnerable populations while also ensuring spending efficiency. Governments need to

continue to improve spending efficiency to ensure every dollar spent results in maximum impact for human capital outcomes. **Public Expenditure and Institutional Reviews (PEIRs)** provide a comprehensive analysis of how public funds are spent, how well they are spent, and what funding and financing gaps exist. They also identify areas for institutional reforms, laying the groundwork for effective interventions.

- **Ethiopia's PEIR** was finalized in June 2022 and was disseminated in November 2022. The PEIR had two phases. Phase I focused on analytical work on the governance of the education system, education sector financing management, adequacy, and equity of public spending as well as efficiency and sustainability of public spending (see Box 2.3). Phase II work concentrated on two subproducts: learning poverty analysis (see Box 2.4) and an assessment of the skills and employability of higher education graduates (see Box 2.5).

Box 2.3. Ethiopia's PEIR: Analyzing the Sustainability of Public Spending and Institutional Arrangements in the Education Sector

Access to education increased significantly in Ethiopia in the last 10 years, but the COVID-19 pandemic combined with recent political unrest, affected school completion, reduced participation, and amplified inequalities. The pandemic also placed an immense pressure on Ethiopia's economy, leading to a decline in GDP growth and government revenues.

With ongoing shortfalls, the government has been curtailing public spending, affecting the education sector. Ethiopia is also experiencing funding challenges in the immediate term as the country seeks to improve learning outcomes in a relatively narrow fiscal space. Resources from the Umbrella Program helped develop a PEIR to assess the efficiency and the effectiveness of public spending and provide recommendations for improvements, identifying potential areas for cost savings, improved service delivery, and increased transparency and accountability.

Ethiopia may be able to reach universal access to education by 2030 without permanent increases in spending by better coordinating funding goals across different levels of government and using existing funding in a different way. Ethiopia can improve its funding strategies by expanding its fiscal space, improving revenue mobilization, coordinating financing strategy across all levels of government, benchmarking education spending for different regions and woredas, and developing mechanisms to increase nonpublic revenue at the tertiary level. To create a coordinated financing strategy, one potential approach is to establish benchmarks for education spending at the regional and woreda levels. This can be complemented by the use of block grants, which can ensure that schools' budgets remain stable from year to year. The country can set targets so that household's contribution to tertiary education spending matches or exceeds their contributions across earlier grade bands.



To use funding more effectively in Ethiopia, the government could prioritize spending on capacity and quality improvements where they are needed the most; consider short-term changes to the functional allocation of public education funding, especially investments in higher education; create opportunities for schools, woredas, zones, and regions to learn from each other; conduct an adequacy study to control unit costs at the secondary and tertiary levels; and improve data collection on school finances, especially at the tertiary level. Additionally, to improve education quality and increase access, the government could consider targeted support for lower-income households to increase participation, invest in quality and development of a welcoming environment at schools, and consider targeted interventions to reduce repetition and dropout rates. Providing targeted support to families from the lowest income quintiles conditional on enrollment, for instance, can significantly increase school participation.

Ethiopia must also make investments today to support a growing student population. Achieving universal public education by 2030 would require an increase in teachers that is six to nine times its current levels. The country will also need to invest in teacher career reforms, including implementing attractive pay structures and creating more pathways for teachers to grow in their professions. Organizations that provide technical and vocational education and training (TVET) can play a role in training, providing credentials, and growing the number of teachers.

Source: Vasiliev, K., K. Feda, Y. Yesim Taylor, O. Babatunde Alimi, Y. Yared Seid, B. Tekle, Z. Ademe, S. Afrakomah. 2022. *Ethiopia's Education Sector Public Expenditure and Institutional Review (PEIR)*. Washington, DC: World Bank Group.

Box 2.4. Addressing Learning Poverty in Ethiopia

In Ethiopia, significant gains made in education in recent decades are now threatened by school closures brought on by the pandemic and civil conflict—resulting in learning loss, increased dropouts, and higher inequality. Drawing on the PEIR supported by the Umbrella Program and World Bank’s [Global Education Policy Dashboard](#) (GEPD), a study was conducted to analyze the extent of learning poverty in the country and provide policy recommendations to address challenges in Ethiopia’s education system.

Learning poverty is high at 90 percent, driven both by the large numbers of primary age children who have been out of school and by poor learning outcomes. Between 2020 to 2021, more than 29 percent of children ages 7 to 14 were still out of school. Schools also lack the infrastructure, particularly water and sanitation facilities, and basic educational materials necessary for learning to take place. Only 41 percent of schools reported having functioning toilets, and only 69 percent of schools reported being able to provide their students with safe drinking water. Students also lack textbooks and supplies necessary for learning. In addition, only 16 percent of schools have access to the internet.

Teachers and administrators suffer from poor resources, lack the necessary skills, and miss out on training opportunities.

At the national level, there is a misalignment between learning goals and job responsibilities of public officials. While clear and measurable learning targets have been established by the Ministry of Education, these are often not consistent with the day-to-day activities of public officials. Finally, public spending on education disproportionately benefits higher-income households. Students from lower-income groups consistently receive a lower share of public funding than their share of enrollment.

The study suggests key policy actions that cover (a) adopting teacher policies and incentives, (b) investing in school readiness (pre-primary) and other ECD programs, (c) establishing and implementing basic school infrastructure standards, (d) equipping school principals with the skills that they need to succeed in their dual role of school managers and instructional leaders, (e) strengthening the bureaucratic capacity of the system, (f) taking more and stronger initiatives to enable education in conflict-affected areas to recover, and (g) enhancing public sector funding.

Source: Vasiliev, K., K. Feda, and J. Gerasimova. 2022. Learning Poverty in Ethiopia. Washington, DC: World Bank Group.

- **The PEIR to address stunting and learning outcomes in Pakistan.** The achievement of human capital outcomes involves multiple sectors such as education, health, nutrition, agriculture, environment, transport, water, and sanitation. Expenditure and institutional analyses are being conducted for each of the provinces in Pakistan and further in-depth analysis will be conducted in three districts (high-, middle-, and low-performing).
- **The PEIR to support female labor force participation in Bangladesh was integrated into country-wide Public Expenditure Review.** The team completed the theory of change and methodology

notes in consultation with sector experts, confirmed available expenditure data, and identified data gaps and has reviewed policy documents to better understand the institutional context. The PEIR findings were integrated into the broader country-wide public expenditure review.

- **The PEIR to tackle out-of-school children and under-five child mortality in Nigeria.** The PEIR examines the interactions and impact of institutional arrangements, policy, and expenditure programs on service delivery. The mapping exercise and two theories of change were completed to understand how the desired outcomes are shaped by relevant policies, expenditures,

and institutions. An indicative list of policy actions and institutional reforms was also completed to inform interventions that will reduce out-of-school children and under-five mortality.

- **The PEIR to advance ECD in Kenya.** The World Bank team developed an innovative methodology to allocate expenditure to key ECD interventions using a resource mapping and expenditure tracking tool. Three county case studies were conducted

and an analysis of spending on ECD by sector over time, by intervention was completed. The institutional review was adjusted to cover three ECD programs identified together with the Council of Governors: (a) county-initiated school meals program; (b) homegrown school meals program, and (c) county-initiated WASH interventions. The findings and recommendations are being finalized and will be integrated into the PEIR report on ECD.

Box 2.5. Capitalizing Untapped Potential: An Analysis of Skills Training and Employability of Youth in Ethiopia

Approximately 2 million young Ethiopians enter the labor market every year. In the next 25 years, the current youth cohort will double the size of the working-age population, bringing it to nearly 100 million. By the sheer force of their numbers, they will determine the skills profile and productivity of the labor force. Investments in increasing youth's educational attainment and skills will generate large and long-lasting dividends for Ethiopia's future economy and uplift its growth trajectory.

Increasing youth participation in school and completing education with relevant skills to succeed in the labor market, however, remains a challenge. The findings of a PEIR conducted with support from the Umbrella Program assessed the efficiency of service delivery in the sector and helped guide recommendations to ensure Ethiopia's youth population achieves the foundational knowledge and skills needed to compete in the labor market.

Providing more information about education pathways and running public awareness campaigns that highlight the benefits of education could help increase school enrollment and keep more young people in school. This is particularly impactful for female students, as data show that they are more likely to pursue higher education. Creating targeted interventions can also increase school participation. As identified in the PEIR, out-of-pocket costs are one of the main factors that push children and youth out of school.

To attract youth who lack formal education, it is imperative to create effective literacy and alternative education programs for out-of-school youth and leverage a growing cohort of students from TVET. This will require a national strategy to develop programs and investments in teachers in TVET schools, ensuring effective skills training and job placements. Stronger ties with relevant industries are also necessary to increase the relevance of academic programs and employability of graduates.

To address learning loss from school disruptions due to the pandemic and civil conflict and tracking student learning, school environment, and support, as well as community factors can help shape education outcomes. Tracking labor market outcomes and strengthening information systems can also help the country measure the return on public investments in education and the skills match between what employers want and what potential employees can offer.

The opportunity to join a professional workforce remains the greatest incentive for youth to stay in school and develop skills. To achieve this, it is necessary to support and grow the formal sector through a comprehensive reform agenda that includes the development of a legal and policy framework, an employment policy framework, and a set of mechanisms to incentivize compliance and enforcement. The Ethiopian Government can consider labor reforms, tax policies, and industrial policies that prioritize the growth of the formal economy.

Source: Vasiliev, K., K. Feda, Y. Yesim Taylor, O. Babatunde Alimi, Y. Yared Seid, B. Tekle, Z. Ademe, and S. Afrakomah. 2022. *Diagnosis of Skills Training System and Employability of Youth in Ethiopia*. Washington, DC: World Bank Group.

2.3. Advancing the Human Capital Agenda through Convening and Thought Leadership

The Human Capital Umbrella Program leverages the global reach of the HCP, sharing lessons and knowledge from one part of the world with another. Convening stakeholders and engaging them on key policy issues helps shift mindsets through advocacy and drive innovation critical to accelerating investments in people. While not directly financed by the Umbrella Program, the high-level Ministerial Conclaves hosted by the HCP, for instance,

generate dialogue among Ministers of Finance and elevate the human capital agenda to address global challenges such as pandemic recovery, food security, and climate change (see Box 2.6 with a brief summary of the Conclaves held during the World Bank-IMF Spring and Annual Meetings in 2022). This ensures that lessons emerging from global, regional, and country programs are captured and made available to stakeholders to help build capacity, influence policy, and improve investment decisions and operations. Similarly, country-level engagements supported by the Umbrella Program take advantage of this convening power to generate momentum and advance the human capital agenda.

Box 2.6. Putting People at the Heart of Recovery: Ministerial Conclaves Tackle Global Challenges

High-level Conclaves hosted by the HCP bring Ministers of Finance together to shape priorities and address global challenges on human capital. Held biannually around the World Bank-IMF Annual Meetings, member countries of the Human Capital Project Network are invited to participate in a dialogue that advance practical solutions to complex policy challenges, influencing global leadership on investing in human capital.

Most recent Ministerial Conclaves addressed urgent global challenges such as learning losses and employment shocks brought on by the pandemic, which will likely lead to long-term negative impacts on social mobility, productivity, and inequality. At a time when governments are experiencing fiscal constraints, Ministers of Finance want a clear view on pressing policy reforms that provide long-term economic benefits. During the 2022 World Bank-IMF Annual Meetings, member countries also

discussed urgent policy priorities amid a global food crisis. Sharing innovations and leveraging country experiences, ministers from more than 40 countries focused on the adverse impacts of the food crisis on human capital outcomes. They emphasized the importance of providing immediate support to vulnerable groups while building shock-resilient social protection systems and investing in sustainable food and nutrition security to not only avert setbacks but also strengthen these critical outcomes for long-term growth and productivity.



3. Financial Highlights and Disbursements

As of December 2022, the Human Capital Umbrella Program has two donors who have committed to financing \$22.9 million. This section provides financial information concerning donor contributions, disbursements, and allocations for the Human Capital Umbrella Program. Table 3.1 provides donor agency names and status of contributions.

Table 3.1 – Donor Contributions

Status of Contributions as of end of December 2022			
Donor name	Currency	Amount in Contribution Currency	Amount in US\$
Bill & Melinda Gates Foundation	USD	7,100,000	7,100,000
The Government of Canada	CAD	20,000,000	15,825,000 (approx.)
Total			22,925,000

The Human Capital Umbrella Program allocated funds to seven grantees: Bangladesh, Burkina Faso, Ethiopia, Kenya, Pakistan, Nigeria, and the countries in the Sahel region. Table 3.2 summarizes allocations and disbursements.

Table 3.2. Allocations and Disbursements (US\$)

Country/Region	Cumulative Budget Allocated^a	Cumulative Budget Disbursed
Bangladesh	1,820,000	1,290,000
Burkina Faso	280,000	270,000
Ethiopia	1,000,000	700,000
Kenya	1,000,000	840,000
Pakistan	1,250,000	800,000
Nigeria	400,000	80,000
The Sahel	2,840,000	1,560,000
Total	8,590,000	5,540,000

^aNote: a. Allocations and disbursements as of February 1, 2023. Allocations correspond to funds received to date, not total allocations taking into consideration entire amount of donor commitments.

Annex 1: List of Trust-Fund Financed Activities

Grant No.	Grant Name	Fund Status	Trustee	Grant Country	TF Umbrella Program	Grant Approval Date	Grant Approval Amount (US\$, millions)	Grant Allocation Amt (\$M)	Undisb. Amount (US\$, millions)	Current FY Disb. (US\$, millions)
Promoting Multisectoral Policies to Boost Human Capital Outcomes										
TF0B2977	Burkina Faso - Support to Human Capital Strategy Design and Implementation	ACTIVE	TF073417	Burkina Faso	Human Capital Project	3-Jun-2020	0.46	0.28	0.00	0.00
TF0B4612	Pakistan Gates HCP Multi-Donor Trust Fund	ACTIVE	TF073417	Pakistan	Human Capital Project	1-Dec-2020	1.25	1.25	0.45	0.21
TF0B3029	Gates HCP	ACTIVE	TF073417	Kenya	Human Capital Project	12-Jun-2020	1.00	1.00	0.16	0.14
TF0B4583	Ethiopia Multisectoral Human Capital Support	ACTIVE	TF073417	Ethiopia	Human Capital Project	10-Dec-2020	1.00	1.00	0.30	0.16
TF0B3024	Gates HCP – Bangladesh	ACTIVE	TF073417	Bangladesh	Human Capital Project	10-Jun-2020	1.82	1.82	0.53	0.13
The Sahel: Girls' and Women's Empowerment in Africa										
TF0B6064	Design and Pilot Gender Transformative Interventions	ACTIVE	TF073417	Western Africa	Human Capital Project	10-Jun-2021	1.40	1.40	0.25	0.25
TF0B6275	Generate Evidence to Shape Programs and Policymaking	ACTIVE	TF073417	Western Africa	Human Capital Project	12-Aug-2021	0.76	0.76	0.50	0.17
TF0B6274	Build National and Regional Capacity to Implement Policies and Programs	ACTIVE	TF073417	Western Africa	Human Capital Project	8-Jul-2021	0.68	0.68	0.44	0.19

Note: Allocations and disbursements as of February 1, 2023.

Annex 2: Results Framework

Outcomes	Output Indicators	Target (number)	Actual (number)
1. Improved HC1. Improved HCI data and knowledge	New tools developed	5	5
	New methodological approaches developed	8	3
2. Improved knowledge on whole-of-government approaches	Reports, studies, knowledge products produced	37	13
	Workshops/seminars/conferences organized	37	20
	Blogs, articles, and other publications published	66	33
	Press/media citations	920	800
	Academic citations	10	0
3. Improved implementation capacity to accelerate human capital outcomes (country level)	Policies or programs that are adjusted or repurposed to facilitate human capital acceleration	27	18
	People trained	2,590	1,486
	Study tours participants	25	0
	Handbooks, manuals, curricula produced	7	2
4. Strengthened government capacity to coordinate for multi-sectoral/ multi-partner approaches (country level)	Cross-sectoral collaborations between government entities in support of human capital supported	17	0
	National human capital plans/strategies developed	7	3
5. Operational Support and Lending (country level)	New operations supporting human capital outcomes developed	16	10
	ASAs supporting policy and program reform on human capital	18	8
	Pilots of human capital interventions implemented	40	1
	Beneficiaries reached by operations/pilots, individuals (gender-disaggregated)	35,000,000	a
6. Improved implementation capacity to accelerate human capital outcomes (global level)	High-level fora where Ministers and other high-level policymakers discuss HC-relevant themes (e.g., Conclaves, HCP Global Forums, WBG Annual Meetings)	10	3
	Human Capital Network policymakers participating in global peer-learning events	300	60
	Study tours with whole-of-government human capital focus	1	0
	Human capital country case studies and major multisectoral reports	8	3

Note: a. To be reported on in future reports.

Annex 3: Operations Informed by Trust Fund Financed Activities

Country	Project Name	Approval FY	Project Status	Project Development Objective	IDA (US\$, millions)
Bangladesh	Cash Transfer Modernization	FY18	Active	To improve the transparency and efficiency of selected cash transfer programs for vulnerable populations by modernizing service delivery.	300.00
Bangladesh	Recovery and Advancement of Informal Sector Employment	FY21	Active	To provide services that can enhance earning opportunities for low-income urban youth, urban youth impacted by COVID-19 and returning migrants.	200.00
Bangladesh	Accelerating and Strengthening Skills for Economic Transformation (ASSET) Project	FY21	Active	To equip Bangladeshi youth and workers, including women and the disadvantaged, with skills demanded for the future of work and improved employment prospects.	300.00
Bangladesh	Income Support Program for the Poorest (ISPP)	FY15	Closed	To provide income support to the poorest mothers in selected Upazilas, while (i) increasing the mothers use of child nutrition and cognitive development services and (ii) enhancing local level government capacity to deliver safety nets	250.00
Bangladesh	Economic Acceleration and Resilience for NEET	FY24	Pipeline	To promote economic inclusion and resilience of youth who are NEET in Bangladesh.	354.00
Bangladesh	Bangladesh Enhancing Investments and Benefits for Early Years	FY23	Pipeline	To expand access to the national child benefit program and improve delivery of early childhood development services.	435.00
Burkina Faso	Health Services Reinforcement Project	FY22	Active	To increase the quality and utilization of health services with a particular focus on maternal, child and adolescent health, nutrition and disease surveillance.	80.00
Ethiopia	Ethiopia Human Capital Project	FY23	Pipeline	To strengthen delivery of and accountability for basic services that improve nutrition and learning outcomes.	400.00
Ethiopia	Ethiopia Education and Skills for Employability Project	FY23	Pipeline	To support Ethiopian students attain relevant skills for employability.	200.00
Kenya	Primary Education Equity in Learning Program	FY22	Active	To reduce regional disparities in learning outcomes, improve the retention of girls in upper primary education, and strengthen systems for delivering equitable education outcomes.	200.00
Pakistan	National Health Support Program	FY22	Active	To strengthen equitable delivery and quality of essential health services at the primary health care level in support of Universal Health Coverage.	258.00

Annex 3: Operations Informed by Trust Fund Financed Activities

Country	Project Name	Approval FY	Project Status	Project Development Objective	IDA (US\$, millions)
Pakistan	Actions to Strengthen Performance for Inclusive and Responsive Education Program (ASPIRE)	FY21	Active	To support the government to: (i) respond to school disruptions caused by the COVID-19 pandemic; (ii) recover access and improve education quality; and (iii) enhance sector resilience through better coordination, with a focus on disadvantaged areas and vulnerable populations.	200.00
Pakistan	Strengthening Social Protection Delivery System in Sindh	FY23	Active	To strengthen social protection service delivery system and enhance accessibility and utilization of Mother and Child Health Services in selected districts in Sindh.	200.00
Pakistan	Sindh Integrated Health and Population Project	FY23	Active	To improve utilization and quality of basic RMNCAH+N, for poor and vulnerable populations, especially women and children, in targeted areas of Sindh.	200.00
Pakistan	Securing Human Investments to Foster Transformation (SHIFT) II	FY21	Closed	To continue to (i) strengthen civil registry and vital statistics (CRVS), health and education systems essential for human capital accumulation; (ii) recognize the contribution of women to economic productivity; and (iii) improve national safety nets to respond to shocks in a more efficient manner.	400.00
Pakistan	Girls' Results Agenda for Development of Education Sector in Punjab	FY24	Pipeline	To increase the participation of girls and boys in pre-primary and primary grades, enhance girls' retention to middle school, and improve reading proficiency in primary grades.	150.00
Pakistan	Punjab Family Planning Program	FY24	Pipeline	To increase women and adolescent girls' empowerment and utilization of quality family planning services in Punjab.	130.00
Sahel	Health Services Reinforcement Project	FY15	Active	To increase women and adolescent girls' empowerment and their access to quality reproductive, child and maternal health services in selected areas of the participating countries, including the Recipients' territory, and to improve regional knowledge generation and sharing as well as regional capacity and coordination.	304.00
Total					4,561.15

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