

# INVESTING IN PEOPLE

## FOR A RESILIENT AND INCLUSIVE RECOVERY

AFRICA HUMAN CAPITAL PLAN  
YEAR TWO PROGRESS REPORT

JUNE 2021



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# LOOKING BACK

over the past year, the COVID-19 crisis has wreaked havoc on the health, knowledge, skills, and resilience of people worldwide, hitting vulnerable populations and households particularly hard in Sub-Saharan Africa. It could permanently erode the human capital of an entire generation.

This report tells the story of how the World Bank Group has supported countries in Africa to weather the storm during the past year, guided by its Africa Human Capital Plan launched in 2019. It is a story of speed, scale, and ambition and an enduring commitment to investing in Africa's people.

During its fiscal year 2021, the World Bank reached a historic level of human development financing for African countries, committing over \$8.96 billion to support core health, education, and social safety nets services. That exceeds the Plan's yearly target by close to 80 percent. Of that amount, IDA financing represents \$8.1 billion.

We have made great strides in tackling human capital challenges upstream, supporting countries to solve bottlenecks at the policy level. Nine out of 10 World Bank development policy operations in Africa in FY21 supported reforms that bolster human capital, such as expanding social safety nets, adopting school feeding programs, and setting up vaccination plans.

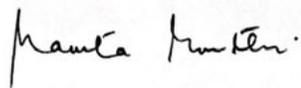
We have also thrown our full weight behind the empowerment of women and girls, through high-profile advocacy work, cross-sectoral interventions that highlight our capability to bring comprehensive solutions, and over \$6 billion of financing for new projects championing women since the launch of the Africa Human Capital Plan.

Our efforts bolster governments, civil society, private sector actors, and development partners who share a commitment to equip every African girl and boy, woman and man to achieve their full potential and pursue a path to greater prosperity.

This report not only tells our story, but also that of seventh-grader Nickson in Tanzania; of Mukagasana, a mother and entrepreneur in Rwanda; of Eric, a farmer in Togo; and of sisters Ami and Awa in Mali. They represent the reason behind our work and Africa's greatest wealth: its people.

**“For tomorrow belongs to the people who prepare for it today.”**

African Proverb



**Mamta Murthi**  
*Vice President,  
Human Development*



**Hafez Ghanem**  
*Regional Vice President,  
Eastern and Southern Africa*



**Ousmane Diagana**  
*Regional Vice President,  
Western and Central Africa*



# INVESTING IN PEOPLE IS MORE IMPORTANT THAN EVER

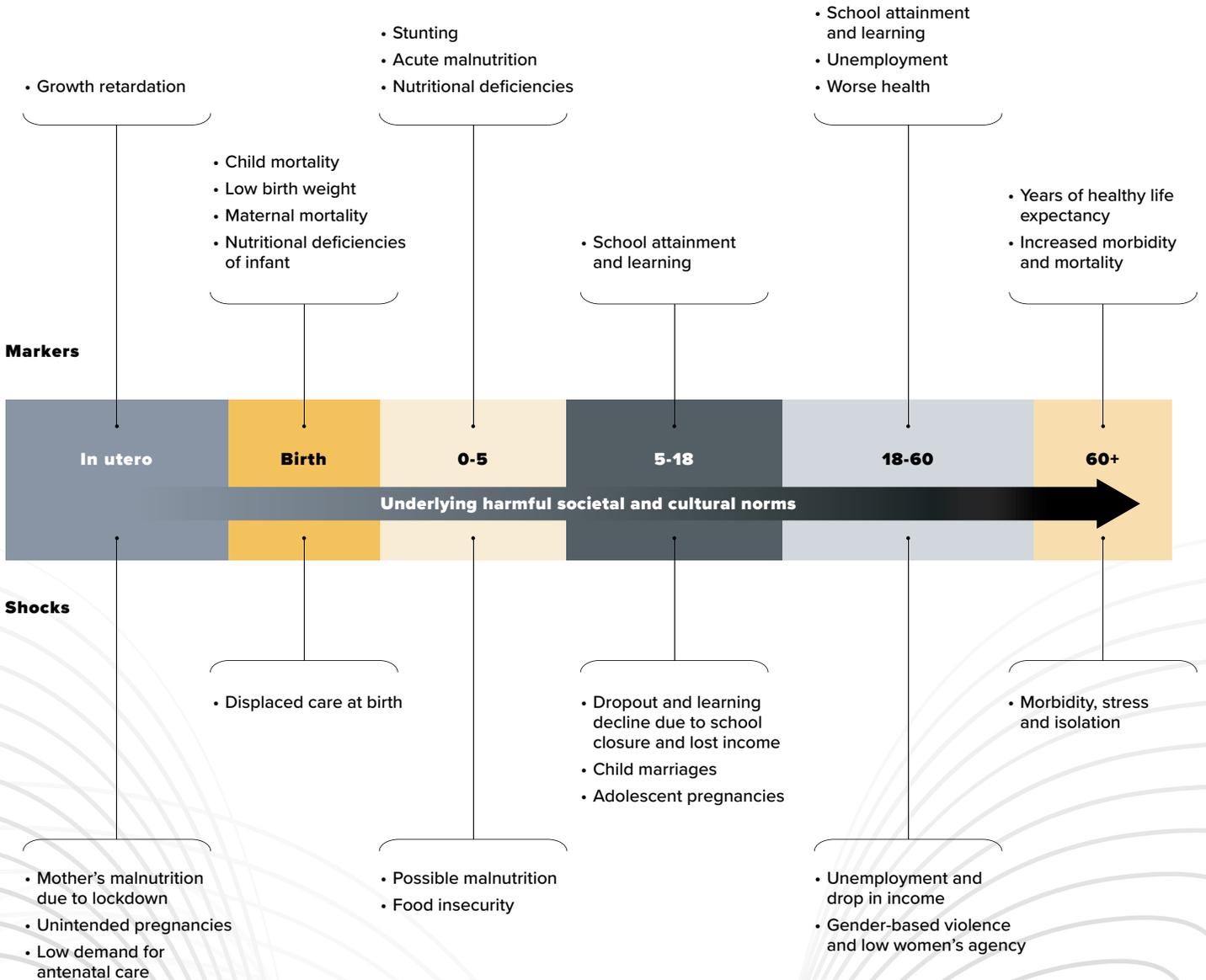
In just a year, the COVID-19 pandemic has disrupted millions of lives and livelihoods across Africa with staggering ferocity. It has underscored the imperative of protecting people in times of shocks and crisis. In addition to the loss of life, income, and the ability to make income, COVID-19 has posed risks to people through disruptions in access to essential health services and to education, a rise in food prices, and breakdowns in supply chains. It has exacerbated economic vulnerabilities, and exposed weaknesses in health, education, and social protection systems across the continent. Investing in people has never been more important.

The World Bank Group has responded quickly to the crisis to help **save lives** and **stem the economic fallout** that is pushing the Africa region into its first recession in 25 years and threatening to undo over a decade of development progress. It is estimated that every month of delay in the provision of COVID-19 vaccines has the potential to cost the African continent close to **\$14 billion in lost GDP**. People at every stage of life have been impacted by setbacks that could reverberate for years to come. Children are especially susceptible to the damaging and long-lasting effects of food insecurity, and interrupted health and education services.

According to the 2020 Human Capital Index (HCI), Sub-Saharan Africa had been making human capital gains in the decade preceding the pandemic, but progress is uneven and large deficits remain. Countries reporting the most HCI gains, such as Burkina Faso, Côte d'Ivoire, Eswatini, Lesotho, and Togo, have either a high level of political commitment, explicit plans to increase human capital outcomes, or significant resources invested in social sectors. Most improvements relate to the health component of the HCI, specifically, reductions in child mortality. In countries such as Angola, Malawi, Niger, Sierra Leone, and Zimbabwe, improvements in child survival meant between 39 and 58 fewer deaths per 1,000 live births. Investing in human capital not only offers high rates of return, but also smart insurance against adversity.

Yet, of the 174 countries worldwide covered by the HCI, the 10 least performing countries are in Sub-Saharan Africa. **On average, African children born today can expect to achieve only 40 percent of their potential productivity by their 18th birthday**, compared to what they could achieve with complete education and full health. The COVID-19 crisis threatens to set back progress and widen human capital gaps with negative impacts disproportionately affecting the most vulnerable populations.

# COVID-19 IMPACTS TODAY COULD AFFECT PEOPLE FOR THE REST OF THEIR LIVES



By prioritizing investments in people and improving the efficiency of the underlying delivery systems and institutions, countries and partners can **rebuild stronger, greener, and more equitable** foundations for future productivity and growth. The World Bank Group has mobilized an unprecedented **\$50 billion** to support African countries in saving lives, protecting the vulnerable, and paving the way to recovery.

- **Saving lives:** Emergency health projects in 36 African countries have focused on widespread testing, improved treatment, and strong health systems. This initial emergency crisis response has expanded to help developing countries gain fair, broad, and fast access to safe and effective COVID-19 vaccines. The approach draws on the World Bank Group's significant expertise in strengthening health systems and supporting large-scale immunization programs and public health programs.
- **Protecting the vulnerable:** To protect people whose livelihoods have been impacted and education

disrupted, the World Bank Group is helping countries scale up social safety nets, support farmers to expand agricultural production and ensure food security, facilitate job creation, and maintain continuity of comprehensive education services so learners and educators are safe and supported.

- **Paving the way to a green, resilient, and inclusive recovery:** The crisis response provides an opportunity to support a strong, durable recovery that tackles rising poverty and deepening inequality while addressing both the immediate devastation wrought by COVID-19 and the longer-term challenge of climate change. Countries are working with the World Bank Group to strengthen institutions and investments and promote reforms to enable economic and social transformations. Focusing on human capital development can spur innovation, rebuild skills, and recover pandemic-related losses, especially among marginalized groups. It is essential to mobilize the full range of productive power available by expanding women's participation in the workforce and harnessing the ingenuity of the private sector.

## COVID-19 PUTS AFRICA AT RISK

**Due to pandemic-related school closures, LEARNING POVERTY could increase by 4 percentage points, with the learning deprivation gap also increasing by 2.5 percentage points.**

**SCHOOL CLOSURES could increase school dropouts and teenage pregnancies, with 2.6 million girls at risk of not returning to school.**

**DISRUPTIONS IN NUTRITION SERVICES could lead to another 10 million children under five suffering from acute malnutrition and a 30% increase of undernourished households due to extreme poverty.**

**SAFETY NETS cover only 1/3 of the poorest populations, predominantly in rural areas.**

# INTENSIFYING FOCUS ON HUMAN CAPITAL IN AFRICA

Since it was launched in 2019, the Africa Human Capital Plan (HCP) has been at the forefront of the World Bank Group's efforts to accelerate human capital development in the region. At its core is the push for greater women's empowerment and gender equality, which can enhance economic productivity, improve development outcomes for future generations, and make institutions and policies more representative. Driven by ambitious targets and seven game changing themes, the Africa HCP is providing a framework and momentum for COVID-19 relief, restructuring, and recovery efforts to help African countries and governments prioritize people and build a more sustainable, inclusive, and resilient future.

The Africa HCP is a part of the Human Capital Project, a global effort led by the World Bank to accelerate more and better investments in people for greater equity and economic growth. A total of 81 countries worldwide have joined the project, including 32 in Sub-Saharan Africa, demonstrating their strong commitment to raising human capital outcomes. This report highlights progress implementing the Africa HCP from April 2020 through

April 2021. After two years of implementation, the Plan has guided a significant shift and scale up in World Bank Group support:

- ✓ **More than doubling** annual human development project commitments in Africa since the Plan began—expected to reach \$8.96 billion in fiscal year (FY) 2021 with almost half (49 percent) focused on addressing the challenges in countries affected by fragility, conflict, and violence
- ✓ Delivering over \$6 billion of **new women's empowerment projects** across the region
- ✓ Enabling human capital development, with nearly all (94 percent) of World Bank development policy lending operations approved in Africa in FY21 supporting human capital-influencing reforms, up from 70 percent in FY20

# “The secret to economic development is in nature’s best resource: skilled, healthy, and productive human beings.”

Julius Maada Bio  
President, Sierra Leone

This report traces the Africa HCP’s progress priority gamechangers, which have proven all the more imperative in a world transformed by the COVID-19 crisis. Protecting African lives, livelihoods, and futures demands **increased financing, policy reform, and the support of partners across sectors and borders**. The crisis also magnifies existing gender inequalities and exposes the profound vulnerability of communities affected by fragility, conflict, or violence. It compels a catch-up

in investment in human capital to **protect the most vulnerable, especially women and girls** who hold the key to realizing Africa’s demographic dividend. Already **technology solutions** are proving their value through telemedicine, virtual learning, and mobile cash transfers, but more can be done to bridge the digital divide and **innovate service delivery**. It is also critical to continue **building the knowledge base** and linking evidence to operations on the ground.



The World Bank’s **EASTERN AND SOUTHERN AFRICA REGION** – AFE – is a geographically, culturally and economically diverse region of 26 countries stretching from the Red Sea in the North to the Cape of Good Hope in the South and home to about 700 million of Africa’s people.



The **WESTERN AND CENTRAL AFRICA REGION** – AFW – is home to about half a billion people and encompasses 22 countries that spread across semi-arid areas in the Sahel, large coastal areas on the Atlantic Ocean, and along the Gulf of Guinea.

# 7 Gamechangers to Advance Human Capital Development



**Increasing World Bank financing for human capital in Africa**



**Rallying World Bank country teams and partners around the human capital agenda to enable comprehensive cross-sectoral solutions at scale**



**Supporting policy reforms to overcome legal and regulatory constraints**



**Accelerating the demographic transition by empowering women and girls**



**Preventing and reversing damage to human capital in settings affected by fragility, conflict, and violence**



**Leveraging technology and innovations in projects to further human capital**



**Advancing research and advocacy to strengthen the knowledge base and the demand side of human capital**

## Africa HCP Goals by 2023

**REDUCE CHILD MORTALITY**

to save 4 million lives

**AVERT STUNTING**

among 11 million children

**REDUCE ADOLESCENT FERTILITY**

rates from 101 to 83 per 1,000 teens

**IMPROVE SANITATION PRACTICES**

to reduce open defecation from 23% to 15%

**INCREASE LEARNING OUTCOMES**

for girls and boys in school by 20%

**PROVIDE SOCIAL PROTECTION**

to 13 million more people

**INCREASE FUTURE PRODUCTIVITY**

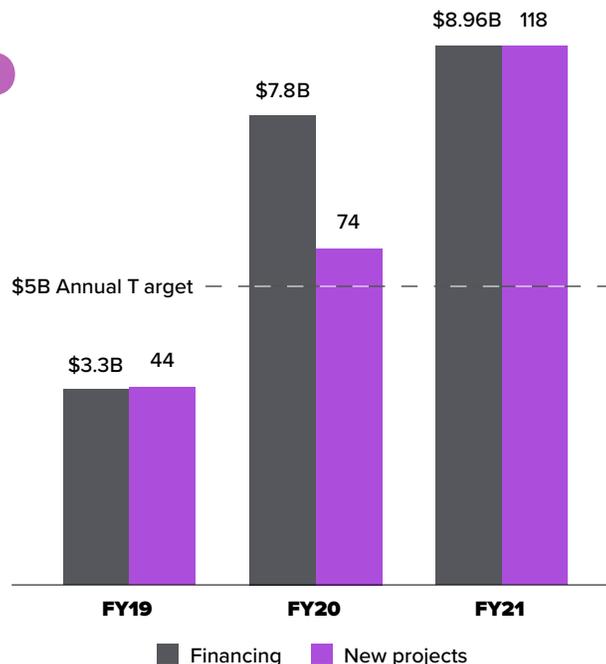
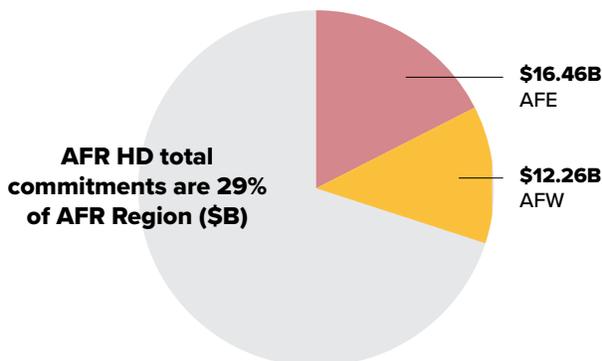
of children born today by at least 13%

**INCREASE FINANCING FOR HUMAN CAPITAL**

in Africa to \$15 billion



# SCALING UP FINANCING



## Regional breakdown

**\$8.96B**  
FY21 Human Development financing (118 operations)

**AFE \$5.37B**  
59 operations in 21 countries, of which 32 operations are Additional Financing to existing operations (\$2.29 billion)

**AFW \$3.59B**  
59 operations in 20 countries, of which 37 operations are Additional Financing to existing operations (\$1.42 billion)

The World Bank Group’s commitment to scaling-up financing and resources for human capital in Africa is evident in the increased volume of its investments in human development—health, education, social protection, and jobs—and other sectors, both before and during the pandemic. The World Bank Group is realizing its goal to invest an average of \$5 billion annually in human development projects in Africa through 2023, propelled by a strong 19th replenishment of the International Development Association (IDA), the World Bank’s fund for the poorest countries.

The World Bank’s Human Development group in the Africa Region is on track to commit an estimated \$8.96 billion in FY21, bringing its total human development portfolio to approximately 217 projects worth \$28.72 billion. Of 118 human development projects approved in FY21, 41 are financing **COVID-19 health response efforts for a total of \$1.94 billion.**

This acceleration embraces the World Bank Group’s green, resilient, and inclusive development (GRID) approach for a durable recovery. The effects of COVID-19, the recession, and climate shocks are compounding each other, creating potentially permanent scars on productivity, human capital, and economic mobility. GRID seeks to address these complex and interrelated challenges simultaneously and systematically to achieve a more sustainable and equitable recovery and long-term development paradigm. It calls for scaling up investments in all forms of capital—human, physical, natural, and social—to drive growth, create jobs, and contribute to a better future for all, especially vulnerable, low-income populations most affected by the impacts of climate change and COVID-19.

In Niger, for example, the Adaptive Safety Net Project (53 percent climate co-benefits<sup>1</sup>) supports 1.1 million people (51 percent of them women) by providing access to safety nets and accompanying interventions. The Cash for Work for Resilience component of the project targets high-risk climate areas and provides additional income to people in communities affected by food insecurity caused by persistent or recurrent weather and climate change-related shocks.

At a regional level, the World Bank Group is providing ongoing support to institutions, such as the Africa Centres for Disease Control and Prevention (CDC), the West African Health Organization, and the African Union Commission, to enhance cross-border collaboration on disease surveillance and response. The Regional Disease Surveillance Systems Enhancement Program supports 16 countries across Sub-Saharan Africa, strengthens integrated vector-borne disease management approaches, and aligns the timing and location of activities with potential climate-induced shifts in disease burden.

<sup>1</sup> Climate co-benefits are World Bank financing that support climate action while also furthering development objectives. [Learn more](#)



## Cabo Verde: Delivering Doses of Hope

**“Planning, commitment, and leadership are fundamental in this process.”**

Jorge Noel Barreto  
*COVID-19 Response Coordinator,  
Ministry of Health and Social Security, Cabo Verde*

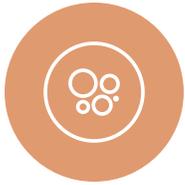
**W**ith its sandy beaches and strategic location off the coast of Western Africa, Cabo Verde enjoys unique opportunities for growth. This small archipelago has reduced poverty more than any other African nation since 1990, but GDP is expected to contract by 11 percent in 2020 due to the pandemic and a 70 percent drop in tourism, the country’s main economic driver. The vaccine has awakened new hope and the government is accelerating implementation of its vaccination plan with \$5 million from the World Bank—its first operation supporting COVID-19 vaccine rollout in Africa.

This funding is part of \$12 billion the Bank is deploying to help developing countries worldwide purchase and distribute COVID-19 vaccines, tests, and treatments and strengthen vaccination systems. More equitable access to vaccines can avert almost twice as many deaths worldwide than if vaccines access is initially limited to high-income countries. Only once the pandemic is contained in all countries will each country be safe from a resurgence. A robust and inclusive rollout of vaccines is an integral part of the recovery.

The Bank is working with partners like the World Health Organization (WHO), the United Nation Children’s Fund (UNICEF), and Africa CDC to assess the readiness of countries’ health systems for vaccine deployment and identify gaps. This allows Bank financing to support each country’s priority needs.

Cabo Verde is using World Bank funding to purchase and deploy more than 400,000 doses of vaccine, as well as personal protective equipment and other medical supplies to help ensure an effective vaccination rollout. This will reach nearly 200,000 people, about 35 percent of the population, including 20 percent of priority populations. Cold chain equipment and transport are also being supported, as well as improvements to the health infrastructure to help reboot the tourism industry.

In March 2021, Cabo Verde received its first batch of the AstraZeneca-Oxford vaccine through the COVAX Advanced Market Commitment. Implementation is underway with logistics in place to safely store and transport vaccines between islands, health care workers trained, and legal frameworks and communications engaged. The World Bank continues to support the process with technical expertise and coordinated actions that have targeted some \$54 million in new and reallocated funding to support Cabo Verde in saving lives, preserving livelihoods, and rebuilding for long-term, sustained growth.



# PARTNERING FOR CROSS-SECTORAL SOLUTIONS

Investing in people goes beyond health, education, and social protection. It also calls for access to transportation; affordable and reliable energy; clean air, water, and land; digital connectivity; good governance; and the economic and regulatory infrastructure needed to access good jobs. It demands collaboration among public and private partners throughout the region and within the World Bank Group.

As governments take urgent action and lay the foundations for a durable recovery from the pandemic, they have a unique opportunity to embrace integrated multi-sectoral solutions that prioritize human capital development and create economies that are more sustainable, inclusive, and resilient against future shocks. Over the past year, human capital cooperation among World Bank business units and with governments and development partners has cut across multiple sectors to improve development outcomes and address the interconnected dangers of the pandemic, climate change, systemic inequality, social instability, and conflict.

- To help safeguard human capital in Comoros, Madagascar, and Mozambique, the World Bank Macroeconomics, Trade, and Investment Global Practice has supported **pandemic relief measures and structural reforms** that protect the poor against price increases on food and medical products, provide

liquidity to banks and firms to stave off unemployment, and promote policies to extend and improve social transfer systems, digital financial services, and access to banking.

- The pandemic has underscored the need for **investments in water and sanitation** to prevent disease, protect human health, and reduce losses of human capital. The Water, Education, and Health, Nutrition and Population (HNP) Global Practices have closely collaborated to strengthen the World Bank's COVID-19 response. Nearly 30 percent of the active crisis response projects in Africa involve activities to improve infrastructure and access to water and sanitation services in health care settings, and close to 70 percent support efforts to promote hygiene in communities.
- Some 1.8 million public health centers and schools in Sub-Saharan Africa lack reliable electricity supply, impacting their ability to serve communities. The Bank's Energy Sector Management Assistance Program (ESMAP) is leveraging technology innovations and new business models to provide **reliable electricity service to public institutions** through long-term service contracts with the private sector. It is promoting such contracts through off-grid solar power projects in Niger, Nigeria, and Uganda, with plans to expand to other countries.

- The Bank's Transport Global Practice is promoting **the link of improved road safety and preservation of human capital** at both the analytical and operational levels. Interventions in countries like Mozambique and Tanzania are engaging local communities and the highest level of government to institute reforms and make roads safer for everyone.
- Work is also being done to build the **connections between education and climate change**. The Africa Higher Education Centers of Excellence (ACE) program helps to advance research in areas like renewable energy, air quality, restoration of degraded environments, and climate-smart agriculture. Projects that help vulnerable households cover school fees also integrate climate change, ensuring families do not have to choose between food and education for their children when faced with climate-related shocks like droughts or floods.



## Tanzania: Safe “Last Mile” Roads Connect People to Opportunity

**“Before the accident, I ranked top three in my class, but now I rank 10th because I had to spend a lot time at home nursing my wound. I have not given up hope. I am still studying hard.”**

Nickson Kiswaga  
7th grader at Wenda Primary School,  
Iringa Rural District

Tanzania’s rural residents—70 percent of the country’s population—depend on low-volume roads to go about their daily lives. While the transport network was conceived to accommodate cars and trucks, most road users do not own a vehicle. The design of rural roads neglects many day-to-day users, such as children walking to school, patients seeking services at the local health clinic, or farmers transporting goods to sell at area markets. The consequences of unsafe, inadequate transport can be severe with trickle-down costs and impacts.

Thirteen-year-old Nickson Kiswaga was at the top of his class until he was hit by a car crossing the Iringa–Mbaye highway, something he does daily with his siblings to get to school. Time in the hospital and at home recovering from a severe leg injury not only hurt Nickson’s school performance, it also upended the family’s income as his mother was not able to work while she cared for him.

Road traffic accidents are a huge challenge across Africa, with nearly 27 road deaths per 100,000 people, well over the global average of 18 deaths per 100,000 people. A significant portion of fatalities (44 percent) are attributed to pedestrians and cyclists. Road safety has important implications for the human capital agenda. All investments and efforts in building up human capital turn to immediate losses when a person dies in a road accident. The cost of a disability caused by a car crash can be even higher due to its compounded effects.

With support from the World Bank and other partners, Tanzania is working to develop a more inclusive people-centered approach to road design that is winning praise for its innovations in road safety and community engagement, with a strong gender angle. Vulnerable users are a key factor in a process that seeks their participation in technical designs, consultations, and road safety audits. The World Bank helped design and test this approach with three rural roads projects in preparation for the Roads to Inclusion and Socio-economic Opportunities Program (RISE) Project. Safe, reliable transport can play a decisive role in improving lives and connecting people to opportunity.



# SUPPORTING POLICY REFORM

The quantity and quality of investments in people depend on good policies and institutions that address systemic weaknesses obstructing progress on human capital. The World Bank is committed to supporting countries on policy and institutional reform in multiple ways. Analytical and advisory work informs the design of reform programs, while development policy financing (DPF) and Program-for-Results operations provide results-based financing to stimulate action. Investment projects support sectoral implementation of reforms.

COVID-19 has increased immediate focus on protecting lives and livelihoods, allowing policy reforms to advance changes that will have lasting impact on the future of Africa's human capital development. Nearly all (94 percent) of World Bank development policy lending operations approved in Africa in FY21 support human capital-influencing reforms, up from 70 percent in FY20.

For example, in Comoros, **COVID-19 relief measures supported by World Bank DPFs** have helped protect people from price increases on essential food and medical products. In Madagascar and Mozambique, DPFs have helped protect people's jobs by extending liquidity to firms and banks. DPFs have also increased social protection measures through expanded cash transfers in Chad, Rwanda, and Sudan, and through

the creation of social registries to improve the targeting of social programs and benefits in Angola and Côte d'Ivoire.

During this time of rapidly deepening fiscal distress due to COVID-19, budget support is also **helping governments stay the course on longer-term human capital-oriented reform programs** that strengthen public financial management, bolster accountability and transparency, improve human resource management in health and education, and include measures to protect women and children. Examples include the Central African Republic, Madagascar, and Rwanda.

In the Central African Republic, a DPF series is supporting measures key to human capital development. These include improving access to social protection, health, and education through the launch of a digitally-enabled cash transfer program and implementation of free healthcare for children under five, pregnant and breastfeeding women, and survivors of gender-based violence. It also supports reforms that improve recruitment and placement of primary school teachers at the local level.

Policy reforms are critical to **advancing women and girls' empowerment**. They remedy historical discriminations in legal systems, eliminate harmful social norms, and

ensure safe and equitable access to social services. There is a strong economic rationale and evidence base for supporting policy reforms.

Recognizing that expanding girls' educational attainment and reducing fertility could boost GDP by nearly 13 percent by 2030, Niger is working to reduce gender gaps through its program on Laying the Foundation for Inclusive Development. New reforms allow adolescent girls to remain in school even if they get pregnant or married, and those who are married can now access family planning assistance without being accompanied by a parent or husband. The government has also created a platform to coordinate action and reform implementation among all public entities and development partners involved in efforts to curb child marriage.



## Rwanda: Unblocking Policy and Institutional Bottlenecks

**“I can confidently say I am now financially independent and feel secure. I know I can take care of myself and my family.”**

Mukagasana Gaudance

*Mother, entrepreneur, and VUP graduate, Nduba District*

**M**ukagasana Gaudance, 49, was desperate when her husband left her and her three children nearly a decade ago. Life turned around when she was enrolled in Rwanda’s flagship social safety net program, Vision 2020 Umurenge Program (VUP). Not only did she earn a salary through its public works scheme, she gained business training and access to financial services, which she used to start vegetable farming. She has since parlayed that experience into bigger ventures, enabling her to build a home and send her children to school.

More than a million and half people across Rwanda are benefiting from VUP, but many more need its boost out of extreme poverty and vulnerability, especially in the wake of COVID-19. Rwanda has made strides in human development, particularly in health and gender equality, but its Human Capital Index of 0.38 is below comparable income level countries due to high levels of stunting, school dropout and repetition rates, and poor quality of learning.

To strengthen the quality and availability of essential social services, Rwanda is collaborating with the World Bank on a pioneering program of policy and institutional reforms. The \$400 million Rwanda Human Capital for Inclusive Growth is a programmatic series of three DPF operations that brings together six government ministries and five World Bank global practices. It stretches across sectors and the human lifecycle to ease policy and institutional bottlenecks hindering human capital development outcomes.

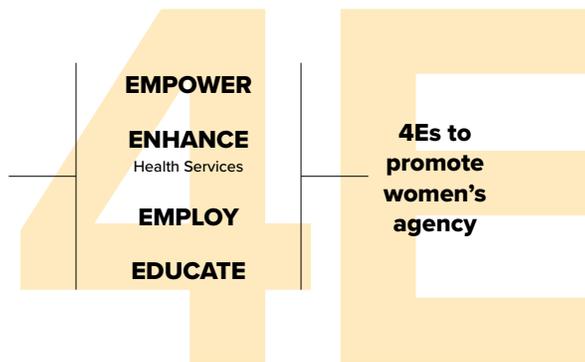
Reforms are being introduced to strengthen the resilience of families and provide better access to health services, to enhance investments in women’s empowerment, and to provide children with necessary nutritional, cognitive development, and learning opportunities so that they can get a good head start and progress smoothly through school. The program also promotes Rwanda’s long-term fiscal sustainability and enhances local capacity and accountability for social services delivery.

By the end of this three-year reform program in June 2023, 100,000 households are expected to receive emergency cash transfers. The share of VUP beneficiaries receiving human capital-focused social protection services will also increase as will the financial sustainability of community-based health insurance scheme, the share of qualified teachers in the schools, and the number of doctors and nurses in public health facilities.



# ACCELERATING DEMOGRAPHIC CHANGE

## A FRAMEWORK FOR WORLD BANK SUPPORT FOR DEMOGRAPHIC CHANGE



Interventions should include boys and men who are central to reproductive decisions, leverage families, and mobilize community and religious leaders as agents of change.

African women on average have 4.8 children, twice the world average of 2.4. Too many children at too young an age, with too little time in between births, put both mother and children at risk. Investments in women and girls' health, education, and economic empowerment boosts the wellbeing, productivity, and prosperity of women, men, and families. As resources grow, they can be reinvested in the next generation, thus perpetuating a cycle of human capital gains and economic expansion.

Countries in Africa have made notable progress on women and girls' empowerment in recent years. Since the launch of the Africa HCP, the World Bank has committed over \$6 billion in new projects and investments that

champion women and girls, including a first generation of projects that supports human capital policy reforms.

Despite advancements, gender gaps and economic inequalities remain, contributing to higher poverty rates and lower labor productivity among women. Deeply rooted social and cultural norms continue to hinder the highest potential women and girls can reach. The COVID-19 crisis has also disproportionately impacted the education, employment, and domestic lives of women and girls.

The World Bank Group is working with governments and other key stakeholders on immediate and long-term solutions that champion women and girls at home, school, and work through the 4Es: empower, enhance, employ, and educate.

- Operations are **empowering** women and girls by promoting enabling environments, addressing societal norms, and increasing their agency as a means to reducing gender-based violence (GBV), child marriage, and adolescent fertility. In Angola, the Girls' Empowerment and Learning for All Project is training mentors at schools to educate both teen girls and boys on reproductive and sexual health, GBV awareness, and child marriage prevention. Adolescent mothers outside the school system are also being connected to second-chance education opportunities.
- The flagship Sahel Women's Empowerment and Demographic Dividend Project (SWEDD) is **enhancing** women and adolescent girls' access to essential sexual

and reproductive health services, increasing coverage and continuum of care (even in the most remote areas), and building pandemic preparedness and response capacity. It mobilizes all of society—from religious leaders, legislators, and health workers to mothers and husbands—to harness the tremendous economic potential of women. SWEDD has reached more than 2 million girls in the Sahel and has expanded to more countries beyond the region with additional financing to strengthen legal frameworks, promote women’s rights, and reach vulnerable adolescent girls.

- **Employing** women is at the heart of Benin’s Youth Inclusion Project, which seeks to increase the economic inclusion of young people through technical and vocational skills training and better access to capital. Approximately 35,000 people—half of whom are young women—will benefit from services focusing on self-employment, paid employment, business development, and coaching.
- Projects are also **educating** women and girls to bridge the gender digital divide. The World Bank has partnered with the EQUALS Global Partnership’s Access Coalition and the Global System for Mobile Communications Association (GSMA) to pilot different models of delivering digital skills training to women and girls in Rwanda, Nigeria, and Uganda. Results will inform future digital skills interventions to empower women and girls to thrive in the digital economy.



## Nigeria: Keeping Adolescent Girls in School Until They Graduate

**“By going back to school, I was able to take control of my own life and make a difference in my community and in the lives of millions of girls in Africa.”**

Jaha Dukureh

*Africa Regional UN Women Ambassador; Nominated for the Nobel Peace Prize in 2018; Named one of the World's Most Influential Women on the TIME 100 List (2016)*

In northern Nigeria where 80 percent of the country's low-income households reside, it is challenging for adolescent girls to stay in school due to social norms and access. Secondary schools are few and far between, with as many as 10 primary schools feeding into one secondary school. Those that do exist lack infrastructure and water, sanitation, and hygiene (WASH) facilities. Families struggle to cover schooling costs, and regional instability and conflict further aggravate the situation. If nothing is done, over half of the 2 million girls who began primary school in 2017 at the age of 5 will drop out before they turn 11 years old in 2023, missing out on junior secondary school.

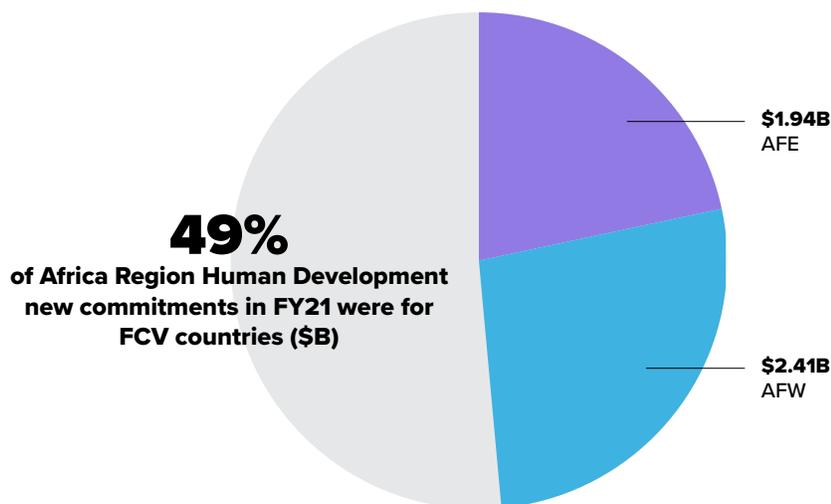
The Adolescent Girls Initiative for Learning and Empowerment (AGILE) project, approved in July 2020 for \$500 million, uses secondary schools as a platform to empower girls through education, life skills and health training, GBV awareness and prevention, negotiation skills, self-agency, and digital literacy skills. It responds to COVID-19 by supporting a blended learning approach using technology and media (TV and radio) to implement remote and distance learning programs. Some 6.7 million adolescents will benefit from AGILE along with another 15.5 million people from their families and communities.

Under the project, nearly 9,000 new secondary school classrooms will be constructed and infrastructure at 4,700 junior and senior secondary schools will be made more functional, safe, and inclusive to teaching and learning. Climate-smart building methods will be used to ensure buildings stand the test of time and extreme weather events. Climate change awareness is also part of life skills training that 340,000 adolescent girls will receive in safe spaces to help them navigate challenges like reproductive health, safety, and gender-based violence. Another 300,000 teens will receive digital literacy trainings, and 500,000 from the most vulnerable households will also gain access to scholarships to further support their completion of secondary school.

Addressing these structural impediments in a comprehensive way will help Nigeria promote positive behaviors that enable girls' education. This will translate into increased productivity and better economic outcomes for the girls themselves and the country. It will also help prevent a wave of teen pregnancies and early marriages in the wake of COVID-19. As has often been said, educating a girl creates ripple effects that benefit an entire community.



# DELIVERING IN FCV SITUATIONS



Human capital challenges are concentrated in countries facing situations of fragility, conflict, and violence (FCV). The pandemic has only intensified the challenge. It is estimated that an additional 24 to 26 million people already living under the \$1.90 poverty line in FCV-affected countries will fall into extreme poverty in 2021. COVID-19 has increased pressure on already-stressed health, social protection, and education systems, and it has bred new sources of fragility. Sub-Saharan Africa was the only region in the world where conflict did not decrease in 2020. Many countries have experienced more violence and insecurity, including direct attacks on school children and more forced displacement.

Under the Africa HCP, the World Bank has continued to accelerate action, committing an estimated total of \$4.35 billion for 54 human development operations in FY21 to support 19 Sub-Saharan FCV countries, which is 49 percent of total FY21 commitments. This includes

fast-tracking \$609 million in IDA funding to respond quickly to the COVID-19 health emergency. Thirty-eight percent of the World Bank's human development portfolio of active operations in Africa is now in FCV countries. These targeted and tailored **resources seek to prevent the escalation of conflicts and remain engaged during and after crisis situations** to preserve human capital. FCV settings force innovation, and projects are creating new ways to reach people in the most challenging circumstances.

For example, in countries like Burkina Faso, Cameroon, Central African Republic (CAR), and Mali, free healthcare programs have been adapted to ensure continuity of health services in situations of unrest. Results-based financing is being channeled directly to frontline workers to allow them to procure inputs from local suppliers and engage non-state providers.

To safeguard learning in times of crisis, existing projects have been reworked and scaled up. Additional financing to the Cameroon Education Reform Support Project, for example, is scaling-up and strengthening existing activities and incentives to help mitigate learning loss due to the impact of COVID-19. It is supporting government efforts to deliver quality education at the pre-primary and primary level for all, including refugees, internally displaced people, and host communities.

The World Bank Group is also focused on preventing and mitigating food crises. It is helping Somalia recover livelihoods and infrastructure in areas affected by floods and drought while building long-term resilience to COVID-19 and locust outbreaks that threaten food security.

Low-cost technology solutions are also being put to good use in high-risk, low-access FCV situations. The Geo-Enabling Initiative for Monitoring and Supervision (GEMS) has enabled hundreds of project teams across Africa to use simple open-source tools like smartphones to collect geo-tagged data from remote or unsecure locations to better monitor project activities.

The Bank's Monitoring Automated for Real Time Analysis (MARTA) also leverages the power of mobile data collection tools and local partners to create a portfolio of high-frequency surveys that project supervisors can use to remotely track key project indicators, spot developing risks, and document results. Originally developed during the 2018–2020 Ebola crisis in the Democratic Republic of Congo (DRC), MARTA is being expanded to monitor the World Bank's entire social protection portfolio in the country.



## Mali: Keeping Schools Open and Students Learning

**“For me, school is important because it is the only way to help us prepare and secure our future. I would like to be a great magistrate so that all Malians can have access to justice.”**

Djeneba Ouattara

*13-year-old student at Monseigneur Jean Marie Cissé School, Bamako*

**B**efore COVID-19 struck in Mali, nine-year-old Ami was in second grade at school in Bamako. With the pandemic, schools closed, and Ami and her seven-year-old sister, Awa, stayed home doing household chores. Schools have since reopened, but, because of delays and disruptions, there is a real risk that neither girl will go back to school. Instead, they may remain at home till they get married, just like their older sister did.

Ami and Awa are not alone. School-aged children in Mali face an overall poor quality of education, weak governance in the education sector, and social norms

that do not prioritize girls' education. COVID-19 has compounded the challenge, as have ongoing conflicts and insecurity. In the north of the country, massive population displacements, school closures, and targeted attacks on schools have compromised students' access to education.

In 2020, the World Bank approved \$80 million to support the Mali Improving Education Quality and Results for All Project. It seeks to increase learning outcomes in early primary education, promote girls' access to lower and upper secondary education in underserved areas, and enhance the governance of the education system. Over 4 million people (at least 46 percent female) will benefit from a wide variety of interventions in a context of high insecurity and institutional fragility.

Some 800 schools will be supported with grants to ensure continuity of learning, and non-profit organizations will be engaged to organize and supervise schooling in conflict areas. School supplies for students, food for canteens, and salaries for teachers will be provided. Distance learning interventions will also be supported (including provision of tablets and interactive boards) as will efforts to build and equip new classrooms so they can more readily receive displaced students.

A nationwide hackathon is being planned to bring together technology start-ups to propose digital solutions for continuous schooling in crisis situations. In addition, the project will support the integration of peace education as a potential long-term solution to address intercommunity conflict. Partners include UNICEF and the Global Partnership for Education.



# LEVERAGING TECHNOLOGY AND INNOVATION

People across the region face persistent challenges navigating health systems, accessing education, and securing employment opportunities—all of which have been exacerbated by COVID-19. While the current challenges of the pandemic remain overwhelming, the crisis has prompted progress. It has forced the implementation and integration of novel service delivery models in health, education, and other core sectors, paving new pathways to access basic services.

Transformational shifts are happening in policies, societal norms, and how people interact with systems, structures, and the world around them. Many African countries have the building blocks to scale up innovations and leapfrog traditional service delivery models that may lack efficiency, equity, and sustainability. The World Bank Group is helping countries harness these evolutionary opportunities, with an eye toward broader, comprehensive system strengthening to ensure programming is fit-for-purpose beyond the immediate COVID-19 response and builds on existing systems and partnerships.

**In the education sector, COVID-19 has expanded the use of technology**, or EdTech, that can carry forward into the future. Countries like Liberia and Sierra Leone have implemented remote teaching and learning through radio and television, while Nigeria's EdoBEST initiative

has launched e-learning platforms, digital interactive quizzes, and mobile tutors. Kenya has introduced online psychosocial support for school-aged children.

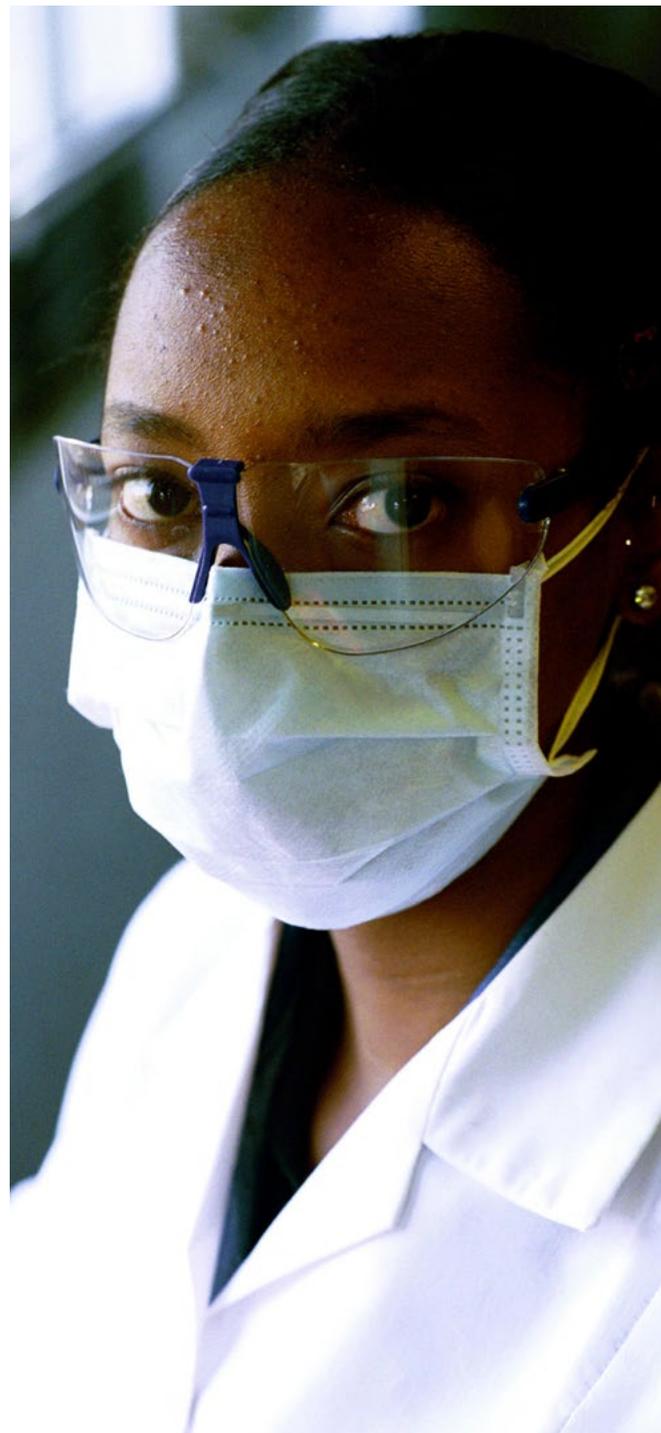
ACE-supported universities are also advancing EdTech, by sequencing the COVID-19 genome in Nigeria and producing face masks with 3D printers in Cameroon. Data analytics on education, demographics, and economic activity spurred by the pandemic also present new opportunities to improve education management and student retention across Africa.

**The pandemic has also widened entry points for innovations in health service delivery** that can help mitigate the immediate effects of the pandemic and build more comprehensive and integrated primary health systems. Support is being rolled out across the region, through a coordinated approach with partners, to assess the capacity of each country in implementing digital service delivery tools and to evaluate the current systems being used. These rapid assessments will help inform discussions with countries on strategic integration of technology and other innovations to help build capacity and unlock health outcomes.

Health hotlines, telemedicine, and other digital platforms can increase effectiveness and reach of the front lines of

service delivery, including primary health care facilities and community health workers. This is especially important in rural and conflict areas where health facilities are closed, too far away, or dangerous to access. Kenya, Malawi, Niger, and Rwanda, for example, are scaling up free health hotlines for COVID-19 information and broader health and nutrition issues.

Countries can also make good use of their COVID-19 vaccine readiness assessments to understand broader health system changes. Sierra Leone is also piloting a predictive technology platform to assess health facility readiness for COVID-19 vaccinations in real time. By combining publicly available data, facility-specific information, and direct input from health workers, the technology delivers intelligence on when and where to distribute essential health goods like vaccines to reach key populations.



## Togo: Reweaving Safety Nets Using Artificial Intelligence

**“I can’t imagine how I was going to live if not for this money. Now I can do what I want without begging the other farmers. All I can say is thanks.”**

Eric Dossekpli  
*Farmer, Anfoin Avele*

The pandemic has been difficult for Eric Dossekpli, a 49-year-old farmer and father of six from the rural town of Anfoin Avele. Lockdowns made it impossible to sell his produce, and even when they were lifted, his customers were not buying. Unable to pay school fees or buy fertilizer, he pleaded with neighboring farmers to let him work in their fields. Dossekpli turned to the Novissi emergency social protection program to get through this rough patch. Meaning “solidarity” in the local Ewe language, Novissi provides instant mobile phone payments to those most in need. Dossekpli dialed the number to register, qualified, and—much to his relief—began receiving monthly \$13 transfers for five months.

The Government of Togo launched Novissi in April 2020 with support from the World Bank, prioritizing informal workers living in regions most impacted by lockdown restrictions. By September 2020, Novissi had provided cash transfers to over 570,000 informal sector workers in Togo’s urban areas, but it wanted to add rural citizens. Novissi partnered with GiveDirectly in its second phase to cover 57,000 new beneficiaries in the poorest 100 rural cantons, identified using a combination of high-resolution satellite images, a phone survey, and data on mobile phone use.

Satellite images revealed distinguishing features of lower income communities, such as roofing material and road quality. A large-scale phone survey further provided “ground truth” on the living conditions of roughly 10,000 people, who were then matched to their mobile phone metadata obtained from telecom operators in Togo. This formed the basis of a machine learning algorithm that was used to generate a consumption estimate for each of the 5.7 million mobile subscribers in the country, 70 percent of the population.

Novissi’s innovative use of artificial intelligence, geospatial analytics, and mobile phone technology has allowed it to identify vulnerable communities like Anfoin Avele, pinpoint at-risk individuals like Dossekpli, and transfer cash to them quickly and safely. By January 2021, Novissi had created over 170,000 new mobile money accounts, a 7 percent increase in the penetration of mobile money in Togo. The government is looking to Novissi’s unique approach as it considers an integrated social information system to support multiple social protection programs.



# EXPANDING KNOWLEDGE FOR RESULTS

**“Countries need to learn as they go and share results by capturing, curating, and sharing data openly. This builds trust and supports innovation and implementation of sound policies, especially during crises.”**

**Mari Pangestu**

*World Bank Managing Director, Development Policy and Partnerships*

Knowledge is essential for governments to make better policies, for institutions to make aid more effective, and for all stakeholders to track progress and ensure accountability. Since the launch of the Africa HCP, the World Bank Group has developed and applied measurement tools, reports, and knowledge products to help countries and the development community increase evidence-based information on human capital challenges, solutions, and outcomes.

**Advisory services and analytics have continued over the past year** to assess the impacts of the pandemic and devise effective responses. These works are central to policy dialogue in countries. They give focus to human capital priorities and offer country-specific, whole-of-government multi-sectoral policy options to improve outcomes. For example, an analytics workshop in Sierra Leone brought together senior-level government officials to identify areas to improve on short- and medium-term human capital outcomes.

Work also continues on human capital reviews being conducted in Benin, Côte d’Ivoire, eSwatini, Guinea, Lesotho, Liberia, Malawi, and Togo to identify the human capital challenges and opportunities within each country. New human capital public expenditure and institutional reviews are also happening in Kenya and Burkina Faso.

A demographic study focusing on women and girls’ empowerment is underway in Uganda and technical advice and analysis is helping Chad quantify the economic benefits of a gender-inclusive society. A pandemic preparedness diagnostic in Ghana is helping to ensure adequate and sustained financing to achieve universal health security. The World Bank is also finalizing its education strategy for Western and Central Africa, which articulates how it will engage policy makers, education leaders, civil society organizations, and other key stakeholders around an action plan to improve education access and quality outcomes in the region.

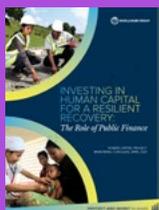
**The Africa HCP also emphasizes rallying stakeholders around the human capital agenda** to share knowledge, increase coverage and impact, reinforce dialogue, and foster innovation. While the pandemic has made it challenging to meet stakeholders in person, the World Bank has continued to build relationships and learning, including through virtual events.

In April 2021, ministers of finance and planning came together with high-level government officials and development partners from the 81 Human Capital Project member countries to participate in the Human Capital Project Ministerial Conclave. Countries highlighted their determination to use the COVID-19 crisis as an opportunity to accelerate reforms and investments to restore human capital, build resilient service delivery systems, and promote economic opportunities while ensuring environmental and fiscal sustainability.

In March 2021, the World Bank hosted an online Human Capital Project Global Forum, a flagship knowledge sharing conference at which government leaders and key stakeholders from 80 countries shared innovative solutions for investing in people, especially in the face of the COVID-19 crisis. The Forum's interactive Africa Day centered on women and girls as key drivers of social and economic recovery. Participants heard direct testimonies from beneficiaries, champions, government officials, as well as development partners and practitioners with first-hand experience and expertise, on protecting and advancing women and girls' social and economic empowerment.



## HUMAN CAPITAL PROJECT



### *Investing in Human Capital for a Resilient Recovery: The role of public finance (April 2021)*

This approach paper examines human capital outcomes amid the COVID-19 crisis and highlights recent innovations and actionable steps to support a resilient recovery.

## AFRICA REGION



### *Africa's Pulse: The Future of Work in Africa: Emerging Trends in Digital Technology Adoption (March 2021)*

This edition focuses on COVID-19 impacts across the region and digital technologies' potential to create new jobs and boost the productivity of existing ones. It recommends policies to unlock the full benefits of a digital economy.

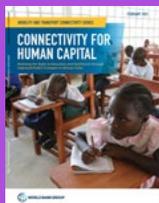
## HEALTH



### *Disease Surveillance, Emergency Preparedness, and Outbreak Response in Eastern and Southern Africa: A Situational Assessment and Five-Year Action Plan (March 2021)*

This report identifies medium and long-term investments needed to build a comprehensive framework for monitoring, containing, and addressing infectious disease outbreaks.

## TRANSPORT



### *Connectivity for Human Capital: Realizing the Right to Education and Healthcare through Improved Public Transport in African Cities (February 2021)*

This study examines how national commitments to ensuring education and health for all are reflected in concrete transport, education, and health sector policies and targets.

## DIGITAL TECHNOLOGY



### *COVID-19 and Digital Financial Inclusion in Africa: How to Leverage Digital Technologies During the Pandemic (October 2020)*

This brief showcases policy options that harness maximum benefits from digital technology, promoting financial inclusion and mitigating adverse impacts during the pandemic and into the future.

## HUMAN CAPITAL PROJECT



### *Human Capital Index (September 2020)*

The HCI offers a decade-long view for over 100 countries worldwide, tracing the evolution of human capital between 2010 and 2020. It sheds light on gender inequalities and how well countries are reaching their human capital potential. As data were collected up to March 2020 before the effects of COVID-19, the HCI serves as a baseline to track changes and inform approaches to protecting and investing in people through the pandemic and beyond.

## HUMAN CAPITAL PROJECT



### *Building Human Capital: Lessons from Country Experiences—Ghana (June 2020)*

This report finds that some of Ghana's most successful programs and policies to boost human capital gains have included strong elements of a whole-of-government approach involving multiple sectors, such as health, education, agriculture, and WASH.

## HUMAN CAPITAL PROJECT



### *Protecting People and Economies: Integrated Policy Responses to COVID-19 (May 2020)*

As governments act to slow the pandemic and protect lives and livelihoods now, they will need to maintain macro stability, trust building, and clear communications to avoid deeper downturns and social unrest. This report offers ways to rethink policy to build back better.

## AFRICA REGION



### *Africa HCP Year 1 Progress Report (May 2020)*

This report highlights the significant progress the Africa HCP made in its first year of implementation. Human development project commitments in Africa nearly doubled and teams across the World Bank Group stepped up to support human capital priorities.

# LOOKING AHEAD

After two years of implementation, the Africa HCP is progressing and guiding a strong response to the COVID-19 crisis. It has been instrumental in galvanizing resources, keeping the focus on human capital gamechangers, and fostering cooperation across sectors. Looking ahead, there is a compelling case to stick to the Plan.

The pandemic must still be brought under control, and the World Bank will continue supporting testing, tracing, and treatment, along with the global rollout of vaccines. Other immediate priorities include restoring access to essential health services and protecting young children from malnutrition. The World Bank is focused on bringing children—especially girls—back to school, recovering learning losses, and accelerating skills training

for young and displaced workers to revitalize labor income opportunities.

The Africa HCP provides a line of sight to a green, inclusive and resilient recovery, with solutions to address systemic challenges in service delivery, to secure sustainable financing, to embrace digital and climate-smart innovation, and to leave no one behind.

The COVID-19 crisis underscores the urgency of the Africa HCP's mission. The IDA20 replenishment is an important opportunity for affirmed leadership and partnerships to support investment in Africa's people and fulfill the promise of a region in which every girl and boy can realize their full potential.

**“You must act as if it is impossible to fail.”**

Ashanti proverb



# AFRICA HUMAN CAPITAL PLAN RESULTS FRAMEWORK

## Indicator

Volume of IBRD/IDA commitments for human development sectors

Share of concessional core IDA commitments for human development in country portfolios

Share of development policy operations with a significant human capital focus

Cumulative number of high-fertility countries with integrated or coordinated projects across sectors to support women empowerment and the demographic transition

Volume of IBRD/IDA commitments for human development projects in FCV countries

Countries actively engaged in human capital planning

Share of country work programs that include advisory services and analytic tasks with a human capital focus

Cumulative number of partnerships or coalitions supported by the World Bank around the human capital agenda in Africa, including with development partners, CSOs, faith organizations and traditional leaders.

Cumulative number of African Human Capital Champions and influencers mobilized on the human capital agenda

Level of online engagement on Africa Human Capital Plan communication products: number of visits to Africa Human Capital Plan webpage

Cumulative number of countries in which the World Bank has undertaken a portfolio review to identify opportunities for increased coordination and convergence (e.g. geographic) to advance the human capital agenda longer term

	FY18 BASELINE	FY19	FY20	FY21 EXPECTED	FY23 TARGET	Status
	\$4.2 billion	\$3.3 billion	\$7.8 billion	\$8.96 billion (AFE: \$5.37 billion; AFW: \$3.59 billion)	\$5 billion annual average	●
	24%	22%	38%	31% (21% AFE and 31% AFW)	45%	●
	70%	71%	71%	93%	At least 80%	●
	7	9	11	13	20	●
	\$514million	\$1.5 billion	\$3 billion	\$4.35 billion (\$1.94 billion AFE and \$2.41 billion AFW)	\$831 million	●
				12	20	●
			81%	93% (95% AFE and 90% AFW)	90%	●
	0		6	7	10	●
	5	5	8	8	15	●
	0	5,964	6,938	10,933	15,000	●
	0	4	9	11	20	●

● On track



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Africa

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