IMPROVING LIVES THROUGH TECHNOLOGICAL CHANGE

The Human Capital Project

Human capital is the knowledge, skills, and health people accumulate throughout their lives. It enables people to secure and keep good jobs and in turn contribute to their families and communities. It constitutes 64% of countries' wealth, contributing to their growth and prosperity.

For this reason, the World Bank launched the Human Capital Project (HCP) as a global effort to accelerate more and better investments in people. HCP hosts a network of human capital champions in Ministries of Finance, supports an enabling environment for effective policies, and generates and shares data and analytics. **As of October 2025, 96 countries** are part of this World Bank-convened Human Capital Network.

Key opportunities to amplify human capital investments

Emerging digital technologies such as Artificial Intelligence (AI) offer promising opportunities to accelerate human capital. AI can facilitate personalized learning, improve healthcare and social support, and foster economic opportunities. It can also assist countries as they adapt to demographic transitions that shape their workforce and care needs.

At the same time, AI comes with risks, such as the potential for increased inequality between countries and within societies. Poorer countries, especially the most vulnerable and isolated populations, are at a heightened risk of falling further behind.

There is a staggering demand across the World Bank and among its partners for knowledge about leveraging AI for human capital. To advance this work, the World Bank is committed to better understand, for example:

- How to enhance the instructional practices and professional development of secondary education teachers using AI in Lesotho.
- How to enhance non-communicable disease (NCD) care in Kerala, India by using AI predictive modeling to identify at-risk populations and forecast disease progression.
- The impact of large language models (LLMs) on labor market outcomes for youth in Zambia and Tanzania.

Funding our understanding of the future

The Human Capital Trust Fund is seeking partnerships to answer these questions and more. The Trust Fund supports evaluations, research, analytics and operations that help countries understand the best way forward, which in turn guides World Bank investments. Since its inception, Human Capital Trust Fund activities have informed 29 World Bank-financed operations, totaling more than $8.5 billion in lending.

Learn more about the Human Capital Project

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