Who wins the AI dividend and who gets left behind?

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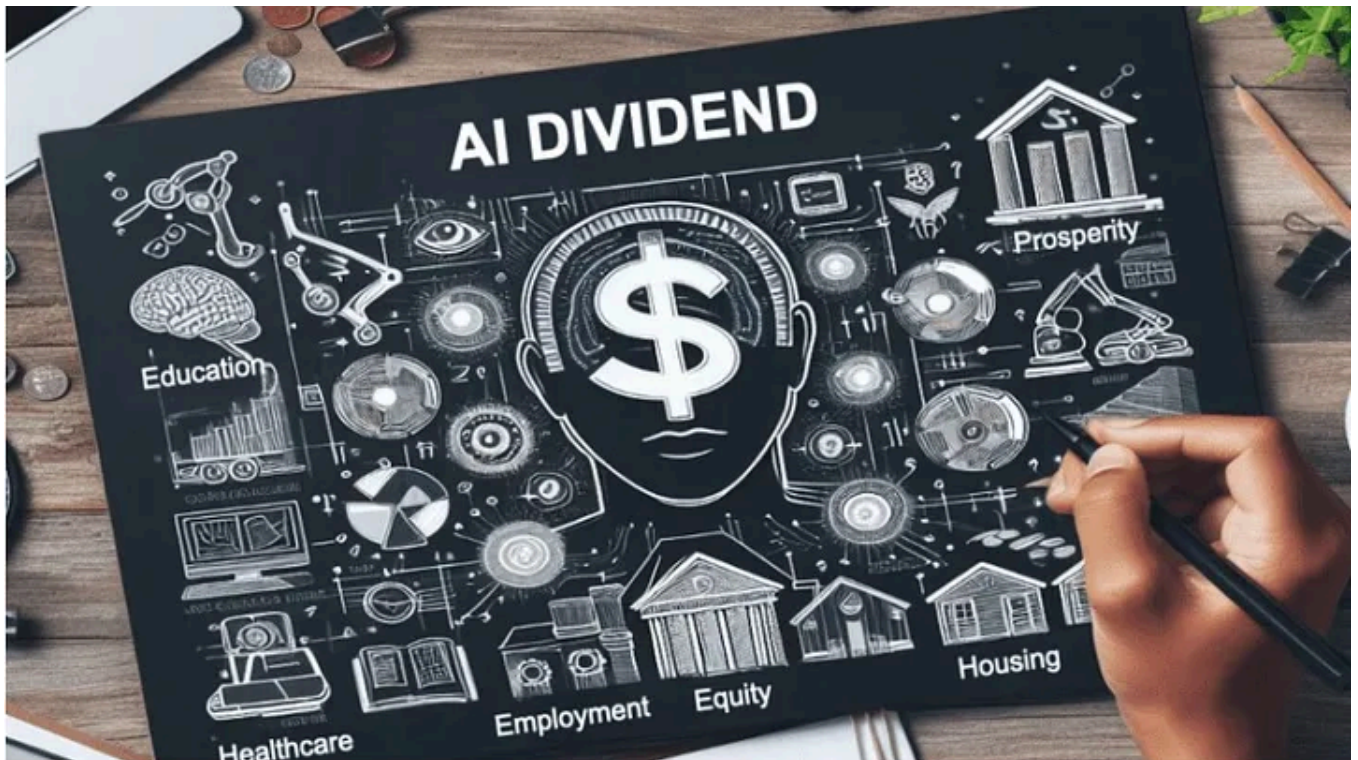
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Artificial intelligence is now a powerful economic force reshaping global productivity, trade, and culture. But the IMF's recently released working paper titled _The Global Impact of AI: Mind the Gap_, the immense gains from AI are currently concentrated in the hands of the few. According to the report, some countries will continue to capture the dividends of AI while many more risk being sidelined, unless policy choices change fast.

The winners are already wired for success

The paper's modelling shows that the outcome hinges on three things: sectoral exposure to AI, readiness to adopt and integrate the technology, and access to essential data and infrastructure. Countries with advanced services sectors, large pools of skilled workers, abundant high-quality data, and deep capital markets are poised to gain the most. That's why the obvious winners look like the usual suspects: the United States, a swathe of Northern Europe, South Korea and parts of East Asia. These are the regions where AI can plug straight into existing ecosystems of research, finance and human capital.

Contrast that with low-income countries whose economies lean heavily on agriculture, extractives or informal services, and you will see they are facing an uphill climb. Even when AI can enhance productivity in specific tasks (say, crop diagnosis or logistics planning) the downstream benefits often accrue to platform owners, cloud providers and capital-rich firms rather than to local workers or SMEs. The IMF finds that this dynamic risks widening cross-country income gaps unless deliberate policy interventions redistribute opportunity and build capabilities domestically.

That diagnosis aligns with other similar research into this subject matter. The UNDP's Human Development Report 2025 argues that AI's promise depends on policy choices that prioritise human capabilities and inclusion. Similarly, the World Trade Organisation's 2025 World Trade Report maps how AI-driven trade patterns could amplify advantages for digitally integrated economies. Together, these studies underline a crucial point: technology alone won't close the development gap; governance will.

Building bridges, not widening divides

So what practical levers can change the trajectory? First, investment in digital public goods, including high-quality, interoperable data infrastructure, public cloud capacity, and open models for small businesses. These must be treated as development infrastructure, not optional tech spending. Second, skills policy must move beyond narrow coding bootcamps to lifelong learning systems that boost managerial capacity, digital adoption in firms, and vocational skills that integrate AI augmentation. Third, developing countries need access to concessional capital and risk-sharing instruments that let local firms experiment with AI without being crushed by first-mover costs. The IMF and others have modelled these policy bundles and find them both fiscally feasible and high-impact when combined.

There is also a private-sector angle. Firms in advanced economies must be incentivised, not merely enticed, to co-develop with partners in lower-income countries, through data-sharing agreements, fair licensing and cross-border research partnerships. The alternative is extractive digital relationships where local inputs feed global AI products, and little value returns home.

Governance will decide the future

Finally, politics matter. Voters and policymakers must see AI as a governance problem as much as an innovation one. That means social protection for displaced workers, rules that prevent monopolistic capture of data, and international cooperation on talent mobility and regulatory standards. Global institutions have started the conversation; the IMF paper provides a map of the risks. Turning that map into routes for shared prosperity requires urgency and imagination.

If we get this right, AI can amplify growth and living standards across a broader set of countries. If we don't, the next decade will harden a two-speed world in which the AI dividend funds future innovation and inequality becomes structural. The choice and the accountability now rest squarely with leaders who can still shape how this technology is governed and who benefits from it. The IMF's message is clear: mind the gap before it becomes a chasm.

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