

THE ROLE OF IDENTIFICATION IN THE POST-2015 DEVELOPMENT AGENDA

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Mariana Dahan* and Alan Gelb**†

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* World Bank, ID4D Working Group Coordinator; e-mail: mdahan@worldbank.org

** Center for Global Development, Senior Fellow; e-mail: agelb@cgdev.org

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Abstract

The post-2015 development agenda is being shaped as we speak. The role of identity and identification and its importance to development outcomes places it within the new Sustainable Development Goals (SDG) agenda—specifically as one of the proposed SDG targets (#16.9), but also as a key enabler of the efficacy of many other SDG targets. Although there is no one model for providing legal identity, this SDG would urge states to ensure that all have free or low-cost access to widely accepted, robust identity credentials. Regardless of the modalities to achieve it, the recognition of legal identity – together with its associated rights – is becoming a priority for governments around the world. Political will is central, and the SDGs – unwieldy as they may seem today – provide a useful reference point for accountability. But new approaches expand the horizon of what is possible, and should serve as a stimulus to development ambition. Seizing these opportunities requires strong leadership, a supportive legal framework, mobilization of financial and human resources, and – critically – the trust of each country’s residents. Incentives, technology, foreign assistance and reforms will all be critical in achieving tangible results. Equally important is coordination at the global, regional and national levels, to ensure inclusive oversight and concerted global action. Support from donors and other development partners is widely diffused. It could focus more strategically on building core systems for registration and – equally important – ensuring that these extend into effective and inclusive systems to support development.

Introduction

Relative to the 1990-2015 Millennium Development Goals (MDGs) the 2015-2030 Sustainable Development Goals (SDGs) will include a far wider and more detailed set of aspirations, goals and targets. This has led some to question their usefulness for providing a focused compass and a measuring-stick for development but there is little doubt that the final version will encapsulate a diverse range of development ambitions.¹ The long list of targets includes target #16.9: *provide legal identity to all, including birth registration, by 2030*. This is the first time that a target relating specifically to identity has been put forward as part of the global goals.

This paper considers the evolution of the post-2015 development agenda and, within it, the role of identification:

- How should we interpret the proposed target and what is its relationship with the other development goals? Would birth registration suffice to claim that everyone has legal identity and access to the benefits it confers?
- Should legal identity be considered as a right in itself, or as an instrument/enabler towards the attainment of the wider set of SDG goals?
- How should an identity target be measured, and – depending on the measurement – how many people can currently be considered to be needing legal identity?
- Since most people without legal identity are among the poorest citizens of the poorest countries, how can international agencies and donors assist them to acquire legal identity? What is the ecosystem of agencies currently most involved in this effort?

1 Report of the Open Working Group: <https://sustainabledevelopment.un.org/sdgsproposal>

The Identity Target in the SDG agenda

The process of arriving at the post-2015 development agenda is led by United Nations Member States and with broad participation from Major Groups and other civil society stakeholders.² Following the 2012 meeting in Rio, the High-Level Panel included legal identity as the first target in its goal to “Ensure Good Governance and Effective Institutions.” The target called for “provid[ing] free and universal legal identity, such as birth registration.” The Open Working Group (OWG) on post-2015 development agenda framed legal identity similarly, within the context of rule of law and effective institutions.

Through the OWG process, countries have offered their individual positions on the inclusion of legal identity and birth registration in the post-2015 agenda. The European Union countries emphasized birth registration and legal identity as “key aspects of the rule of law” and as prerequisites to accessing health or education services. Australia emphasized the importance of universal legal identity as an area for consideration under a goal on accountable and effective institutions, although it did not mention the importance of this at birth.

Other countries also embraced the inclusion of birth registration and legal identity but with little distinction between the two or focus on the processes to achieve them. The 2014 synthesis report released by the United Nations summarizes the inputs received from various stakeholders including multi-lateral development banks, non-governmental organizations and think tanks. They contribute to the intergovernmental negotiations in the lead up to the September 2015 Summit.³

In their current version, the SDGs are a big mouthful for the global development community to chew on, let alone to digest. With 17 goals and 169 targets, some see a risk that they will be unimplementable or even distract attention from core essentials.⁴ However, the problem becomes a little more manageable if we reflect on the means towards the goals. Not all of them are unrelated; measures towards some targets can open up new ways to achieve others. This is particularly relevant to target #16.9; while there is intrinsic value to the identity target on its own, clear legal identity can also make a significant contribution as an enabler to the realization of a number of other SDGs.

THE INTRINSIC VALUE OF THE IDENTITY TARGET

Legal identity is basic to many of the rights set out in the Declaration of Human Rights and the Convention on the Rights of the Child. These include the right to a name, a nationality and to recognized family relationships on both the paternal and maternal sides.⁵ Regional meetings, such as the Asia-Pacific Ministerial Meeting in November 2014 that declared 2015-2024 the “Civil Registration and Vital Statistics Decade” have echoed this emphasis. The direct articulation of the birth registration and

2 “Major Groups” is the official term used by United Nations agencies for consumers, workers, business-persons, farmers, students, teachers, researchers, activists, indigenous communities, and other communities of interest.

3 July 2015 Finance-for-Development Conference in Addis Ababa, Ethiopia includes the CRVS financing agenda as part of the Global Financing Facility (GFF) launched under the *Every Woman, every Child Initiative* <http://www.everywomaneverychild.org/news-events/events/1109-financing-for-development-conference>

4 See <http://www.theguardian.com/global-development-professionals-network/2014/nov/26/implementing-sustainable-development-goals> and <http://www.economist.com/news/leaders/21647286-proposed-sustainable-development-goals-would-be-worse-useless-169-commandments>

5 This is also set in the 1989 Convention on the Rights of the Child. An extensive review of the human rights approach to development is beyond the scope of this paper: for good overviews see Alston and Robinson 2005 or Piron and O’Neil 2005. While many consider that rights have, to some degree, been incorporated into mainstream development practice, some, such as Easterly 2014 disagree.

identification target is also heavily motivated by the desire to improve data on births, deaths and the causes of death, and a particular focus on maternal and child health.⁶

“Legal identity” is frequently associated with a specific national credential, such as a National Identity Card, but the appropriate concept in the context of the SDGs is broader than this. Not all countries issue National Identity Cards, and national status is not an essential component of identity as relevant for all SDGs. India’s unique identity system – Aadhaar –, for example, is accepted as legal identity by the Reserve Bank of India for the purposes of opening a bank account and is also being used in the PAHAL program to reduce subsidy leakages, but it does not denote national status. Indeed, some argue that such legal identity can be provided far more quickly and widely by not requiring prior determination of nationality – a sometimes complex process. Sequencing in this way could accelerate progress towards the SDGs although it in no way diminishes the importance of nationality as set out in the human rights legislation.

THE IDENTITY TARGET AS AN ENABLER TO ACHIEVING OTHER SDGs

Robust identification is also instrumental to achieving many of the SDGs. It directly relates to at least ten clusters: social protection floors, including for the most vulnerable; assistance in dealing with shocks and disasters; equal rights to economic resources including property and finance; the specific empowerment of women in this area; improvements in maternal and child health; coverage by vaccines and similar treatments; improving energy efficiency and eliminating harmful energy subsidies; child protection including the ending of harmful child labor; reducing the costs of making remittances; reducing corruption, fighting crime and terrorism and strengthening and improving the equity of fiscal policy. **Box 1** provides more detail, including examples of the linkages to identification. Identity is of course not sufficient to push forward this development agenda, but all of these targets are made far more difficult if there are no robust identification means, in particular for the poor and vulnerable.

This list illustrates how the provision of identity can be seen as an indicator of state capacity, alongside other services. It also raises the delicate balance between requiring identity credentials as a condition to access services, versus creating an additional exclusionary barrier. This has played out differently in different cases. South Africa boosted birth registration dramatically by requiring children to be registered as a condition to access child support grants. On the other hand, overzealous or inflexible ID requirements are sometimes seen as an effort to block individuals from accessing services or exercising rights.⁷

METRICS FOR BIRTH REGISTRATION AND IDENTITY TARGET ACHIEVEMENT

Led by United Nations, an inter-agency group⁸ strived establishing the list of quantitative indicators for monitoring progress towards the SDG goals. The final list of core indicators is not intended to be pre-

6 Thus the Asia-Pacific meeting set out three goals: (1) Universal civil registration of births, deaths and other vital events; (2) All individuals are provided with legal documentation of civil registration of births, deaths and other vital events, as necessary, to claim identity, civil status and ensuing rights; (3) Accurate, complete and timely vital statistics (including on causes of death) are produced based on registration records and are disseminated.

7 For example, the ongoing debates in the US over state-led initiatives requiring the presentation of a picture ID to vote: <http://www.pbs.org/wgbh/pages/frontline/government-elections-politics/why-voter-id-laws-arent-really-about-fraud/> These efforts might be more convincing if they were introduced in the context of a long-run initiative to strengthen personal identification rather than introduced in a partisan manner, usually at rather short notice.

8 The group defining the monitoring framework is an inter-governmental and agency expert group.

Box 1: Identity target as an enabler to achieve other SDG goals

Robust means of identification are important for many other goals and targets in the SDG agenda. For example:

Target 1.3 – Implement appropriate social protection systems...and by 2030 achieve substantial coverage of the poor and vulnerable. Today, 870 million people living in extreme poverty still do not have access to any kind of social assistance program. The World Bank Group has supported the development of these programs in 122 countries and regions, committing \$16 billion dollars for this purpose over the past seven years. But without a precise targeting and robust identification of the actual beneficiaries, the risks of leakages, fraud and corruption are high, leading to diversion of transfers, pensions and other entitlements. Identification schemes contribute to making government institutions more accountable and transparent. South Africa has been using biometric identification, combined with smartcards or bank transfers, to underpin its extensive system of social transfers. So has Pakistan, for support to internally displaced populations and poor women through the BISP program and – see also **target 1.5** – flood victims, including through the Watan card program.

Target 1.4 – Ensure that the poor and vulnerable have control over land and other forms of property, including financial assets. India's Aadhaar program has so far resulted in the opening of some 150 million Aadhaar-linked bank accounts. Many are dormant, but will become used if, as expected, an increasing share of social programs and payments are channeled through the financial system.

Target 5a – Give poor women equal access to economic resources including finance; and

Target 5b – Enhance the use of technology, in particular ICT to promote women's empowerment.

Opportunity International Bank safeguards the balances in its clients' accounts by requiring that they be authenticated for transactions by fingerprinting – this makes it impossible for male relatives to seize control of their assets on the death of the husband, as is common in Malawi. Not surprisingly, the vast majority of Opportunity's clients are women. More generally, it is difficult to ensure individual claims to property without identification.

Target 12c – Phase out harmful fuel subsidies. Shifting from price-based subsidies towards targeted individual transfers is not practical unless recipients can be clearly and uniquely identified. New research on the use of India's Aadhaar to underpin transfers that compensate users for the phase-out of liquid petroleum gas (LPG) subsidies shows a substantial payoff, in the form of reduced demand.

Accurate identification can also pay off for **target 17.7** – Strengthen domestic tax collection. Cross-referencing taxpayer and other data sets using Pakistan's unique national identifier resulted in the identification of some 3.5 million potential taxpayers, a multiple of the approximate 700,000 who actually file taxes.

Target 16.5 – Reduce Corruption. Nigeria's Integrated Personnel and Payroll Information System claims to have saved approximately US\$67 million and eliminated more than 43,000 "ghost workers" in the first phase alone. Some 17,000 fraudulent workers were later eliminated from the payroll of the Power Holding Company of Nigeria. Similarly, Guinea-Bissau carried out a biometric census of civil servants that reportedly resulted in cutting 4,000 nonexistent workers from the public payroll.

These are only some of the goals for which accurate, modern identification systems can make a difference. Targets that emphasize safe and responsible migration and mobility (**10.7**); reduce costs of remittance transfer (**10c**); and strengthen the capacity to fight terrorism and crime (**16a**) are further examples. So is the goal to end preventable deaths of newborns (**3.2**): at present, weaknesses in registration systems limit information on the magnitude and causes of death in many countries.

scriptive, but rather to take into account the country setting and the views of stakeholders in preparing country-level reports. Several criteria are guiding this effort to determine which core indicators should be retained: they should be relevant, methodologically sound, measurable and easy to understand and communicate.

Birth Registration. Deciding on a target for birth registration is not straightforward. Should registration be within 60 days of birth, 1 year, or 5 years? Is the correct indicator the percentage registered or the percentage having a birth certificate? The gap between these measures is substantial; UNICEF 2013 estimates that 230 million children below 5 are not registered and that 290 million do not have a certificate.⁹ The number of children between the ages of 0 and 16 who lack birth certification was estimated at 750 million by Dunning, Gelb and Raghavan 2014 on the basis of published UNICEF data¹⁰, although it could be somewhat less to the extent that registration efforts continue over the age of 5 years. Recent estimates by the World Bank Group for children up to 14 years old that draw on more recent registration data put the number at about 625 million unregistered births (World Bank ID4D Global dataset, 2015).

For birth registration, one proposed SDG indicator is the percentage of children under 5 years old whose births have been registered, disaggregated by gender. This indicator has received strong support from the United Nations Statistical Commission.¹¹ But advances in information and communication technologies (ICTs) are making it possible for countries to register a birth within days, if not hours. As a result, UNICEF is in the process of preparing new global estimates for children under one year old whose births are registered. The World Bank is also scaling up support to countries in this area, while reaching out to other development partners to build consensus around a core indicator that would yield greater development outcomes. A recent Colloquium on Legal Identity in The Hague brought together a range of analysts to consider identity measures, programs and approaches for the future.¹²

Legal Identity. Estimates of the number of people without legal identity have to take into account children without birth certification who are still too young to be included in national ID programs as well as adults who have not made it into the program. It is difficult to be precise, but recent estimates by the World Bank Group for 198 economies place the total number at around 1.80 billion people, and for 168 countries (in six regions of the World Bank Group) at 1.49 billion, with the largest number in the South Asia region. These will usually be the poorest and most vulnerable members of society. Comparing the birth registration and proof of identity estimates, slightly less than half of those without legal identity would be children.

However, as mentioned earlier, especially if seen as an instrumental variable, legal identity can be a nuanced attribute rather than one that an individual has or does not have. To satisfy standard Know-Your-Customer (KYC) regulations for financial institutions, for example, “knowing” the customer involves four steps: collecting credentials from the customer, verifying the credentials and the cus-

9 Indonesia is usually reported as having a birth registration rate of 67% but this includes as registered the children of survey respondents who answer positively to the question but are unable to produce a birth certificate. A more detailed survey finds that most parents in this category have not actually registered their children and that the true percentage could be closer to 53% (Sumner 2015). The difference may reflect confusion between the birth certificate and the letter issued to parents on the birth of their child.

10 Dunning C., A. Gelb and S. Raghavan. 2014. “Birth Registration, Legal Identity and the Post 2015 Agenda” Policy Paper 046, Center for Global Development, September 2014.

11 <https://sustainabledevelopment.un.org/content/documents/6754Technical%20report%20of%20the%20UNSC%20Bureau%20%28final%29.pdf>

12 <http://wiser.wits.ac.za/page/hague-colloquium-home>

tomers against them, checking the customer against government lists and recordkeeping.¹³ If followed through fully, these requirements place considerable demands on the robustness of identity credentials. Opening a bank account frequently requires a range of other credentials in addition to official ID; this can be because there is not enough confidence in the quality of the ID or because the individual cannot easily be authenticated against it. Poor quality ID will also raise the costs to banks (including those of developing their own ID systems) and reduce the financial incentive to offer services to low-income clients.

The range of SDGs for which an ID is relevant argues that it is not sufficient that individuals have ID in principle. Taking into account the ID requirements of the respective countries it needs to be recognized widely so as not to constitute a basis for exclusion. By this standard, a traditional birth certificate alone may not be adequate.¹⁴ Against contemporary standards it may be more a first step towards operational and verifiable forms of official ID and for a further progression towards digital identity (such as electronic e-ID or mobile ID).

This represents a challenge to the formulation of an SDG identity target. Other than the International Civil Aviation Organization (ICAO) standards¹⁵, there is no internationally recognized definition of identity credentials. However, the objective is clear – an SDG indicator for legal identity should embody the principle that no one should be denied access to social or economic participation, as well as to public services, for lack of identification credentials – that all should be able to participate fully in social and economic life. This requires, among other things, that legal identity credentials should be available throughout the life cycle of the individual, be available to both poor and rich, and be sufficiently robust to be widely accepted under the regulations and practices of the country concerned. Some countries have made great efforts to register excluded communities and individuals, and to ensure that they have the credentials required for full social and economic participation, but others have a long way to go. The indicator to measure a country's progress towards this overarching goal could then be framed as:

The percentage of people, by gender, who possess a credential for legal identity that enables them to participate fully in social and economic life.

This would provide a measurable indicator with some flexibility to allow for country context. An identity target needs to be effectively measured and therefore including it into the SDGs would provide an incentive for countries to review their identification systems, ensure that these are inclusive, and report on progress.

THE INTERNATIONAL COMMUNITY AND THE SDG TARGET #16.9

Donors and development partners have supported a wide range of identification initiatives, often as components of programs directed towards particular purposes, such as refugees, social protection, financial inclusion and other areas.

As one example, over the last decade, the World Bank has supported about 120 ID-related investment projects in 70 countries, with a total financing nearing \$5 billion. More than half are still ongoing. However, on average, less than 5% of this investment has been directed towards building birth registration

13 http://www.ffiec.gov/bsa_aml_infobase/pages_manual/olm_011.htm.

14 For a discussion of birth certificate fraud in the US see <https://oig.hhs.gov/oei/reports/oei-07-99-00570.pdf>.

15 <http://www.icao.int/Security/mrtd/Pages/MRTDGlossary.aspx>

and identification systems per se. The major part has been to finance the development programs – social safety nets, civil service reforms etc, together with their functional registries as well as taxpayer and business registries. Much of the financing went into strengthening government capacity and forging an enabling environment that is conducive to necessary sector reforms. Little attention was however given to the integration agenda and how individual program registries did, or did not, fit into a coherent identification system. Donor action at local, regional and even global level appears to have been similarly fragmented. The ecosystem of players in ID-related space counts over 20 stakeholders (cf. a tentative mapping in **Annex 1**). The number is rapidly expanding, to include private foundations (such as Bloomberg Philanthropies), and new coalitions of partners (such as Data2X).

Some organizations have focused their support on particular areas. The Inter-American Development Bank, for example, has sustained a focus on strengthening civil registries institutions; posted information shows at least a dozen operations representing a total of \$87 million in financial support. Another important player, the UNDP, has focused mainly on strengthening electoral systems. Posted data includes 14 operations with identified costs over \$500 million, with the largest project being \$203 million to the DRC elections in 2011. These appear to be costly exercises per voter registration¹⁶ but, again, only a modest proportion of these amounts has been spent on building the identification system itself; with a major part being devoted to peace-keeping and other activities to support democratic elections.

The issue is therefore less lack of involvement and more the need to scale-up concerted action around core identity goals. Nevertheless there are signs that the strong complementarities that are needed along the lifetime identity cycle are being recognized. For example, the World Bank Group has recently launched the *Identification for Development* (ID4D) agenda to formulate a strategy around SDG target # 16.9 and to help approaching it in a more integrated multi-sector way. This will require building new alliances and reshaping existing development strategies.

What then should be the contribution of development partners to help advance the SDG target # 16.9?

One contribution in the planning stage can be to help countries to develop their own agenda in a more strategic way. This can include encouraging the formation of a steering group to bring together the entities responsible for providing identity services with ministries and agencies representing the potential users. Partners can help secure independent technical support; they can also work towards developing technical standards that facilitate inter-operability and competitive open procurement for hardware and software to avoid proprietary systems and vendor lock-in.¹⁷ Especially for sub-regions with many small countries, they could provide incentives to encourage pooled approaches – Europe offers useful examples (cf. Box 2 for some initiatives). A further important contribution in the initial stages would be to provide advice and support on data security and the legal framework for data privacy. It could be argued that there is a case for including data privacy in the standard set of social safeguards, although assessments would have to take country context into account.

Partner financing can also help to ensure a focused and inclusive identity program. Donors could commit, as far as possible, to the development and use of the core national ID systems for projects that they support, rather than developing new functional registries for every project. This will strengthen

16 For Benin, Mali Sierra Leone and Togo, for example, the average of the identified costs was around \$10 per head.

17 Many international financial institutions have well-developed cost standards for infrastructure, for example, costing per kilometer of road construction or per kwh for power supply. Such standards should be developed for identification systems and infrastructure, along the lines of those derived for civil registration (World Bank/WHO 2014).

demand for the use of the system and encourage registration. Results-based financing can complement investment support for system development through payment per registration, provided that the technology ensures de-duplication. This has been done, for example, in the Dominican Republic with a payment of \$5 per new enrolment into the system.

Partners can also play a key role in helping to monitor the impact of new technology and ensure that it is used in a development-friendly way. While there are a number of examples that show the potential of stronger identity systems to cut waste and reduce corruption, for example in public administration or pension systems, there needs to be a continued focus on monitoring the impact of ICTs on the delivery of transfers and other services. Well-designed monitoring and assessments, such as those carried out for Pakistan's flood relief program, can offer many lessons, including on the inclusiveness of the new approaches.

Box 2: Mechanisms to ensure common standards and regional integration: example of EU initiatives on electronic identity (eID) interoperability

There are a number of eID initiatives that are being overseen by the European Commission, most of them linked to the cross-border interoperability of systems. Among these are:

Pilot projects:

- *Cross-border large Scale Pilots* have been developed under the European Commission's ICT Policy Support Programme in five main areas; eID, eProcurement, eBusiness, eHealth and eJustice to engage public authorities, service providers and research centers across the EU.
- The following projects are focusing on eID interoperability:
 - *STORK* (Secure idenTity acROss boRDers linKed) project came to an end in 2011. The project produced a set of technical specifications for the interoperability of eIDs, namely a Quality Authenticator Assurance model and a common scheme for the exchange of identity attributes, based on a set of standards.
 - *STORK.2.0* is a follow-up project that aims to establish a single European electronic identification and authentication area.
 - *e-SENS* (Electronic Simple European Networked Services) aims to develop an infrastructure for interoperable public services in Europe. It consolidates building blocks such as eID, eDocuments, eDelivery, and eSignature etc. from previous pilot projects and integrates them into a pan-European digital platform for cross-sector, interoperable eGovernment services.

Interoperable solutions:

- *The Interoperability Solutions for European Public Administrations Programme 2010-2015* facilitates efficient and effective cross-border electronic collaboration between European public administrations. The first phase being quite successful, a follow-up program is under preparation.

Legal and regulatory frameworks:

- *The eIDAS regulation* seeks to enhance trust in electronic transactions in the internal market by enabling secure and seamless electronic interactions to take place between businesses, citizens and public authorities, thereby increasing the effectiveness of public and private online services, electronic business and electronic commerce in the Union. One of the objectives of this Regulation is to remove existing barriers to the cross-border use of electronic identification means used in the EU member states to access at public services.

Conclusion

The post-2015 development agenda is still in the process of being finalized. Unwieldy as they are¹⁸, the SDG targets provide a useful reference point for moving the identification agenda forward. Target #16.9 signals global recognition and provides a good place to start. But the effort also needs to ensure that strengthened legal identity actually contributes to both more efficient and more inclusive development, and that it helps to move other goals forward. This builds on universal registration but goes beyond it.

Such an agenda will require increased cooperation across a diverse range of programs, within countries as well as across the ecosystem of development partners. This is never easy; however, there is now a stronger appreciation of the benefits of taking a more strategic approach and an increasing range of country experience to draw on. Political will is central – among development partners as well as within poor countries. It is also essential to implement the identity agenda in ways that develop and sustain the trust of each country's residents. Engaging with the SDG process can help to sustain the momentum and contribute to concerted global action.

18 On how to make the SDGs more implementable, cf. reflections from Brookings Institution: <http://www.brookings.edu/blogs/future-development/posts/2015/03/03-implementing-sustainable-development-kharas>

Annex 1

Areas of primary focus	Multilaterals (MDBs)	Foundations/ NGOs	Other development partners/agencies
Birth registration / CRVS agenda	<ul style="list-style-type: none"> ▪ African Development Bank (AfDB) ▪ Agence Française de Développement (AFD) ▪ Asian Development Bank (ADB) ▪ Inter-American Development Bank (IDB) ▪ World Bank Group (WBG) 	<ul style="list-style-type: none"> ▪ Bloomberg Foundation ▪ CRC4D ▪ Data2X ▪ Plan International ▪ World Vision 	<ul style="list-style-type: none"> ▪ International Organization for Migration (IOM) ▪ ITU ▪ UN Women ▪ United Nations Children’s Fund (UNICEF) ▪ United Nations Development Programme (UNDP) ▪ United Nations Statistics Division (UNSD) ▪ United Nations Economic and Social Commission for Asia and the Pacific (ESCAP) ▪ United Nations Economic Commission for Africa (ECA) ▪ United Nations High Commissioner for Refugees (UNHCR) ▪ United Nations Population Fund (UNFPA)
Legal identity - NID - agenda	<ul style="list-style-type: none"> ▪ ADB ▪ AfDB ▪ IDB ▪ Organization of American States (OAS) ▪ UNHCR ▪ WBG 	<ul style="list-style-type: none"> ▪ Data2X ▪ CRC4D ▪ World Vision 	<ul style="list-style-type: none"> ▪ IOM ▪ UNDP ▪ UNHCR ▪ UNFPA
Financial Inclusion agenda	<ul style="list-style-type: none"> ▪ WBG 	<ul style="list-style-type: none"> ▪ Gates Foundation ▪ Opportunity International 	<ul style="list-style-type: none"> ▪ CGAP

* Organizations are listed in alphabetical order.