



## An analysis of the role of local government in the drive for localising sustainable development goals

Dr. Akhilesh Tripathi\*, Ankesh Shubham Pandey

Research Scholar, Iswar Saran PG College, University of Allahabad, Prayagraj, Uttar Pradesh, India

---

### Abstract

The purpose of this article is to find out the extent to which local governments in the United States are committed to the principles of sustainable development in their planning practices. This study presents the findings from a survey of local respondents from all medium cities which are responsible in carrying out the role of local government institution as well as the data from government archival. The findings indicate that, instead of adopting sustainable development as a development framework, cities are adopting sustainability initiatives in a piecemeal, ad-hoc manner. A broader level of commitment to the concept, as evidenced by presence of sustainability plans, indicators project measuring progress toward sustainability goals, or an office and staff devoted to sustainability activities, is exhibited by very few cities. Finally, there is little evidence that cities are connecting sustainability to equity and social justice issues.

**Keywords:** sustainable development policies, institutional capacities, policy capacities, local government, environmental planning, PRI

---

### Introduction

Sustainable development has emerged as a dominant policy paradigm in recent years. The critical role that government of india can play in promoting sustainable development has received a lot of attention by scholars and policy makers. If cities are the places where most of the world's resource destruction and pollution takes place, it makes sense to look for solutions to those problems at the local level itself. It is not surprising that many local governments across the world are adopting policies and programs that attempt to reduce their environmental footprints and assure the quality of life for all their residents. It is in this context that sustainable development is beginning to make the jump from a visionary, global-scale thinking to concrete action at the local level. Thus, the expression from the United Nation's Conference on the Human Environment (1972) and the Rio Summit: "Think Global, Act Local." The purpose of this article is to find out the extent to which local governments in INDIA are committed to the principles of sustainable development in their planning practices. To assess the extent to which this is true, a survey of medium to large cities in INDIA was carried out to provide answers to the following questions:

1. Are cities adopting sustainable development as an overarching development framework or are they merely choosing sustainability policies in an ad hoc manner;
2. What kind of sustainability initiatives are being adopted more frequently by local governments as opposed to others;
3. Are local governments making an equal effort to promote the environment, economy, and equity dimensions (also referred to as the "Three Es") of sustainable development or are some sustainability initiatives being pursued more vigorously than others; and
4. what are the major obstacles to adopting and implementing sustainability initiatives? The existing literature on sustainable cities includes case studies of cities that have been characterized as true innovators in their sustainability programs, as well as studies comparing sustainability-related activities taking place nationwide.

This article extends their cumulative work in some important ways. First, this research extends the study to a much larger sample of cities nationwide to shed light on the pervasiveness of sustainability practices in the country. Second, in their selection of initiatives that can promote the environmental protection, equity, and economic goals of sustainable development, environmental protection remains, in large part, the focus of their attention; even though it is the integration and balance of the three goals that the literature suggests is the essence of sustainable development. As a result, we do not know whether and to what extent local governments are promoting the equity dimension of sustainable development. We address this gap in the research by dividing sustainability initiatives into three broad categories, i.e., environment, economy, and equity, with each category comprising an equal number of initiatives. Operationally, we suggest that a community that has taken action with respect to all three "Es" can be broadly identified as being on the path toward more sustainable development.

Finally, this research also attempts to measure the level of commitment of local governments to the principles of sustainable development, not only in terms of individual initiatives adopted by them, but also in terms of a much broader commitment whereby sustainability principles inform all municipal operations.

### Importance of sustainable development for local government planning

The focus here is on pragmatic local government sustainability efforts, focusing on what municipalities are doing across the country to ensure ecological integrity, economic development, and social equity. It is widely agreed that India will play a leading role in determining the success or failure of the SDGs, given its disproportionate share in the global development burden. Clearly the commitment of the Government of India to achieving the Sustainable Development Goals can be realised if actions at the national level are complimented by initiatives of the State governments and the Union Territories (UTs) given its federal governance structure where most of the functions that have a bearing on SDGs fall within the purview of the sub-national / state governments. Further, the focus of SDGs on equality, inclusion, justice and the core principle of “Leave No One Behind” makes the participation and contribution of States in the pursuit of SDGs an imperative. States of India reflect the enormous geographic and demographic diversity as well as socio-economic disparities. The SDG India Index prepared for the first time to rank the States and UTs, showed wide disparities across States and reiterates the importance of localised approaches. Such disparities call for planning, budgeting, implementing and monitoring of development programmes at the sub-national level taking into account diverse economic, social and environmental factors. While the SDGs are global, their achievement will depend on the ability to make them a reality in constituent States, cities, districts and villages. Therefore, State governments have the prime responsibility in achieving SDGs and are essential stakeholders in implementing the Agenda 2030. Reflecting the country’s long-standing federal tradition, States and UTs are taking a host of measures to implement the SDGs. The localisation processes spearheaded by the States have thrown interesting results and there are several early lessons that need to be captured to further nuance the approach to localization.

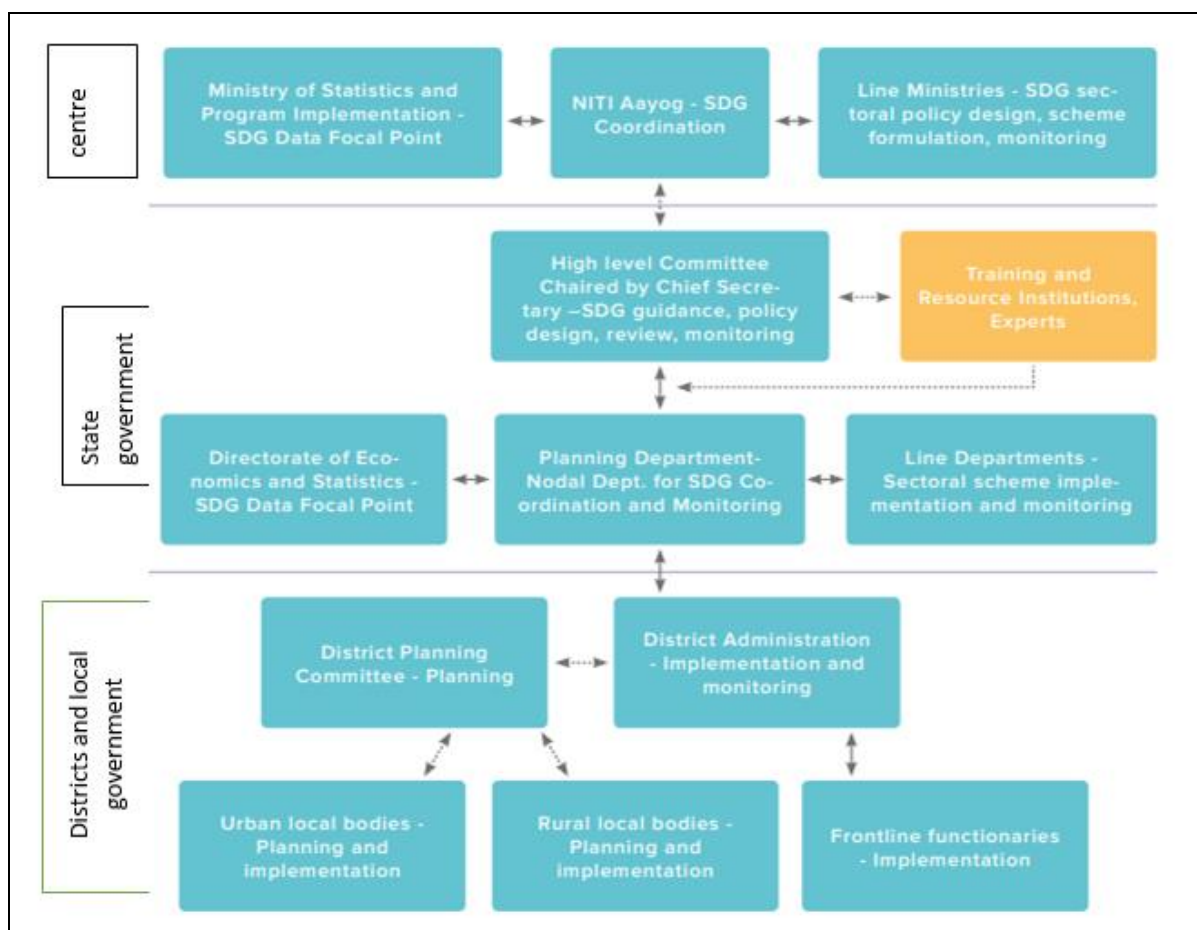


Fig 1

### Research Design and Methodology

The research aims to analyze the institutional capacities that local governments must incorporate in order to successfully promote policies to fight climate change and to enhance sustainable development. In order to complement theoretical contributions, a case study is used to illustrate and concretize the existence of the identified four institutional capacities. The research begins with the research question: What are the key institutional capacities that local governments need that act as prerequisites to promote the development of

economic, social and environmental sustainability policies? The argument to be discussed is that sustainable development policies require institutional preconditions related to the presence of at least four institutional capacities: strategic or leadership capacity, analytical and data management capacity, management and organizational capacity and collaborative or network management capacity. These institutional preconditions do not guarantee, but strongly encourage local governments to generate policies against climate change and in favor of sustainable development. To develop the analytical framework and measure these capacities at the local level, the research proposes the design of an analysis strategy, based on the study of key indicators with three options of compliance (full, partial, non-existent) for each capacity. An indicator is considered full if enough evidence is detected to ensure that the institutional capacity analyzed is achieved in the case study. A partial degree of compliance implies that the evidence detected in the case study is insufficient to ensure that the institutional capacity analyzed is reliably achieved. A non-existent degree of compliance implies that there is no evidence of that particular institutional capacity in the case study. The indicators used in the study are specified below:

## **Variable**

### **1. Strategic Capacity Indicators**

#### **1.1. Vision, leadership and Policy Direction**

Existence of a government action program that prioritizes the fight against climate change and the promotion of sustainable development. This indicator identifies the existence of leadership to articulate a vision and lines of action to establish a clear policy direction.

#### **1.2 Political decision makers directly linked to sustainable development**

Existence of one or various political decision makers with explicit attributions linked to the fight against climate change and the promotion of sustainable development. This indicator identifies the allocation of responsibilities at the political level in the formulation of strategic objectives that allow different organization levels to be aligned with the planned objectives. It is essential that politicians and managers combine clarity in the formulation of strategic objectives with their appropriate development at the operational level, reaching the different levels of the organization. To this end, this indicator identifies a particularly relevant variable expressed by the academic literature on this topic: the existence of an explicit identification of responsibilities and attributed roles, ensuring clear and sustainable leadership throughout the local administration term of office [34].

#### **1.3 Allocated Budget**

Existence of a budget linked to each action program to ensure that the action plan can be developed. This indicator identifies the concreteness of leadership based on budget allocation decisions. In this sense, it assesses the prioritization of an allocation of sufficient resources for the development of planned action programs. This indicator identifies the capacity to involve resources, prioritizing the allocation of sufficient financial resources for the development of planned action programs, connecting with the management capacity.

## **2. Analytical Capacity Indicators**

### **2.1 Data Units**

Existence of specific data analysis and management units in the organization, with adequate human resources to obtain, manage and use data and evidence to improve decision-making processes and the development of public action related to the fight against climate change and the promotion of sustainable development. This indicator identifies one of the key components associated with analytical capacity: the existence of a professional team with analytical skills, enough resources and legitimized by the different levels of the organization to favor their involvement and performance. This indicator informs us about the abilities of public organizations to obtain, manage and use data and evidence of different nature to improve decision-making processes. The indicator seeks to provide information regarding the existence of a team of professionals with analytical skills, legitimized by the different levels of the organization to favor their involvement and performance

### **2.1 Information System**

Existence of an adequate information system to ensure the availability of processes associated with acquiring and processing data and information, as well as their subsequent dissemination and use. This indicator identifies valid information systems linked both to the collection and processing of data, and to their analysis and preparation. The indicator identifies if the data can be delivered in the appropriate format and presentation to the different decision makers' target groups, to sustain analytical capacity. This indicator is related to the measurement of one of the key variables defined by the academic literature on this topic: the development of planning and leadership strategies are to be based on solid information structures. This enables flexible and adaptable proposals that allow learning and readjustment in this type of public policy at the local level [34]. The indicator informs us about the existence of an adequate organizational architecture.

## **Overview**

The concept of the Sustainable Development Goals (SDGs) was born at the United Nations Conference on Sustainable Development, Rio+20, in 2012. The objective was to produce a set of universally applicable goals that balances the three dimensions of sustainable development: environmental, social, and economic. At the

Sustainable Development Summit on 25 September 2015, UN Member States adopted the document titled Transforming our World: the 2030 Agenda for Sustainable Development, which includes a set of 17 Sustainable Development Goals (SDGs). Each goal is composed of a number of targets to be achieved by 2030. These 17 goals and the 169 targets cover a wide range of social, economic and environmental issues addressing crucial global challenges to end poverty, fight inequality and injustice, and tackle climate change by 2030. It recognizes that ending poverty and other deprivations must go hand-in-hand with strategies that improve health and education, reduce inequality, and spur economic growth – all while tackling climate change and working to preserve our oceans and forests. World leaders at United Nations Headquarters in New York agreed to set collaborative, consensus-driven, actionable goals to protect both our collective future as society and the future of the planet. The 2030 Agenda for Sustainable Development, adopted by all United Nations Member States in 2015, provides a shared blueprint for peace and prosperity for people and the planet, now and into the future. The SDGs and their targets form a comprehensive, integrated system with clear sectoral emphasis and strong interlinkages among goals and targets.



Fig 2

### Roadmap for localizing SDG with PRI

Empowering local self-governance institutions is the single most effective strategy for ensuring community ownership and integration of SDGs at grassroots level, as its members are directly elected by the people, and are mandated to undertake planning exercises in consultation with the community. Local governments – both rural and urban – are best placed to ‘put people first’ and ensure ‘no one is left behind’. In India, twenty-nine functions related to socio-economic development are devolved to local governments as identified in the sub-national laws. As a result, out of the 17 SDGs, 15 are directly related to activities carried out by local governments in India (SDG 14 on marine resources and SDG 17 on global partnerships fall outside the ambit of local governance institutions). At the national level, the Ministry of Panchayati Raj, responsible for administering local self-government in rural areas, has been advocating to integrate SDGs within the local plans (known as the Gram Panchayat Development Plans - GPDP) and have prepared guidelines to support this integration. Since GPDPs are to be prepared in a participatory manner and also approved by the village council (Gram Sabha), integrating SDGs into these plans is an important step to effect change on ground and ensure transformative impact. The GPDP process – supported by the Ministry of Panchayati Raj’s policy enablers and capacity building exercises – created conducive conditions for local self-governance institutions, particularly, the Gram Panchayats (institutions of rural local self-governance) to integrate SDGs into development action on the ground. Many States have also initiated capacity building of local self-governance institutions on the same. The district administration plays an important role in scrutinising and endorsing local government plans. As a result, awareness of the district administration on SDGs assumes importance. Several States have either entrusted the District Planning Committees (a Constitutional body for district level planning and monitoring of programmes) with the responsibility of coordinating SDG implementation or have created district level structures (District SDG Cell) under the leadership of the District Collector for the purpose. However, effective localisation would also need to involve developing mechanisms for building rural-urban synergies. This is particularly important since many of the challenges in the years to come for cities would come from increased migration from rural areas. Effective localisation of SDGs requires linking budgets to the local plans which in turn requires an approach that fosters vertical as well as horizontal convergence. It also requires devising strategies for effective monitoring to allow for course correction at the local levels. The capacities of institutions that are responsible for capacity building at local levels need to be augmented as they may not have adequate resources for building capacities on SDGs. Embedding CSOs and other institutions early on can help localising SDGs and in identifying hotspots for targeted intervention by all actors.

Road map for localizing SDGs with PRIs to be there to follow up regularly on all that needs to be happening covering NITI Aayog leadership role, on boarding Ministries - discussions with Ministries, identifying common

ground, issues of instructions, field penetration, States involvement, Ease of working with Departments for PRIs, developments on dashboard, best practices, Capacity Building plans, monitoring mechanisms, incentivisation, workshops, seminars, Panchayats involved, events, reports etc. ✓ Road map to be prepared annually and with involvement of Ministries as localizing progresses ✓ RGSA must be devised around this enabling ecosystem to be created, and to provide all soft components which does not come from other Departments. ✓ Focus on monthly plans of constant action with various Ministries and Departments so as to take to field and keep the events of different SDGs and themes happening in the process of Localizing SDGs with PRIs. ✓ Ministries /Departments reports and Policy Notes should cover localization of SDGs in PRIs; to be placed before the Elected Representatives in Parliament and Legislative Assembly. ✓ Appropriate communication and mode for involving Hon'ble Ministers, MPs and MLAs in the Localizing of SDGs in PRIs needs to be decided at both Centre and States. 30 ✓ Commence the programme in Aspirational districts where the existing systems can work to localize SDGs in PRIs as envisaged and add value to grassroots level involvement of ERs, and further enhance progress there.

#### **Centre for Localising SDGs, Advisory Group and Programme Management Unit**

- At MoPR, a cross - sectoral Advisory Group to provide continuity and expert guidance to the Localizing of SDGs in PRIs, to be formed. Naturally, the period should be not less than 3-5 years, with some overlapping years of continuity till 2030.
- A Programme Management Unit (PMU) with select committed and competent persons needs to be dedicated to the challenging task for working on Mission mode, and provide lead to the Localizing of SDGs in PRIs under MoPR, and all assistance to the MoPR and Advisory Group
- States also need to establish such an Advisory Group, PMU and further units in Districts as Programme Implementation Unit (PIU)
- Utilizing existing resources of personnel /positions already sanctioned, the PMU, PIU and sub - units can be formed in States and Sub – State levels. Centre for Localizing SDGs - At national level, a Centre for Localizing SDGs may be set up in partnership with NITI Aayog, UN agencies, International Organizations, Financial Institutions, pool funded also by all Ministries and the private sector. This Centre is to work on Localizing SDGs in both urban and rural areas, and across all SDGs. This is to be an inclusive body with stakeholders and representation from various sectors, experts and specialists, including NGOs, academicians, Statisticians and Information Technology.
- The Centre would be working with various Ministries and States, and perform an Advisory role to all including MoPR in localization of all SDGs and with PRIs ✓ (If such a Centre is set up, the Advisory Group within MoPR may be taken to be the Centre itself and another Advisory Group may not be required.)

#### **Policy brief on Localizing the Sustainable Development Goals through PRIs**

The country has shown considerable progress across SDGs as seen in the SDGII as a result of the implementation of various flagship schemes of the Government of India as well as schemes of State & UT Governments, and the monitoring of the progress of SDGs by NITI Aayog. Progress has been pushed back across the world impacted by COVID, with the most vulnerable the most affected. Climate change calls for urgency in the Decade for Action and the need to build back better is well recognized. Number of policy initiatives and programmes have been announced towards an Atmanirbhar Bharat. States too have shifted gears in response to the crises. The move from National context and State context to Localisation of SDGs in context of local self government is one of the most necessary of policy decisions. The achievement of the Sustainable Development Goals 2030 Agenda: Transforming our World, in the villages depends on progress made in Localising SDGs in PRIs, for the country to achieve SDGs in rural India. It needs to find feet at the grassroots, for local action, for it is 'We the people' with all 5 Ps in tandem - People, Prosperity, Peace, Planet and Partnership. This policy brief highlights the relevant support and actions required to further the 2030 Agenda for Sustainable Development and achieving SDGs by Localisation of SDGs in PRIs.

1. The lead role of NITI Aayog with MoPR as the nodal Ministry for Localisation of SDGs in rural areas through PRIs is required to pave the way and take into Mission-Mode.
2. Blue print for Localisation of SDGs covering all Ministries and different tiers of Panchayats for the process in transformation of Global goals to Local goals to be prepared and monitored.
3. Finalisation of result-based framework (LIF) based on the different Themes of development in tune with the Goals & Targets of the SDGs at Gram Panchayat level. This will include understanding, analysis and reflection for taking local actions by the Gram Panchayats. The framework will review the progress of the activities and track the progress towards achievement of the national targets.
4. Ministries/States to map and align their schemes' progress assessments to the indicators at Gram Panchayat level, Block Panchayat level and District Panchayat level. In this respect, guidelines are to be issued from Ministries and State Governments relating to Localisation of SDGs involving and stating clearly role of various institutions below the State level till the GP level.
5. Panchayat Development Index and assessment framework with Themes, Local targets and Indicators for measuring progress worked through MoSPI and States Statistics Departments, linking to evidenced based plan & budget with SDG markers is to be put in place, covering all schemes operating at Gram Panchayat level.

6. Issue of clear guidelines from all Ministries for the vision enshrined in Thematic achievements stating roles and responsibilities of the line Departments for the preparation of integrated and holistic plan and budget with activities at all three tiers of Panchayats incorporated in the GPDP, BPDP and DPDP based on Localisation of SDGs, linked with sectoral annual action plans under schemes and SDG markers.
7. Convergence in planning and action with pooling human, capital and technical resources in an organised and participatory manner at resource level and service delivery level. Detailed guidelines relating to convergence approach to be adhered to may be issued by Cabinet Secretariat.
8. Various Ministries need to jointly and continuously use Capacity Building & Training and related resources and processes to ensure effectiveness and focus in delivery for Thematic outcomes and progress in targets and indicators for Localisation of SDGs.
9. Establish a robust data sharing and monitoring mechanism covering all the LIF targets and indicators and linked to reports of performance for Departments/Ministries and PRIs on Localising SDGs. SDG Dashboard and LIF progress monitoring to be linked and correlated with scheme performance.
10. Preparation and use of Index of Ease of working with Departments (Ministries) for PRIs for ensuring support and action to Localisation of SDGs
11. Set up and utilise the Inter-Ministerial Coordination Committee for convergence and Localisation of SDGs in PRIs on regular basis.
12. While ensuring the 'Whole of Government' approach actually falls in place, to consciously move to a 'Whole of Society' approach evolving micro-plans and monitoring progress thereon.
13. Bringing in the power of Youth and the expertise of Academia in 'Universities speak SDGs' for rural India with the Ministry of Human Resources Development and Ministry of Youth Welfare.
14. Financing for SDGs and suitable incentivisation by all Ministries, as well as by mechanisms to involve States and private sector in furthering involvement of PRIs in appreciation of progress towards achieving SDGs.
15. States may be provided two types of financing under RGSA - Basic funding for Capacity Building and Training activities and incremental financing for performance based on the parameters connected to Localisation of SDGs in PRIs. Further, all other key/Nodal Ministries for SDGs, may also earmark a part of the funding linked to performance on Localisation of SDGs in PRIs.
16. The devolution of the Finance Commission grants can be considered to be linked to Road maps and Milestones to be clearly stated and monitored by all Ministries and MoPR for creating an enabling environment for Localisation of SDGs and achievements.
17. Mapping of the SDGs to the Rights based Approach and Local Governance Initiatives as a local democratic institution for people's participation, reaching out to the unreached and planning for the most vulnerable and weaker section of the society.
18. Localizing SDGs in areas covered under Vth Schedule, PESA and VIth Schedule with detailed consultation and clear guidelines to ensure achieving SDGs with diverse approaches as suitable and applicable.
19. Phasing and focusing on low performing indicators and interested Panchayats, (Block Panchayats and District Panchayats/Districts) and States, commencing with Aspirational Districts with expansion to cover all Gram Panchayats in 3 years and providing scope for flexibility and diversity.
20. Annual Thematic focus/select target achievements across the country such as achieving Zero hunger in two years, as announced by the Hon'ble Prime Ministe

## Conclusion

This study begins to evaluate INDIA's local government commitment to promoting the "Three Es" of sustainable development. Apart from focusing on adoption of different sustainability initiatives, this research has also tried to measure broader level commitment to sustainability principles, such as establishment of sustainable development as a goal or priority for city policy making, presence of sustainability plans, an office or staff devoted to sustainability activities, and indicators project. This study is different from previous research in some important aspects.

First, sustainable development is more broadly defined to capture a wider range of local initiatives that contribute to sustainability goals. Many localities may not be using the sustainability label, but are pursuing various sustainability-related activities. Thus it becomes important that research conceptualizes sustainability from the bottom-up, as it actually exists at the local level, regardless of whether it formally carries the sustainability label.

Second, we have extended the research to encompass all medium to large U.S. cities. The national cross-sectional data gives us a more comprehensive insight into sustainability activities being pursued across the country.

Third, an attempt has been made to overcome the environmental bias in the existing literature by incorporating a more balanced consideration of equity initiatives into the measure of local sustainable development effort. Results from the survey provide important insight into local government efforts to create more sustainable cities. Commitment to the concept of sustainable development varies across the nation. While few cities have made the strongest commitment to sustainability by developing a sustainability plan, or making it part of their long-term planning (comprehensive plan, general plan, strategic plan), many more cities have adopted specific aspects of sustainability such as energy conservation measures, green building programs, and affordable housing. Those

cities that claim to have informally adopted sustainable development as a goal or priority have adopted few piecemeal programs that can be considered sustainable. And those cities that have not adopted sustainable development as a goal or priority are pursuing various traditional planning policies (water-quality protection, affordable housing), which certainly qualify as sustainability effort. Irrespective of a broader level commitment to sustainability, different types of initiatives are being adopted by cities across the nation. Most of these initiatives revolve around the environment and enhancing local economic opportunity. Thus water-quality protection and curbside recycling programs are very popular among cities, as are various initiatives to promote community economic growth. However, initiatives pertaining to energy use and conservation are not yet being widely adopted. Attempts to address energy issues through adopting green building technology, blue-green technology for interlinking of rivers and renewable energy use by city government are yet to gain ground. Furthermore, even though advocates of sustainability stress on the “Three Es” of sustainable development, it has not translated into reality at the local government level. Most cities think of sustainable development in terms of its ecological dimension. Future research needs to evaluate how well local governments are able to link the three goals in the implementation of their various programs. In addition, the difficulty of a paradigm shift of this kind needs to be recognized. One cannot achieve a sustainable society in a single grand leap. Part of the problem has to do with the bureaucratic structure of local governments. Sustainable development is a cross-cutting issue while most local governments are divided into specialized departments or “silos of interest” with very specific mandates and with little interaction amongst them. Instead of focusing on narrow issues, such as housing, land use, or transportation planning, local government officials need to acknowledge the relationships between these separate issues. Sustainable holistic solutions can be forged only when there is coordination across city departments, and officials working in the areas of transportation, land-use planning, public works, community development, environmental protection sit at the same table. Finally, despite the progress being made in cities, an effective effort to bring about changes must ultimately involve all levels of government and society. Many activities that lead to unsustainable ways of living are outside the purview of local governments. For instance, initiatives to promote alternative transportation and reduce traffic congestion will be more effective when they are coordinated at the regional level. Thus, all levels of government have to be actively involved in efforts to promote sustainability policies. Though local governments cannot bring about all the change by themselves, it is clear that they can make a meaningful contribution and must be encouraged to do so.

## References

1. [https://www.niti.gov.in/sites/default/files/2020-07/LSDGs\\_July\\_8\\_Web.pdf](https://www.niti.gov.in/sites/default/files/2020-07/LSDGs_July_8_Web.pdf)
2. <https://www.panchayat.gov.in/documents/448457/0/2.+Report+on+Localization+of+SDGs+through+PRIs+Vol+II.pdf/d80f66c4-abea-5859-59d3-449525dacb8f?t=1650090290435>
3. [https://www.researchgate.net/publication/249694309\\_Local\\_Government\\_Efforts\\_to\\_Promote\\_the\\_Three\\_Es\\_of\\_Sustainable\\_Development\\_Survey\\_in\\_Medium\\_to\\_Large\\_Cities\\_in\\_the\\_india](https://www.researchgate.net/publication/249694309_Local_Government_Efforts_to_Promote_the_Three_Es_of_Sustainable_Development_Survey_in_Medium_to_Large_Cities_in_the_india)
4. <https://sdgs.un.org/goals>
5. <https://www.undp.org/sustainable-development-goals>
6. Acemoglu, Daron, Robinson, James A. *Economic Origins of Dictatorship and Democracy*. Cambridge Univ. Press, 2005.
7. Asian Development Bank (ADB), *Finance for the Poor: Microfinance Development Strategy*, 2000.
8. Agarwal T. “Twin pillars of Indian banking: financial literacy and financial inclusion”, *SIES Journal of Management*, 2016:12(2):3-12.
9. Agarwalla SK, Barua SK, Jacob J, Varma JR. *Financial literacy among working young in urban India*. *World Development*, 2015.