



# **Economic Citizenship and the Sustainable Development Goals**

**Network Brief**



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CYFI defines a **child** as an individual under the age of 18 or under the age of majority as prescribed by national law, as defined by United Nations Convention on the Rights of the Child.<sup>1</sup> **Youth** are persons between the ages of 15 and 24, as defined by the United Nations.<sup>2</sup> **Financial education** includes instruction and/or materials designed to increase financial knowledge and skills. **Social education** is the provision of knowledge and skills that improve an individual's understanding and awareness of their rights and the rights of others. It also involves fostering of **life skills** such as problem solving, critical thinking, and interpersonal skills. **Livelihoods education** builds one's ability to secure a sustainable livelihood through skills assessment and a balance between developing entrepreneurial and employability skills. **Financial inclusion** is access to safe, appropriate, and affordable financial services. **Empowerment** is the sense of confidence and efficacy experienced by children and youth through controlling their own lives, claiming their rights, and having empathy toward others. **Financial capability** combines a person's ability to act with the opportunity to act. To be financially capable, people must have financial knowledge and skills as well as access to appropriate financial services to enhance social and economic well-being. This means that financial capability has both individual and structural components.<sup>3</sup>

The holistic learning framework of Economic Citizenship Education (ECE) was developed by the CYFI Education Working Group, combining the three components of financial, social and livelihoods education.<sup>4</sup> This framework provides a benchmark for curriculum developers and education providers throughout the world. CYFI encourages greater integration of financial inclusion and ECE efforts at the national level with a specific focus on the unique social and economic needs of children and youth. In addition, the CYFI Child and Youth Friendly Banking Principles guide financial institutions in designing financial products for children and youth that enable financial access in a safe and affordable manner.<sup>5</sup>

### 3. The Sustainable Development Goals

The 2030 Sustainable Development Agenda was agreed by world leaders on 25 September 2015. The Agenda is grounded in the Universal Declaration of Human Rights. It includes a set of 17 sustainable development goals (SDGs) and 169 sub-targets which will guide development strategies and policymakers for the next 15 years, starting from 1<sup>st</sup> January 2016. These goals are universal, involving both developing and developed countries in the same manner. They are built upon the Millennium Development Goals (MDGs), which were adopted in the context of the United Nations Millennium Declaration.

The MDGs led to improvements in several areas, such as reduction of poverty, access to improved sources of water, primary school enrolment and child mortality. However, the Sustainable Development Agenda aims to go beyond the MDGs. It states that, "alongside continuing development priorities such as poverty eradication, health, education and food security and nutrition, the Agenda sets out a wide range of economic, social and environmental objectives. It also promises more peaceful and inclusive societies."<sup>6</sup> Last but not least, the Agenda defines the means of implementing the SDGs.

All SDGs are both integrated and interdependent, balancing the three dimensions of sustainable development: the economic, social and environmental. UN Member States recognised that the SDGs should be met for all nations and people and for all segments of society and that those who are furthest behind should be reached first.<sup>7</sup> This led to the commitment that all vulnerable categories and different segments of society would be taken into account: children and youth, persons with disabilities, people living with HIV/AIDS, older persons, indigenous peoples, refugees and internally displaced persons and migrants.

CYFI believes that eight of the SDGs are particularly relevant to economic citizenship for children and youth, which will be further explored in this document:

- SDG 1: End poverty in all its forms everywhere.
- SDG 3: Ensure healthy lives and promote well-being for all at all ages.
- SDG 4: Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all.

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<sup>1</sup> UN OHCHR (1989)

<sup>2</sup> UN DESA (2013)

<sup>3</sup> CYFI (2013)

<sup>4</sup> CYFI (2012a)

<sup>5</sup> The MasterCard Corporation & CYFI (2014)

<sup>6</sup> UN General Assembly (2015, p. 6)

<sup>7</sup> UN DESA (2016)

- SDG 5: Achieve gender equality and empower all women and girls.
- SDG 8: Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all.
- SDG 10: Reduce inequality within and among countries
- SDG 11: Make cities and human settlements inclusive, safe, resilient and sustainable
- SDG 16: Promote peaceful and inclusive societies from sustainable development, provide access to justice for all and build effective, accountable and inclusive institution at all levels.<sup>8</sup>

## **SDG 1:** **End Poverty** **in all its Forms** **Everywhere**

Reducing poverty around the world is a central objective of SDG #1 and economic citizenship strongly corresponds with this challenge. Research suggests that financial exclusion is one element that creates poverty traps, forcing people to remain in poverty.<sup>9</sup> However, there is evidence that financial inclusion leads to increased economic and financial well-being. This means a higher level of income, saving and household assets for children and youth that are involved in activities specifically targeting young people.<sup>10</sup> Granting access to quality, affordable and convenient financial services can therefore contribute to eradicating extreme

poverty (people living on less than \$1.25 a day) and reducing the proportion of men, women, and children of all ages living in poverty (SDG 1.1 and 1.2). With 16 percent of all employed youth living below the poverty line in 2015 (compared with 9 percent of working adults), the UN 2016 Sustainable Development Goals Report specifically highlights the need for programmes that target and support young people's economic empowerment.<sup>11</sup>

Equally important, financial inclusion should be supported by and integrated with financial, social and livelihoods education. First, promoting financial education among children and youth is essential in ensuring a financially literate population capable of making informed economic decisions. This is a fundamental component in the transition from childhood to adulthood. If young people apply what they learned in financial education, they can successfully develop greater control over their financial futures. Second, social values taught through social education can help children in facing financial and social challenges, improving their capability to deal with difficult situations in an effective and ethical manner. Third, livelihoods education plays a central role in the struggle against poverty as it provides youth with enhanced entrepreneurial capabilities and responsible business skills.

At the same time, financial inclusion aims at providing access to safe, appropriate, and affordable financial services to children and youth who are considered a vulnerable group. As a result, this process encourages the attainment of equal rights to economic resources (SDG 1.4). Importantly, children can only recognise the role of financial services providers in the society if they are exposed and connected to them at an early age. Moreover, with greater awareness of their rights and knowledge of financial regulations, young people will be more likely to claim their economic entitlements.

Together, financial inclusion and financial education help children and youth to accumulate savings and develop responsible financial behaviours, qualities that are useful to reducing the impact of economic shocks (SDG 1.5).<sup>12</sup> Savings can be used at the microeconomic level, to provide a solid asset base for the household, and at the macroeconomic level, providing more stability to the overall economy. Furthermore, with the skills provided by social and livelihood education, children and youth learn to diversify their income and draw on social networks, thus lowering the impact of fluctuations in household income.<sup>13</sup>

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<sup>8</sup> UN General Assembly (2015, pp. 14-15)

<sup>9</sup> Klapper, El-Zoghbi, & Hess (2016, p. 2, 12)

<sup>10</sup> CYFI (2012b)

<sup>11</sup> UN DESA (2016, p.5)

<sup>12</sup> MasterCard Foundation (2015, pp. 5-6)

<sup>13</sup> CYFI (2016, pp. 20-21)

## **SDG 3:** **Ensure Healthy Lives and Promote Well-being for all Ages**

Although the link between economic citizenship and health may not appear immediate, there are important connections to consider. One's economic condition, income, working position, education and culture are all distal determinants of health and well-being.

To lower infant and child mortality rates (SDG 3.1-3.2), it is necessary to create a supportive environment in respect of children's and women's rights, quality education, and protection from abuses, exploitation, discrimination and violence. Social education provides a greater understanding of rights, empathy and respect. In addition, financial and livelihoods education enhance financial and entrepreneurial capabilities in children and youth, helping them to increase their income and well-being. Furthermore, by increasing the level of financial

inclusion, it is easier for people to accumulate assets and, thus, be able to allocate more to health care as needed.

Together, financial inclusion and social education represent a step forward in the attainment of SDG 3.3 and 3.7 as self-confidence and awareness of sexual and reproductive health are fundamental to the well-being of future generations. To illustrate, research has shown that participants in savings programs are nearly three times more likely to be able to insist on condom use and are more aware that HIV can be transmitted through sexual intercourse.<sup>14</sup> Moreover, young people who are exposed to ECE score higher on the indices of social skills, are more future-oriented and have a stronger sense of security, including a higher level of certainty that they will accomplish their future educational plans.<sup>15</sup> This is important for promoting mental health and individual and societal well-being (SDG 3.4).<sup>16</sup> Importantly, social education can help young people to understand their responsibilities towards others, especially their family and the society, and recognise the negative implications that alcohol and drugs can have on them.

Similarly, savings and financial capability can also be seen as insurance assets useful for increasing financial protection at the individual level, ensuring a higher level of health coverage (SDG 3.8). Moreover, a study conducted by Dupas and Robinson, using data from a field experiment in Kenya, pointed out that providing individuals with simple informal savings technologies could substantially increase investment in preventative health and reduce vulnerability to health shocks. A simple, safe place to save is enough to increase preventative health investment by at least 66 percent, demonstrating a large and lasting impact on health savings and investment behaviour.<sup>17</sup> In addition, savings can prevent low income households from making out-of-pocket payments when dealing with health shocks, keeping them out of a perpetual cycle of poverty.<sup>18</sup>

## **SDG 4:** **Ensure Inclusive and Equitable Quality Education**

There is evidence that savings may improve educational attainment and expectations. In their research Elliot and Beverly argued that when race, family income, parental education, and youth academic achievement are accounted for, savings remain an important predictor of whether or not youth are currently enrolled in or have graduated from a two or four-year college or university.<sup>19</sup> Financial inclusion is therefore suitable for supporting access to tertiary education (SDG 4.3). By the same token, livelihoods education plays an important role in providing entrepreneurial and employability skills. As such, ECE provides a holistic approach in line with the UN SDG Report, supporting the attainment of the knowledge, skills, attitudes and behaviours needed to function as a positive contributor to society.<sup>20</sup>

Furthermore, financial and livelihoods education resonate strongly with SDG 4.3, 4.4 and 4.6 as they aim to substantially increase the number of youth and adults who have relevant skills, including technical and soft skills, for employment, decent jobs and entrepreneurship. According to UNICEF, livelihoods education can develop skills and competencies in young people that can help them to "earn money ethically, sustainably and responsibly through either entrepreneurship or employment. Children and youth can learn how to plan, develop and sustain their own business ideas and enterprises,

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<sup>14</sup> CYFI (2012b, pp. 21-23); BRAC (2012)

<sup>15</sup> CYFI (2012b, pp.21-23)

<sup>16</sup> CYFI (2012b, pp.21-23)

<sup>17</sup> Dupas and Robinson (2013, pp. 1138-1142)

<sup>18</sup> Priyanka, Xu and Evans (2011, pp.5-6)

<sup>19</sup> Elliot and Beverly (2011, pp.343-348); CYFI (2016, p.21)

<sup>20</sup> UN DESA (2016)



and gain practical entrepreneurial and employability skills in order to take advantage of economic opportunities within their community.”<sup>21</sup>

Social and financial education can bring improvements in ensuring that all young people, both male and female, achieve literacy and numeracy (SDG 4.6). By understanding their rights and responsibilities, youth can become more aware of the importance of going to school and obtaining a basic education. In addition, financial education also enables children to not simply acquire knowledge, but also to apply their skills in a worthwhile manner. Notably, there is a range of recent studies that show the positive effects of financial education on financial knowledge and behaviour of children and youth.<sup>22</sup>

Social education can significantly improve some learning areas and build capabilities in present and future generations, allowing them to better understand, value and contribute to the world in which they live. Social and life skills education is also central to global citizenship. When young people learn about their rights and responsibilities, they are more likely to respect the rights of others and work together to build a better world. In other words, social education develops respect for diversity, empathy, peace, non-violence and social and economic justice (SDG 4.7).

Financial inclusion strategies with proactive outreach to vulnerable and disadvantaged groups, as advocated in CYFI’s Child and Youth Friendly Banking Principles, contribute to SDG 4.5 in eliminating gender and other socioeconomic disparities in educational attainment. Combined with ECE at an early age, financial inclusion can empower children and youth to assert their rights, take control over their own futures and contribute positively to the society. Taken together, these components help young people to overcome socioeconomic and financial barriers to education.

## **SDG 5:** **Achieve Gender Equality and Empowerment for all Women and Girls**

Financial inclusion and education are two essential factors that can accelerate progress towards ending all forms of discrimination against all women and girls everywhere (SDG 5.1). 42 percent of women around the world remain unbanked, a figure that represents 1.1 billion individuals and is 7 percent higher than the proportion of unbanked men.<sup>23</sup> Moreover, the resulting lack of credit history results in women more often being denied bank loans and paying higher interest rates than men.<sup>24</sup> Research by Ashraf, Karlan, and Win demonstrates that providing financial access and developing financial capabilities for young women and girls increases social and economic empowerment, allowing them to take advantage of greater economic opportunities alongside their male counterparts. In turn, empowering women to have greater control over their finances advances the goal of gender equality.<sup>25</sup>

When girls and young women are exposed to entrepreneurial skills training and are granted access to financial services without gender bias, their ability to build a strong asset base and achieve economic independence can be significantly enhanced. The combination of all these factors leads to a more comprehensive understanding of gender equality, a step forward in eliminating all forms of violence and harmful practices against women and girls (SDG 5.2-5.3). Moreover, when young men and boys are taught to respect gender diversity and appreciate social justice they will be less likely to discriminate against female counterparts in the future.

Financial education, coupled with social and health education, can provide a significant contribution to adolescent girls’ economic empowerment by enhancing their ability to control other aspects of their lives. Further, when integrated into broader programs, these components can make an impact beyond financial knowledge, attitudes and behaviour bringing about changes in other life skills and health outcomes.<sup>26</sup>

Moreover, as demonstrated in a Population Council study, a girl can use her savings in the event of illness in the family to pay hospital bills, instead of obtaining the money in a risky way, thus reducing vulnerabilities. In the same study, girls reported that having access to financial assets increased their confidence and ability to refuse sexual advances, and helped them avoid being deceived by men and having to exchange sexual favours to obtain money. They felt more economically

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<sup>21</sup> UNICEF (2012, p.9)

<sup>22</sup> O’Prey and Shepherd (2014); CYFI (2016)

<sup>23</sup> Demirguc-Kunt, Klapper, Singer, and Oudheusden (2015, pp.4-5)

<sup>24</sup> International Finance Corporation (2011, pp.7-8)

<sup>25</sup> Ashraf, Karlan, and Win (2010)

<sup>26</sup> Aflatoun (2017, pp.2-4)

independent as a result of having an account. Having a savings account also reduced vulnerability by enabling girls to meet their day-to-day needs.<sup>27</sup>

Another program from the Population Council in South Africa, called ‘Siyakha Nentsha,’ combined social and livelihoods education through the formal education system. Participants were split into two groups, with one group receiving only social education. Of those that received both components, girls felt greater levels of social inclusion and boys were more likely to have undertaken income-generating activities. All participants demonstrated significant improvements in attitudes and behaviors, showed improved budgeting and planning skills, were more aware of grant criteria, and were more likely to have opened a bank account.<sup>28</sup>

## SDG 8:

### Promote Inclusive and Sustainable Economic Growth

Financial inclusion contributes to the development of the financial sector, which has been shown to contribute to higher economic growth (SDG 8.1).<sup>29</sup> Whereas financial exclusion has been shown to deepen income inequality and slow growth, access to a wider range of financial services improves the chances of starting and expanding micro, medium, and small enterprises, thus creating employment for the individual and the community.<sup>30</sup> In addition, financial and livelihoods education provide young people with the skills necessary to improve their lives, their economic condition and therefore the overall economy.<sup>31</sup>

Through livelihoods education, youth can develop their employability skills, thus increasing the productivity of labour-intensive sectors (SDG 8.2). ECE seeks to inculcate children and youth with the skills needed to become inspired and empowered social entrepreneurs within their communities. Children and youth that acquire entrepreneurial capabilities can support innovation within the overall economy, bringing fresh ideas and new approaches.

The current employment situation is becoming critical, especially for younger generations. To illustrate, in 2015, the official global youth unemployment rate was 14 percent, compared to only 4.6 percent for adults.<sup>32</sup> A lack of relevant skills and the absence of access to appropriate financial services for entrepreneurs are two common barriers to youth employment. Greater financial inclusion and ECE, and their promotion through regional and national initiatives are tools to overcome these challenges. The vast majority of children and youth require employability skills that both make it easier to secure a job in the short term and provide financial stability in the long run. Youth who are exposed to ECE will develop the desired skills and knowledge to secure employment or become self-employed. Greater access to formal financial services can help pave the way towards employment, entrepreneurship and investment opportunities, allowing young people to build their assets and invest in their own futures. At the same time, by increasing the financial and business knowledge of children and youth, young people are presented with an opportunity to create sustainable livelihoods, stimulate entrepreneurial activities, and enhance their level of employability (SDGs 8.3-8.5-8.6). Through social education, young people develop greater self-efficacy, empathy and confidence in their ability to take control of their social and economic lives.

While the proportion of adults not holding a bank account around the world has decreased to 38 percent in 2014, this still leaves 2 billion people excluded, a majority of them being women and the poor.<sup>33</sup> Supporting children and youth in gaining access, knowledge and experience with banking products will improve their financial capabilities later in life, making them more attractive customers for banks. In this regard, the application of the Child and Youth Friendly Banking Principles, which advocate a proactive outreach by banks to unbanked young people, can encourage banks to offer access to financial products for the next generation (SDG 8.10).

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<sup>27</sup> Population Council (2013)

<sup>28</sup> Population Council (2011)

<sup>29</sup> World Bank (2014, pp.1-13)

<sup>30</sup> World Bank (2014, pp.1-13), Klapper, El-Zoghbi, and Hess (2016, pp.7-8)

<sup>31</sup> CYFI (2015, pp.18-22)

<sup>32</sup> UN DESA (2016, p.11)

<sup>33</sup> Demircuc-Kunt, Klapper, Singer, and Oudheusden (2015, pp.4-5)

## SDG 10:

### Reduce Inequality Within and Among Countries

Increasing financial inclusion and ECE will help reduce socioeconomic inequality. Proactively including children and youth of all backgrounds into the financial system and providing them with quality ECE helps ensure they will have equal opportunities to build their economic and financial futures (SDG10.2).<sup>34</sup>

In the same vein, with a strong emphasis on citizenship and developing self-confidence, ECE empowers youth to assert their rights, voice their opinions, and overcome socio-political barriers to full participation in society (SDG10.2). Moreover, as social education nurtures awareness of and respect for the rights and struggles of all humankind, it supports the fight against discrimination while fostering a demand for greater equality throughout the world (SDG10.3).<sup>35</sup>

The development of relevant knowledge and skills also enables children and youth to overcome financial and socioeconomic barriers to finding decent employment or becoming successful entrepreneurs. To illustrate, research has found a relationship between increased financial development and income growth of the poor surpassing average economic growth. While reducing income inequality, financial development is shown to “reduce absolute poverty and is linked with a fall in the percentage of the population living below the \$1 (and \$2) per day threshold (SDG10.1).”<sup>36</sup>

## SDG 11:

### Make Cities Inclusive, Safe, Resilient and Sustainable

In order to create safe, resilient and sustainable settlements and cities, it is essential to include children and youth in urban development strategies. Concentrating on urban youth development is important as the proportion of young people in urban populations is likely to increase significantly by 2030, bringing additional challenges of unemployment and social and financial exclusion.

Through the provision of financial knowledge and economic opportunities, young people will be able to build sustainable jobs and livelihoods for themselves as they will have access to the resources and knowledge needed to financially empower themselves. To promote sustainability, children and youth should be provided with a safe space to meet and work, and access to adequate public goods so that they can improve their overall living standard and contribute to the development of society. Engaging youth through financial inclusion, financial education and livelihoods education makes the goal of creating sustainable and safe cities more attainable (SDG 11.3).

## SDG 16:

### Promote Peaceful and Inclusive Societies

Promoting economic citizenship is an important step in youth empowerment. This represents a sense of confidence and efficacy experienced by young people through controlling their own lives, claiming their rights, and having empathy towards others. Children and youth are particularly vulnerable to several types of crime (such as sexual exploitation, domestic servitude, forced marriage, etc.). For example, 30 percent of human trafficking victims are children, and 43 percent of all homicides involve children and youth between 10 and 29 years old.<sup>37</sup> Studies show that programmes that increase financial inclusion and ECE can empower youth, reducing exposure to (sexual) violence and exploitation.<sup>38</sup> Financial and socio-economic

empowerment can help youth avoid harmful behaviour and becoming a victim of violence. Moreover, exclusion and inequality can lead young people to disengage from or reject society, thereby increasing social unrest and instability.<sup>39</sup>

Furthermore, financial education should not be limited to simply teaching children and youth how to master financial systems, earn returns on investment or start successful businesses. Rather, it should be also grounded in ethical and ecologically responsible behaviour. Financial, social and livelihoods education empower individuals, not only in the way they see themselves, but also in the way they see other members of their communities.<sup>40</sup> Moreover, it improves their confidence and capability to assert their rights, hold institutions accountable and participate in decision making.

<sup>34</sup> APEC (2014, pp. 1-25)

<sup>35</sup> UNESCO (2014, pp.15-17)

<sup>36</sup> Klapper, El-Zoghbi & Hess (2016, p.3)

<sup>37</sup> UN DESA (2016, p. 10,48)

<sup>38</sup> UN-HABITAT (2015, pp. 17, 23-24)

<sup>39</sup> Acemoglu and Robinson (2001) and Dutt and Mitra (2008) in Klapper, El-Zoghbi & Hess (2016, p.9); World Bank (2007, pp.160-178)

<sup>40</sup> UNESCO (2014, pp.15-17)

Developing empathy and respect is necessary to:

- significantly reduce all forms of violence and related death rates everywhere (SDG 16.1)
- substantially reduce corruption and bribery in all their forms (SDG 16.5).
- develop effective, accountable and transparent institutions at all levels (SDG 16.6)

At the same time, social education plays an important role in steering children away from financial behaviours and attitudes that may negatively affect not only personal well-being but also that of the wider community. With ECE, young people are equipped with the knowledge and skills to hold government authorities, financial institutions and civil society organizations accountable for their actions and for their place in society. As a result, accountability and transparency becomes the norm, and not an option, for governments and organizations serving youth.

The empowerment of children and youth provides a step forward to obtaining responsive, inclusive, participatory and representative decision-making at all levels. Economically empowered children and youth are better equipped to participate in the economic, social and political life not only at the community level but also at the national and international level, increasing their role as global citizens. Moreover, with their enhanced capabilities, they will be better placed to participate in local, national and international decision-making processes.

## 4. Conclusion

Expanding financial inclusion and ECE for children and youth is crucial in creating future generations that are more empowered, engaged and aware of social and financial matters. With financial inclusion, children are able to lower the risk of exploitation and can build a strong asset base, complemented by financial literacy, social values and entrepreneurial skills. Quality ECE and appropriate financial services for children and youth around the world promote inclusive and sustainable development for the next generation of economic citizens. As demonstrated in this document, an economic citizenship strategy, which integrates a financial access with ECE, can contribute to achieving many of the SDGs and related sub-targets. A more detailed mapping of the components of economic citizenship (financial inclusion and financial, social and livelihoods education) and their relation to the SDGs can be found in Annex B.

The need to invest in specific policies and programmes targeting vulnerable children and youth is clear and CYFI remains committed to promoting Child and Youth Friendly Banking and quality ECE in all parts of the world. Government authorities, financial institutions, and civil society organizations are key players in the effort to advance the United Nations Sustainable Development Agenda and should consider the benefits of integrated financial inclusion and ECE in order to reach these important SDGs.



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## 6. Annex B – SDG Tables

### SDG 1: End Poverty in all its Forms Everywhere

Target	Financial Inclusion	Financial Education	Social Education	Livelihood Education	Explanation
<b>1.1</b> By 2030, eradicate extreme poverty for all people everywhere, currently measured as people living on less than \$1.25 a day	✓	✓	✓	✓	<p>FI: Evidence has shown that FI leads to an increased economic and financial well-being for children and youth. This a higher level of income, saving and the acquisition of household assets.<sup>414243</sup> Moreover, financial inclusion can lead young people out of poverty traps.<sup>444546</sup></p> <p>FE: Promoting FE for children and youth is essential to developing a financially responsible generation able to take greater control over their financial futures by learning to mitigate financial risks, budget accordingly and becoming informed consumers.<sup>4748</sup></p> <p>SE: Social values learned through SE help young people overcome financial and social challenges, improving their capability to deal with difficult situations.</p> <p>LE: Provides youth with the ability to pursue career interests, develop problem-solving skills, entrepreneurial competencies and enhanced business skills.<sup>49</sup></p>
<b>1.2</b> By 2030, reduce at least by half the proportion of men, women and children living in poverty in all its dimensions according to national definitions	✓	✓	✓	✓	Same as 1.1
<b>1.4</b> By 2030, ensure that all men and women, especially the poor and the vulnerable, have equal	✓	✓	✓		FI: Aims to provide access to appropriate, affordable and convenient financial services allowing vulnerable populations, including children and youth, to develop assets and take greater control over their economic lives. <sup>50</sup>

<sup>41</sup> CYFI (2012b, p.21-22)

<sup>42</sup> CYFI (2015, p.34)

<sup>43</sup> Omunjalu & Fondo (2014)

<sup>44</sup> Klapper, El-Zoghbi, & Hess (2016, p.2-4)

<sup>45</sup> Banerjee and Newman (1994)

<sup>46</sup> Beck et al. (2007)

<sup>47</sup> World Bank (2014, p.80-85)

<sup>48</sup> CYFI (2016, p.19-20)

<sup>49</sup> CYFI (2016, p.18, 21)

<sup>50</sup> CYFI (2012b, pp. 21-22) Erulkar & Chong (2005)

rights to economic resources, as well as access to basic services, ownership and control over land and other forms of property, inheritance, natural resources, appropriate new technology, and financial services, including microfinance					<p>FE: Makes young people aware of financial service providers in their community and the types of products and services they offer that would meet their financial needs. Provides knowledge about the importance of asset accumulation and the ways in which assets can be obtained and secured.<sup>51</sup></p> <p>SE: Improves youth's awareness of their rights and responsibilities and develops their confidence, communication and interpersonal skills.<sup>52</sup></p>
<b>1.5</b> By 2030, build the resilience of the poor and those in vulnerable situations and reduce their exposure and vulnerability to climate-related extreme events and other economic, social and environmental shocks and disasters	✓	✓	✓	✓	<p>FI and FE: Having a solid asset base and being financially literate can reduce the impact of economic fluctuations and external shocks.<sup>53</sup></p> <p>With the skills developed through SE and LE, children and youth also learn to plan, diversify their income, solve problems, avoid hazards, take advantage of entrepreneurial opportunities and become more resourceful.<sup>54</sup></p> <p>SE also empowers youth by developing their confidence, interpersonal and problem-solving skills which helps build resilience and helps them to overcome a variety of challenges.<sup>55</sup></p>

<sup>51</sup> CYFI (2016, pp.19-21)

<sup>52</sup> CYFI (2016, pp.19-21)

<sup>53</sup> The MasterCard Foundation (2015, pp. 5-6)

<sup>54</sup> CYFI (2016, p.25-26)

<sup>55</sup> UNICEF (2012)

## SDG 3: Ensure Healthy Lives and Promote Well-being for All at all Ages

Target	Financial inclusion	Financial education	Social education	Livelihood Education	Explanation
<b>3.1</b> By 2030, reduce the global maternal mortality ratio to less than 70 per 100,000 live births	✓	✓	✓	✓	<p>Economic condition, income, working position, education and culture are all linked with better health and greater well-being.</p> <p>FI and FE: If youth are able to accumulate assets, it will enhance their socio-economic empowerment increasing their ability to delay marriage and devote more resources to healthcare expenses.<sup>56</sup></p> <p>SE: Helps younger generations to be more informed and aware of sexual and reproductive health, thus reducing the risk of a premature pregnancy and death during childbirth.<sup>57</sup> The development of personal and interpersonal skills has also shown to empower young women and reduce early pregnancy rates.</p> <p>FE and LE: Builds financial and entrepreneurial capabilities of children and youth that help them to increase their income, health and well-being.<sup>58</sup></p>
<b>3.3</b> By 2030, end the epidemics of AIDS, tuberculosis, malaria, and neglected tropical diseases as well as combat hepatitis, water-borne diseases, and other communicable diseases	✓	✓	✓	✓	<p>FI and FE: Participants in savings programs are more aware of sexual and reproductive health and more likely to insist on safer sexual practices.<sup>59 60</sup></p> <p>SE: Provides young people with more information regarding basic health and safety.<sup>61</sup></p> <p>LE: The development of entrepreneurial and employability skills, including soft skills, can assist in generating income and securing employment, which improves some of the distal determinants of health.</p>
<b>3.4</b> By 2030, reduce by one third premature mortality from non-communicable diseases through prevention and treatment and promote mental health and well-being	✓	✓	✓		<p>FI: Savings have positive effects on mental health and well-being (higher self-esteem, children are more likely to be part of a group, they score higher on the indices of social skills). They are more future-oriented and they have a stronger sense of security, including a higher level of certainty that they will accomplish their future educational plans.<sup>62 63 64</sup></p>

<sup>56</sup> CYFI (2016, p.21, 26)

<sup>57</sup> CYFI (2012b, p.22-23)

<sup>58</sup> CYFI (2012b, p.21-23)

<sup>59</sup> BRAC (2012)

<sup>60</sup> Population Council (2011)

<sup>61</sup> BRAC (2012)

<sup>62</sup> CYFI (2012b, p.22, 26-27)

<sup>63</sup> Scanlon & Adams (2009)

<sup>64</sup> CYFI (2015, pp.18-22)

					<p>FE: Complements financial inclusion, giving children and youth the possibility to make savings plans, budget their expenses and plan their future, thus increasing their self-confidence and well-being.<sup>65</sup></p> <p>SE: Children are taught to identify their emotions and understand the consequences of failing to deal with them properly.<sup>66</sup></p>
<b>3.5</b> Strengthen the prevention and treatment of substance abuse, including narcotic drug abuse and harmful use of alcohol		✓	✓	✓	<p>SE: Brings more awareness of substance abuse in society and of the negative implications that alcohol and drugs can have.</p> <p>FE and LE: Contribute to the empowerment of young people, equipping them with marketable skills and giving them the possibility to better control their social and economic lives.</p>
<b>3.8</b> Achieve universal health coverage, including financial risk protection, access to quality essential health-care services and access to safe, effective, quality and affordable essential medicines and vaccines for all.	✓	✓	✓		<p>FI and FE: Owning a savings account, and knowing how to use it, increases financial capability and economic security. Individuals with opportunities to save formally and informally can substantially increase investment in preventative health and reduce vulnerability to health shocks.<sup>67 68 69</sup></p> <p>SE: Exposure to basic health and safety through SE increases young people's awareness of the importance of good health and the types of health services available.</p>

<sup>65</sup> CYFI (2012b, p.17)

<sup>66</sup> CYFI (2012a)

<sup>67</sup> Dupas and Robinson (2013, pp. 1138-1142)

<sup>68</sup> Priyanka, Xu and Evans (2011, pp.5-6)

<sup>69</sup> IPA (2015)

## SDG 4: Ensure Inclusive and Equitable Quality Education and Promote Lifelong Learning Opportunities for All

Target	Financial Inclusion	Financial Education	Social Education	Livelihood Education	Explanation
<b>4.3</b> By 2030, ensure equal access for all women and men to affordable and quality technical, vocational and tertiary education, including university	✓	✓		✓	<p>FI: Evidence shows that financial inclusion improves educational attainment and academic achievements.<sup>70 71 72</sup></p> <p>FE: Planning and budgeting helps young people save for higher education and vocational training programs</p> <p>LE: Encourages young people to map their future career goals and understand what educational channels are necessary to achieve these goals.</p>
<b>4.4</b> By 2030, substantially increase the number of youth and adults who have relevant skills, including technical and vocational skills, for employment, decent jobs and entrepreneurship	✓	✓	✓	✓	<p>FI: Owning a savings account, and knowing how to use it, increases financial capability and economic security. Individuals with opportunities to save formally can substantially increase investment in education and skills enhancement.</p> <p>FE: Helps young people understand the various forms of wages, taxes and sources of income available. Also, it helps them to financially plan for their studies and to reach their professional goals.</p> <p>SE: Personal and interpersonal skills have shown to be essential for increasing employability and securing a livelihood for young people.<sup>7374</sup></p> <p>LE: Builds sustainable livelihoods for youth through skills assessment and developing foundational skills for entrepreneurship and employability. LE also develops an understanding of employer and employee responsibility and the potential social and environmental impacts of enterprise.<sup>75</sup></p>
<b>4.5</b> By 2030, eliminate gender disparities in education and ensure equal access to all levels of education and vocational training for the vulnerable, including persons with disabilities, indigenous peoples and children in vulnerable situations	✓		✓		<p>FI: Evidence has shown that youth with savings are about twice as likely to be on course for educational achievement as their counterparts without savings. An asset base also reduces the fear that there will be financial barriers to higher education in the future.<sup>76</sup></p> <p>SE: A greater awareness of rights, and a respect for diversity and social justice, creates more participation among young people and calls attention to more inclusive systems. Young people will be inspired to campaign against discrimination and injustice in educational systems.</p>

<sup>70</sup> Elliot and Beverly (2011, p.24-26)

<sup>71</sup> CYFI (2012b)

<sup>72</sup> Lee, Johnson, Sherraden, Ansong, Osei-Akoto, & Chowa (2015)

<sup>73</sup> Florez and Jayaram (2016)

<sup>74</sup> OECD (2015)

<sup>75</sup> UNICEF (2012, p.9-10)

<sup>76</sup> CYFI (2012b, p.24-26)

<p><b>4.6</b> By 2030, ensure that all youth and a substantial proportion of adults, both men and women, achieve literacy and numeracy</p>	✓	✓		✓	<p>FI: Allows young people to practically apply financial literacy and functional numeracy skills through access to financial services and developing an active savings culture.</p> <p>FE: There is a wealth of evidence that shows the positive effects of FE and FI on developing financial literacy and positive financial attitudes and behaviours amongst children and youth.<sup>7778</sup></p> <p>LE: Entrepreneurial experiences in school allow young people to apply financial literacy and numeracy skills through individual and/or group based enterprise.</p>
<p><b>4.7</b> By 2030, ensure that all learners acquire the knowledge and skills needed to promote sustainable development, through education for sustainable development, human rights, gender equality, promotion of a culture of peace and non-violence, global citizenship and appreciation of cultural diversity and of culture’s contribution to sustainable development</p>		✓	✓	✓	<p>FE: Developing financial literacy is central to making financially responsible decisions, living within ones means and achieving a sustainable livelihood.<sup>79</sup></p> <p>SE: Social and life skills education is central to global citizenship. When young people learn about rights and responsibilities, they are more likely to respect the rights of others and work together to build a better world. Develops a respect for diversity, empathy, peace and non-violence, and social and economic justice.<sup>80</sup></p> <p>LE: Develops skills and competencies in young people that can help them earn money ethically, sustainably and responsibly through either entrepreneurship or employment.</p>

<sup>77</sup> CYFI (2015, pp. 18-22)

<sup>78</sup> O’Prey and Shepherd (2014)

<sup>79</sup> O’Prey and Shepherd (2014)

<sup>80</sup> UNESCO (2014, pp.15-17)

## SDG 5: Achieve Gender Equality and Empower all Women and Girls

Target	Financial Inclusion	Financial Education	Social Education	Livelihood Education	Explanation
<b>5.1</b> End all forms of discrimination against all women and girls everywhere	✓	✓	✓	✓	<p>FE and FI: Providing financial access and developing financial capabilities for young women and girls builds social and economic empowerment, allowing them to take advantage of greater economic opportunities alongside their male counterparts.<sup>81,82</sup></p> <p>SE: Increasing awareness of their rights and responsibilities empowers women to take a stand against gender discrimination. Moreover, when young men and boys are taught to respect gender diversity and appreciate social justice they will be less likely to discriminate against women in the future.</p> <p>LE: When young women and girls are exposed to entrepreneurial skills training, their ability to build a strong asset base and achieve economic independence can be greatly enhanced.<sup>83,84,85</sup></p>
<b>5.2</b> Eliminate all forms of violence against all women and girls in the public and private spheres, including trafficking and sexual and other types of exploitation	✓	✓	✓	✓	Same as 5.1
<b>5.5</b> Ensure women's full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic and public life		✓	✓	✓	Developing knowledge of basic rights and responsibilities (SE) in combination with increased confidence through economic empowerment (FE, LE), will enable girls and young women to be able to participate more fully in the social, economic and political life of their communities. <sup>86</sup>
<b>5.a.</b> Undertake reforms to give women equal rights to economic resources, as well as access to ownership and control over land and other forms of property, financial services, inheritance and natural resources, in accordance with national laws	✓	✓	✓	✓	<p>FI: Increases access for a full suite of safe and appropriate financial services.</p> <p>FE, SE and LE: Women develop skills to acquire and manage a variety of assets, understand financial regulations and claim their rights to property and other economic resources.<sup>87</sup></p>

<sup>81</sup> Population Council (2013)

<sup>82</sup> CYFI (2012b, p.22-23)

<sup>83</sup> BRAC (2012)

<sup>84</sup> UN-HABITAT (2015, pp. 17, 23-24)

<sup>85</sup> Population Council (2011)

<sup>86</sup> Population Council (2011)

<sup>87</sup> CYFI (2016, p.20-21)

## SDG 8: Promote Inclusive and Sustainable Economic Growth

Target	Financial Inclusion	Financial Education	Social Education	Livelihood Education	Explanation
<b>8.1</b> Sustain per capita economic growth in accordance with national circumstances and, in particular, at least 7 per cent gross domestic product growth per annum in the least developed countries	✓	✓		✓	<p>FI: Young people can benefit from a range of appropriate financial services, learning when it is the right time to spend, save, borrow and share money. Financial Inclusion improves financial sector development and as such increases the growth rate.<sup>88</sup></p> <p>FE and LE provides young people with the means to develop financial and entrepreneurial competencies, improve their economic condition and contribute to the overall economy.<sup>8990</sup> FE helps young people avoid falling into debt while making wise financial decisions that will provide for a secure financial future.</p>
<b>8.3</b> Promote development-oriented policies that support productive activities, decent job creation, entrepreneurship, creativity and innovation, and encourage the formalization and growth of micro-, small- and medium-sized enterprises, including through access to financial services.	✓	✓	✓	✓	<p>Greater FI and FE, and their promotion through regional and national initiatives, will become the tools to overcome the lack of relevant skills and the lack of access to appropriate financial services for young entrepreneurs.<sup>91</sup></p> <p>FE and LE: Increasing the financial and business knowledge of youth enhances their opportunities to obtain sustainable livelihoods through entrepreneurial ventures and securing employment.<sup>92</sup> Greater appreciation for the social impact of enterprise.</p> <p>SE: Young people develop greater self-efficacy and confidence in their ability to take control of their social and economic lives.<sup>93 94</sup> It also develops greater appreciation and empathy for different communities and vulnerable populations in society. SE improves cognitive, personal and interpersonal skills that are increasingly required from youth to successfully make the transition to the job market.<sup>95</sup></p>
<b>8.5</b> By 2030, achieve full and productive employment and decent work for all women and men, including for young people and persons with disabilities, and equal pay for work of equal value	✓	✓	✓	✓	Same as 8.3

<sup>88</sup> World Bank (2014, pp.1-13)

<sup>89</sup> CYFI (2015, pp.18-22)

<sup>90</sup> Klapper, El-Zoghbi, and Hess (2016, pp.7-8)

<sup>91</sup> World Bank (2014, 105-146)

<sup>92</sup> UNICEF (2012, p.9-16)

<sup>93</sup> CYFI (2012b, pp.22-26)

<sup>94</sup> Klapper, El-Zoghbi, & Hess (2016, p.8)

<sup>95</sup> Florez and Jayaram (2016, pp.x-xii)



<p><b>8.6</b> By 2020, substantially reduce the proportion of youth not in employment, education or training</p>	✓	✓	✓	✓	Same as 8.3
<p><b>8.10</b> Strengthen the capacity of domestic financial institutions to encourage and expand access to banking, insurance and financial services for all</p>	✓	✓			<p>FI and FE: As young people become more familiar with the financial services available to them, and gain more confidence in using these products and services in a productive and responsible manner, they are able to demand a wider application of Child and Youth Friendly banking practices within the financial services sector. Financial institutions could grow in a sustainable way because of an educated and more reliable demand from young clients</p>

## SDG 10: Reduce inequality within and among countries

Target	Financial Inclusion	Financial Education	Social Education	Livelihood Education	Explanation
<b>10.1</b> By 2030, progressively achieve and sustain income growth of the bottom 40 per cent of the population at a rate higher than the national average	✓	✓		✓	FE and LE: When FE and LE are offered to all children and youth, regardless of their background, they can develop the skills and knowledge they need to find decent employment or become self-employed entrepreneurs, enabling them to build a financially and economically secure future for themselves. <sup>96</sup> It therefore helps youth from disadvantaged backgrounds overcome financial and economic barriers to success. <sup>97</sup>  FI: Gaining access to savings and credit facilities can enable micro, medium, and small business owners and self-employed to survive adversity and expand their business. <sup>98</sup>
<b>10.2</b> By 2030, empower and promote the social, economic and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other status	✓	✓	✓	✓	FI, FE, and LE: By developing financial, employability and entrepreneurship skills, youth from all backgrounds gain the necessary tools to participate fully in economic society; while financial inclusion further enables them to overcome financial barriers to participation. <sup>99,100</sup>  SE: Further stimulates the development of confidence, life-skills and awareness of rights and responsibilities, resulting in empowered economic citizens capable of asserting their rights and expressing their opinions and interests. Aside from nurturing self-confidence and a sense of efficacy, SE also encourages respect and commitment to the rights and interests of others and the society, rejecting all forms of discrimination.
<b>10.3</b> Ensure equal opportunity and reduce inequalities of outcome, including by eliminating discriminatory laws, policies and practices and promoting appropriate legislation, policies and action in this regard	✓	✓	✓	✓	Same as 10.2

<sup>96</sup> UNICEF (2012, p.9-16)

<sup>97</sup> APEC (2014, p.11-25)

<sup>98</sup> World Bank (2014, p.105-146), Klapper, Mayada El-Zoghbi, and Hess (2016, p.8-9)

<sup>99</sup> UN DESA (2016)

<sup>100</sup> CYFI (2015)

## SDG 11: Make Cities Inclusive, Safe, Resilient and Sustainable

Target	Financial Inclusion	Financial Education	Social Education	Livelihood Education	Explanation
<b>11.3</b> By 2030, enhance inclusive and sustainable urbanization and capacity for participatory, integrated and sustainable human settlement planning and management in all countries	✓	✓	✓	✓	<p>Concentrating on urban youth development is important as young people are projected to make up nearly two thirds of urban populations by 2030, bringing with them challenges of unemployment and social and financial exclusion.</p> <p>FI and FE: When FI and FE is widespread, there is less probability that children and youth will engage in crime, gangs, and illicit economic activities, issues that are particularly problematic in urban settings. Young people become more resourceful, efficient and productive in their financial lives.<sup>101</sup></p> <p>SE: Contributes to the understanding of rights and responsibilities, respect for rules, empathy and conflict resolution, essential qualities for healthy, integrated and inclusive urban communities.</p> <p>LE: Young people will be able to secure sustainable jobs and livelihoods for themselves and others, as they will have access to the resources and knowledge needed to empower themselves financially and participate actively in market solutions for sustainable urbanization.</p>
<b>11.b</b> By 2020, substantially increase the number of cities and human settlements adopting and implementing integrated policies and plans towards inclusion, resource efficiency, mitigation and adaptation to climate change, resilience to disasters, and develop and implement, in line with the Sendai Framework for Disaster Risk Reduction 2015-2030, holistic disaster risk management at all levels	✓	✓	✓	✓	Same as 11.3

<sup>101</sup> Brown, Collins, Schmeiser, Urban (2014)

## SDG 16: Promote Peaceful and Inclusive Societies

Target	Financial Inclusion	Financial Education	Social Education	Livelihood Education	Explanation
<b>16.1</b> Significantly reduce all forms of violence and related death rates everywhere		✓	✓	✓	SE: Helps young people develop empathy, respect for diversity, social justice, conflict resolution and respect of rules and regulations. FE, SE and LE combined increase the empowerment of children and youth not only in the way they see themselves but also in the way they see other members of their communities. Several case studies show that the combination of these components can reduce children and youth vulnerability to (sexual) exploitation and violence. <sup>102</sup> In addition, reduced unemployment can dissuade young people from engaging in criminal and other harmful behaviour. <sup>103</sup>
<b>16.5</b> Substantially reduce corruption and bribery in all their forms		✓	✓	✓	Same as 16.1
<b>16.6</b> Develop effective, accountable and transparent institutions at all levels	✓	✓	✓	✓	FI: As young people become increasingly familiar with financial products and services they will demand more Child and Youth Friendly banking practices from their financial institutions, including responsible marketing, internal controls and fair pricing.  FE, SE, LE: Young people are equipped with the knowledge and skills to hold government authorities, financial institutions and civil society organizations accountable for their actions and for their place in society. Accountability and transparency becomes the norm, and not an option, for governments and organizations serving youth.
<b>16.7</b> Ensure responsive, inclusive, participatory and representative decision-making at all levels	✓	✓	✓	✓	FI: As young people become a more important client segment for financial services providers, the demand for their input on product design and evaluation will increase. Financial institutions will be pressured to be more responsive and accommodating to the interests of young clients. FE, SE, LE: Socially and economically empowered children and youth will increase their participation in economic, social and political life, not only at the community level but also at the national and international levels. Moreover, with their enhanced capabilities, they will be better placed to participate in local, regional and international decision-making processes.

<sup>102</sup> UN-HABITAT (2015, p.23-24)

<sup>103</sup> World Bank (2007, p.120-121)

## 7. Annex C – SDG Targets and Indicators

Goal	Target	Indicator
1. End poverty in all its forms everywhere	1.1 By 2030, eradicate extreme poverty for all people everywhere, currently measured as people living on less than \$1.25 a day	1.1.1 Proportion of population below the international poverty line, by sex, age, employment status and geographical location (urban/rural)
	1.2 By 2030, reduce at least by half the proportion of men, women and children living in poverty in all its dimensions according to national definitions	1.2.1 Proportion of population living below the national poverty line, by sex and age 1.2.2 Proportion of men, women and children of all ages living in poverty in all its dimensions according to national definitions
	1.4 By 2030, ensure that all men and women, especially the poor and the vulnerable, have equal rights to economic resources, as well as access to basic services, ownership and control over land and other forms of property, inheritance, natural resources, appropriate new technology, and financial services, including microfinance	1.4.1 Proportion of population living in households with access to basic services 1.4.2 Proportion of total adult population with secure tenure rights to land, with legally recognized documentation and who perceive their rights to land as secure, by sex and by type of tenure
	1.5 By 2030, build the resilience of the poor and those in vulnerable situations and reduce their exposure and vulnerability to climate-related extreme events and other economic, social and environmental shocks and disasters	1.5.1 Number of deaths, missing persons and persons affected by disaster per 100,000 people 1.5.2 Direct disaster economic loss in relation to global gross domestic product (GDP) 1.5.3 Number of countries with national and local disaster risk reduction strategies
	3.1 By 2030, reduce the global maternal mortality ratio to less than 70 per 100,000 live births	3.1.1 Maternal mortality ratio 3.1.2 Proportion of births attended by skilled health personnel
3. Ensure healthy lives and promote well-being for all at all ages	3.3 By 2030, end the epidemics of AIDS, tuberculosis, malaria, and neglected tropical diseases as well as combat hepatitis, water-borne diseases, and other communicable diseases	3.3.1 Number of new HIV infections per 1,000 uninfected population, by sex, age and key populations 3.3.2 Tuberculosis incidence per 1,000 population 3.3.3 Malaria incidence per 1,000 population 3.3.4 Hepatitis B incidence per 100,000 population 3.3.5 Number of people requiring interventions against neglected tropical diseases
	3.4 By 2030, reduce by one third premature mortality from non-communicable diseases through prevention and treatment and promote mental health and well-being	3.4.1 Mortality rate attributed to cardiovascular disease, cancer, diabetes or chronic respiratory disease 3.4.2 Suicide mortality rate
	3.5 Strengthen the prevention and treatment of substance abuse, including narcotic drug abuse and harmful use of alcohol	3.5.1 Coverage of treatment interventions (pharmacological, psychosocial and rehabilitation and aftercare services) for substance use disorders 3.5.2 Harmful use of alcohol, defined according to the national context as alcohol per capita consumption (aged 15 years and older) within a calendar year in litres of pure alcohol

	<p>3.8 Achieve universal health coverage, including financial risk protection, access to quality essential health-care services and access to safe, effective, quality and affordable essential medicines and vaccines for all.</p>	<p>3.8.1 Coverage of essential health services (defined as the average coverage of essential services based on tracer interventions that include reproductive, maternal, new born and child health, infectious diseases, non-communicable diseases and service capacity and access, among the general and the most disadvantaged population)</p> <p>3.8.2 Number of people covered by health insurance or a public health system per 1,000 population</p>
4. Ensure Inclusive and equitable quality education and promote lifelong learning opportunities for all	<p>4.3 By 2030, ensure equal access for all women and men to affordable and quality technical, vocational and tertiary education, including university</p>	<p>4.3.1 Participation rate of youth and adults in formal and non-formal education and training in the previous 12 months, by sex</p>
	<p>4.4 By 2030, substantially increase the number of youth and adults who have relevant skills, including technical and vocational skills, for employment, decent jobs and entrepreneurship</p>	<p>4.4.1 Proportion of youth and adults with information and communications technology (ICT) skills, by type of skill</p>
	<p>4.5 By 2030, eliminate gender disparities in education and ensure equal access to all levels of education and vocational training for the vulnerable, including persons with disabilities, indigenous peoples and children in vulnerable situations</p>	<p>4.5.1 Parity indices (female/male, rural/urban, bottom/top wealth quintile and others such as disability status, indigenous peoples and conflict-affected, as data become available) for all education indicators on this list that can be disaggregated</p>
	<p>4.6 By 2030, ensure that all youth and a substantial proportion of adults, both men and women, achieve literacy and numeracy</p>	<p>4.6.1 Percentage of population in a given age group achieving at least a fixed level of proficiency in functional (a) literacy and (b) numeracy skills, by sex</p>
	<p>4.7 By 2030, ensure that all learners acquire the knowledge and skills needed to promote sustainable development, through education for sustainable development, human rights, gender equality, promotion of a culture of peace and non-violence, global citizenship and appreciation of cultural diversity and of culture's contribution to sustainable development</p>	<p>4.7.1 Extent to which (i) global citizenship education and (ii) education for sustainable development, including gender equality and human rights, are mainstreamed at all levels in: (a) national education policies, (b) curricula, (c) teacher education and (d) student assessment</p>
5. Achieve gender equality and empower all women and girls	<p>5.1 End all forms of discrimination against all women and girls everywhere</p>	<p>5.1.1 Whether or not legal frameworks are in place to promote, enforce and monitor equality and non-discrimination on the basis of sex</p>
	<p>5.2 Eliminate all forms of violence against all women and girls in the public and private spheres, including trafficking and sexual and other types of exploitation</p>	<p>5.2.1 Proportion of ever-partnered women and girls aged 15 years and older subjected to physical, sexual or psychological violence by a current or former intimate partner in the previous 12 months, by form of violence and by age</p> <p>5.2.2 Proportion of women and girls aged 15 years and older subjected to sexual violence by persons other than an intimate partner in the previous 12 months, by age and place of occurrence</p>
	<p>5.5 Ensure women's full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic and public life</p>	<p>5.5.1 Proportion of seats held by women in national parliaments and local governments</p> <p>5.5.2 Proportion of women in managerial positions</p>

	5.a. Undertake reforms to give women equal rights to economic resources, as well as access to ownership and control over land and other forms of property, financial services, inheritance and natural resources, in accordance with national laws.	5.a.1 (a) Proportion of total agricultural population with ownership or secure rights over agricultural land, by sex; and (b) share of women among owners or rights-bearers of agricultural land, by type of tenure 5.a.2 Proportion of countries where the legal framework (including customary law) guarantees women's equal rights to land ownership and/or control
8. Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all	8.1 Sustain per capita economic growth in accordance with national circumstances and, in particular, at least 7 per cent gross domestic product growth per annum in the least developed countries	8.1.1 Annual growth rate of real GDP per capita
	8.3 Promote development-oriented policies that support productive activities, decent job creation, entrepreneurship, creativity and innovation, and encourage the formalization and growth of micro-, small- and medium-sized enterprises, including through access to financial services.	8.3.1 Proportion of informal employment in non-agriculture employment, by sex
	8.5 By 2030, achieve full and productive employment and decent work for all women and men, including for young people and persons with disabilities, and equal pay for work of equal value	8.5.1 Average hourly earnings of female and male employees, by occupation, age and persons with disabilities 8.5.2 Unemployment rate, by sex, age and persons with disabilities
	8.6 By 2020, substantially reduce the proportion of youth not in employment, education or training	8.6.1 Proportion of youth (aged 15-24 years) not in education, employment or training
	8.10 Strengthen the capacity of domestic financial institutions to encourage and expand access to banking, insurance and financial services for all	8.10.1 Number of commercial bank branches and automated teller machines (ATMs) per 100,000 adults 8.10.2 Proportion of adults (15 years and older) with an account at a bank or other financial institution or with a mobile-money-service provider
10. Reduce inequality within and among countries	10.1 By 2030, progressively achieve and sustain income growth of the bottom 40 per cent of the population at a rate higher than the national average	10.1.1 Growth rates of household expenditure or income per capita among the bottom 40 per cent of the population and the total population
	10.2 By 2030, empower and promote the social, economic and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other status	10.2.1 Proportion of people living below 50 per cent of median income, by age, sex and persons with disabilities
	10.3 Ensure equal opportunity and reduce inequalities of outcome, including by eliminating discriminatory laws, policies and practices and promoting appropriate legislation, policies and action in this regard	10.3.1 Proportion of the population reporting having personally felt discriminated against or harassed within the previous 12 months on the basis of a ground of discrimination prohibited under international human rights law

11. Make cities and human settlements inclusive, safe, resilient and sustainable	11.3 By 2030, enhance inclusive and sustainable urbanization and capacity for participatory, integrated and sustainable human settlement planning and management in all countries	11.3.1 <i>Ratio of land consumption rate to population growth rate</i> 11.3.2 <i>Proportion of cities with a direct participation structure of civil society in urban planning and management that operate regularly and democratically</i>
	11.b By 2020, substantially increase the number of cities and human settlements adopting and implementing integrated policies and plans towards inclusion, resource efficiency, mitigation and adaptation to climate change, resilience to disasters, and develop and implement, in line with the Sendai Framework for Disaster Risk Reduction 2015-2030, holistic disaster risk management at all levels	11.b.1 <i>Proportion of local governments that adopt and implement local disaster risk reduction strategies in line with the Sendai Framework for Disaster Risk Reduction 2015-2030</i> 11.b.2 <i>Number of countries with national and local disaster risk reduction strategies</i>
16. Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels	16.1 Significantly reduce all forms of violence and related death rates everywhere	16.1.1 <i>Number of victims of intentional homicide per 100,000 population, by sex and age</i> 16.1.2 <i>Conflict-related deaths per 100,000 population, by sex, age and cause</i> 16.1.3 <i>Proportion of population subjected to physical, psychological or sexual violence in the previous 12 months</i> 16.1.4 <i>Proportion of population that feel safe walking alone around the area they live</i>
	16.5 Substantially reduce corruption and bribery in all their forms	16.5.1 <i>Proportion of persons who had at least one contact with a public official and who paid a bribe to a public official, or were asked for a bribe by those public officials, during the previous 12 months</i> 16.5.2 <i>Proportion of businesses that had at least one contact with a public official and that paid a bribe to a public official, or were asked for a bribe by those public officials during the previous 12 months</i>
	16.6 Develop effective, accountable and transparent institutions at all levels	16.6.1 <i>Primary government expenditures as a proportion of original approved budget, by sector (or by budget codes or similar)</i> 16.6.2 <i>Proportion of the population satisfied with their last experience of public services</i>
	16.7 Ensure responsive, inclusive, participatory and representative decision-making at all levels	16.7.1 <i>Proportions of positions (by sex, age, persons with disabilities and population groups) in public institutions (national and local legislatures, public service, and judiciary) compared to national distributions</i> 16.7.2 <i>Proportion of population who believe decision-making is inclusive and responsive, by sex, age, disability and population group</i>











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