

THE UPLIFT

Rethinking finance through foresight.

Endorsed by the UNESCO Chair of Future Studies · Featured as a case study by Sohail Inayatullah, creator of Causal Layered Analysis

CASE STUDY

Green Economy Coalition & IIED.

Sustainable Finance as a Culture, Not a Product

Why youth resistance to sustainable finance is a worldview problem — not an education problem.

THE COMMISSION

This insight emerged from a project commissioned by the *Green Economy Coalition & IIED (EU-funded)*, where, through several workshops, we explored a recurring question at the intersection of finance, sustainability and youth engagement:

Is access to sustainable finance primarily an education problem? Or does resistance originate at a deeper, systemic level?

THE APPROACH

Using Causal Layered Analysis (CLA) — a strategic foresight methodology — The Uplift examined sustainable finance beyond surface-level awareness gaps, looking instead at the cultural narratives, structural incentives, and assumptions about money that shape financial behavior.

The work combined:

- › Analysis of financial literacy and sustainable finance adoption patterns
- › Workshops and dialogue with youth and social entrepreneurs
- › A foresight artifact: a conceptual prototype illustrating what a youth-centered sustainable banking experience could look like if redesigned from scratch — not a product, but a strategic tool to make invisible assumptions visible

What is foresight?

It is not about predicting the future. It is about creating transformative spaces where you can analyze what's really blocking change, imagine alternative futures beyond incremental tweaks, and develop strategy that's deeper, more inclusive, and longer-term.

Instead of asking 'how do we get there faster?' we ask 'what's preventing us from getting there at all?'

THE FINDING

The analysis revealed that sustainable finance adoption is not primarily an education problem. It is a worldview problem.

Young people are not disengaged from finance because they don't understand it. They distrust it — because institutions no longer carry the authority they once did. When finance is combined with sustainability, the result is often cognitive overload and disengagement, not inspiration. Sustainable finance is perceived as elite virtue signalling: the intersection of two concepts that ordinary people cannot access, understand, or trust.



That shift changes everything. It reframes the entire program design — from information delivery to systems redesign.

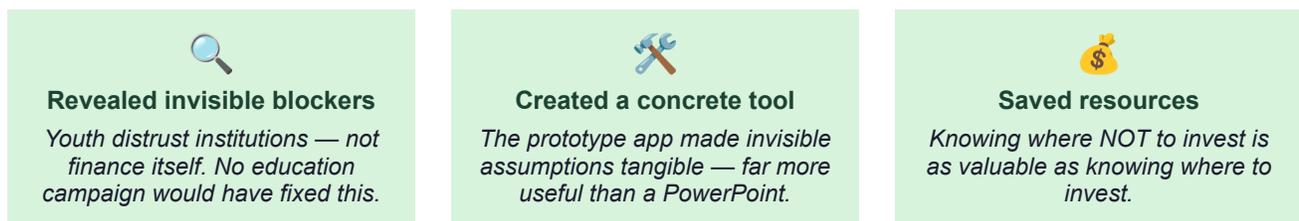
THE FORESIGHT ARTIFACT

To make invisible assumptions visible, The Uplift developed a conceptual prototype: a youth-centered sustainable banking app designed around three principles that emerged directly from the workshops:

- › Impact-visible — users see exactly where their money flows and what it produces
- › Community-validated — financial decisions are shaped by peer networks, not institutional authority
- › Participatory governance — users have a voice in how their capital is deployed

This is not a product recommendation. It is a strategic tool — a way of making systemic assumptions concrete enough to act on.

WHAT THIS MEANS FOR YOU



For foundations, funds, and mission-driven organizations: this type of analysis translates directly into saved time and money — by avoiding false solutions and prioritizing the levers that actually matter.

Want to apply this lens to your organization?

We work with foundations, impact investors, and mission-driven organizations to surface the worldview assumptions that keep transformation at the margins — and identify concrete action paths forward.

Clémence Betesuku — Founder, The Uplift
clemence@theupliftagency.fr