



Ontario Council for
International Cooperation

Youth Voices for Gender Equality: The Needs and Opinions of Ontarian Youth Regarding Poverty, Institutions and Financing

Organization: Youth Policy-Makers Hub (YPH), Ontario Council for International Cooperation (OCIC)

Region: Ontario

Country: Canada

Date: January 16th, 2024

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2. Acronyms

CSW68 - The sixty-eighth session of the Commission on the Status of Women

FIAP - Canada's Feminist International Assistance Policy

ESG - Environmental, social and corporate governance

G7 - The Group of Seven

HLPGs - G20 High-Level Policy Guidelines on Digital Financial Inclusion for Youth, Women, and SMEs

IMF - International Monetary Fund

OCIC - Ontario Council for International Cooperation

SME - Small and Medium Enterprises

SOGIESC - sexual orientations, gender identities, gender expressions, and sex characteristics

UN - United Nations

UNEP - United Nations Environment Programme

UNICEF - United Nations Children's Fund

UN SDGs - United Nations Sustainable Development Goals

YPH - Youth Policy-Makers Hub

3. Executive Summary

Researchers combined the diverse perspectives and suggestions of 16 youth in the province of Ontario to present recommendations for engaging youth in discussions relating to poverty and financing, through a lens of gender inclusion. These include mandatory financial education from childhood, and various structural and societal supports to ensure these curricula are implemented effectively, to set youth up for strong and stable socioeconomic futures in adulthood. The report also acknowledges the gaps in voices that were represented, on account of the online research format, geographic and age restrictions, language barriers, and other social restrictions, such that the pool of participants was limited to a relatively financially comfortable group living in a Group of Seven (G7)¹ country.

(a) About Ontario Council For International Cooperation

The Ontario Council for International Cooperation (OCIC) is an expanding community of Ontario-based international cooperation and global citizenship-focused organizations, institutions, and individual associate members committed to working for global social justice, human dignity, and participation for all.

(b) About Youth Policy-Makers Hub

OCIC's Youth Policy-Makers Hub (YPH) seeks to engage diverse youth from across Ontario in international cooperation policy processes in support of Gender Equality, Canada's Feminist International Assistance Policy (FIAP) action areas, and the UN Sustainable Development Goals (SDGs). In doing so, they hope to increase the awareness and interest of Ontarians, especially youth, in international cooperation and key global issues, and to offer opportunities for meaningful participation in advocacy and policy-making processes, meetings, and delegations.

¹ The Group of Seven (G7) is an intergovernmental political & economic forum consisting of Canada, France, Germany, Italy, Japan, the United Kingdom, and the United States. Additionally, the European Union is a "non-enumerated member". It is organized around shared values of pluralism, liberal democracy, and representative government. G7 members are the major IMF advanced economies; International Monetary Fund, "World Economic Outlook Databases". (Date accessed 16 January 2024). <https://www.imf.org/en/Publications/SPROLLS/world-economic-outlook-databases#sort=%40imfdate%20descending>

4. Introduction

This report aims to gather the perspectives of youth ages 18-35, residing in Ontario. The report adopts the United Nations Youth 2030 Strategy to identify gender-equitable insights in financing education and compilation of capacity-building recommendations. The objective of this report is to inform and shape discussions that will be held at the sixty-eighth session of the Commission on the Status of Women (CSW68). Proposed recommendations align with this session's priority theme: *Accelerating the achievement of gender equality and the empowerment of all women and girls by addressing poverty and strengthening institutions and financing with a gender perspective*.

Research and development of the report was led by five members of OCIC's YPH. The YPH members bring a diverse array of professional backgrounds to the international cooperation sector. Researchers are all between the ages of 18-35 and reside in Ontario, Canada. Biographies can be found in the *Appendix*².

² Appendix: a.

5. Methodology

The main objectives of this study are to:

- Gather valuable insights, build awareness, and foster active participation from diverse youth community members in Ontario.
- Deliver actionable recommendations to inform and shape policies and initiatives related to the priority and review themes of CSW68.

The study includes three phases:

- The preparation phase, consisting of developing data collection instruments;
- The data collection phase; and
- The data processing phase, consisting of data analysis and reporting.

Two different methods were utilized for primary data collection:

- Online Questionnaire for written responses:³ and
- Focus-Group Guiding Questionnaire with question prompts based on those from the online questionnaire.⁴

Each method contains guidelines and instructions for data collection⁵. The focus groups and online questionnaire present the same metrics. In the focus group, facilitators applied quantitative holistic approaches to encourage participants to elaborate on answers and asked clarifying questions during data collection.

Interpersonal communication and online recruitment methods were used to engage with the following networks:

- The Ontario Council for International Cooperation
- The Gender Equality Coalition of Ontario
- Humber College
- Centennial College
- University of Toronto
- Good Neighbours Canada
- Say Somaali

³ Appendix b.i

⁴ Appendix b. ii

⁵ Appendix c.i.

(a) Research Questions

The questions were adapted from UN Women's outlines for CSW68 Global Youth and Adolescent Recommendations and structured to prompt youth participants to think about the challenges they have witnessed within their unique age group, both from their personal lived experience and within their professional and social circles. This was to understand the gaps in services and generate relevant, issue-driven development suggestions. The exclusion of gender within the question format was intentional, as each response was connected to anonymized demographic information including the gender identity of the participant, so the emerging challenges, needs, and recommendations highlighted by the various gender groups could be analyzed easily without creating a social desirability or acquiescence bias within the participants' responses.

The key questions presented to the youth participants were:

- In your opinion, what are the main challenges to youth and adolescent voice and agency in poverty and financing discussions?
- What strategies do you think young people can use to influence poverty and financing discussions?
- How do you think institutions and services available to youth can be strengthened or transformed to address poverty?
- As global leaders meet this March 2024 at the CSW68 in UN Headquarters in New York, to discuss gender equality, poverty, and financing, how would you like them to engage with young people on these issues?

(b) Primary Data

The insights gleaned from the diverse responses of Ontarian youth highlighted multifaceted challenges faced by young individuals in discussions related to poverty and financing. The participants collectively offered valuable recommendations for addressing these challenges. Further, the participants revealed several similarities within their individual lived and professional experiences which appeared several times throughout focus group discussions and within written responses. The individual responses of all participants could not be included in this report. Valuable quotations have been included from the focus groups that could not be summarized.

(c) Demographics

Sixteen youth ages 18-35, residing in Ontario, Canada were engaged with this report. 50% of participants were engaged in data collection through two verbal focus group sessions facilitated by members of the research group. 50% of participants submitted the online questionnaire form. These participants were able to contribute their diverse experiences relating to financial and socioeconomic discussions from the various countries they have lived in, including Canada. Aggregated demographics are presented in the tables below:

Table 1. Age Categories

The age category adopts Member State, Canada's definition of youth according to the State of the Youth Report⁶. The United Nations maintains the ages of 15-24 to define youth and young people.⁷

Age	Number
18-29	13
30-35	3

Table 2. Gender Identity

The gender identity category adopts the Ontario Human Rights Commission's definition of gender identity.^{8, 9}

Gender identity	Number
Female	8
Male	5
Gender non-binary	0
Gender fluid	0
Two- Spirit	0
Other Gender expressions	1
Undisclosed	2

⁶Canada, Canadian Heritage (2021). Canada's First State of Youth Report: For Youth, with Youth, by Youth. Ottawa

⁷United Nations. Youth. (Date accessed 12 January 2024). Retrieved from <https://www.un.org/en/global-issues/youth>

⁸Ontario Human Rights Commission. (14 April 2014) . Policy on preventing discrimination because of gender identity and gender expression.

⁹ Appendix c. iii.

Table 3. City of Residence

City of residence¹⁰

City	Number
Toronto	11
London	2
Scarborough	2
Burlington	1

Table 4. Immigration Demographics

Disclosed citizenship statuses¹¹

Status	Number
Undisclosed ¹²	11
Immigrant - South Asia	3
Immigrant - Sub-Saharan Africa	2
Immigrant - Latin America	2
Indigenous - First Nations	0
Indigenous - Inuit	0
Indigenous - Métis	0

¹⁰ Appendix c. iv.

¹¹ Appendix c.v.

¹² Appendix c. vi

6. Poverty and Financing Priorities of Ontarian Youth

(a) Challenges Identified by Youth

(i) Age

Youth participants emphasized the challenge of their age as a strong factor hindering their agency within discussions related to financing; not due to their youth being a self-perceived obstacle but, rather, adults perceiving young people as incapable of understanding or meaningfully contributing to the financial space.

(ii) Lived versus Professional Experience

Closely related to this was the issue of many young people having limited professional experience. A significant number of the participants drew on the fact that lived experience is severely undervalued. Many of our focus group participants in particular were willing to share detailed accounts of their childhood experiences growing up in poverty, and some even had previous international work experience supporting individuals and families living through poverty, yet these strong learning experiences were discredited during their attempts to enter financing discussions here in Canada. As such, age and its associated shorter-term professional experience were seen as two strong challenges to youth's voices being taken seriously concerning financing.

"Impediments to engagement are created by the higher-ups of society. When youth try to engage in opportunities, the first question they ask is for youth's previous experience, yet they don't want to hear an answer related to our lived experience of poverty."

(iii) Representation of Women and Girls

Another common issue shared among the participants was a lack of advocacy for the meaningful participation of women and girls in finance and a low representation of gender minorities in decision-making roles in the sector. Several participants who identified as men also put this challenge forth, noting that there is a stereotype of older men being the best placed to support issues relating to poverty and finance due to over-representation in this space.

"Most decision-makers on finances are men in their 60s - this gives society the perception that they're the ones who have the best understanding, and should be the ones in charge of policies and practice. However, if younger people can contribute, their needs will be understood, they'll be incorporated into these programs and policies can be designed to better suit everybody."

(iv) Education

Youth participants noted that the level of awareness and education about poverty and financing among their age group was severely low. Many reported that they had had no financial education whatsoever during their formal education, while others expressed having limited, optional classes during higher education only. The consensus was that children's education on key life skills including budgeting, understanding loans and credit, saving, and financial planning

is not prioritized adequately, resulting in a generation of young adults who lack a basic understanding of the services available to them, and how to access support when required.

One participant reported that a lack of open dialogue has created a taboo around financial conversations. Seeking advice about financial situations with their closest friends or family was not well received. Thus, it can be concluded that the youth experienced barriers related to fear of judgment alongside their limited understanding. Some participants, however, did mention that financial education had been available in their experience, but inaccessible due to its cost.

“There’s a lack of access to resources. [A] lack of opportunity to pursue, when you learn about financing it’s an event that costs money.”

(v) Intersectional Identities

Intersectionality emerged as a central theme, with discussions on how gender, age, race, language, citizenship, and religion collectively influence engagement in poverty and financing discussions. For example, one participant commented on having a lack of conversations that are tailored to the unique needs of youth. They noted that most available support available to young women focuses exclusively on family planning.

“There is a need to focus on what we can do today for the future for ourselves, not just to have children.”

(b) Unique Ways for Youth to Engage with Financing and Poverty Discussions

Recognition must be given to the fact that responses to this question prompt were notably shorter than all other questions; arguably due to the challenges listed above hindering youth from being able to picture a world in which they are actively involved in influencing poverty and financing discussions.

(i) Youth Engagement

For proactively encouraging the engagement of young people in poverty and financing discussions, youth participants had several suggestions. These included hiring youth ambassadors for global events such as CSW, who could encourage other youth to participate and act as intermediaries between youth populations and decision-makers. An important recommendation included exploring the concerns and barriers that young women, girls, and marginalized genders face, including those with additional intersecting marginalized identities, to provide the required accommodations for ensuring that folks of marginalized genders would be willing and able to participate.

Participants recommended hiring youth in event planning and operations roles, supporting youth to participate in discussion panels to demonstrate that all voices are valued across the age spectrum, and sending out post-event feedback surveys directed specifically to youth, to see if issues related to young people were adequately addressed. One participant suggested,

“UN Women should form a committee of youth who will hold them to account to implement the agreed conclusions” on the assumption that many of the UN Women staff who oversee these implementations would be from older generations and may misunderstand the importance of certain topics for younger people.”

The youth noted that actively seeking the voices of young people from rural regions, providing adequate incentives and remuneration for engagement, making trustworthy translators readily available, and conducting research in a variety of in-person and digital formats would be the fairest and strongest methods for the UN to truly begin to understand the needs of youth.

“It’s time we hear from the people whose needs we are talking about to empower them to access what they want, rather than us being in our comfortable positions of privilege and deciding for them.”

(ii) Open and Accessible Dialogue

Youth mentioned the requirement for a conversational, participatory approach, recognizing the value of representation in setting the foundations for future prolonged engagement of young folks in this space. One of the focus groups spoke for some time about the capitalist nature of most financial institutions being in direct competition with the support and guidance required for youth involvement to rise.

“Capitalist institutions, by nature, would care more about turning a higher profit than educating

the wider population, so where would we come into that?"

(c) Strengthening Institutions to Better Engage Youth

(i) Education Transformation

A recurring theme in the responses was the need for inclusive platforms for youth to express their views on poverty and financing. Recommendations included the need for institutions to actively seek diversity in decision-making panels, to promote mentorship programs, and to establish youth-focused forums, to open doors to financial conversations for young people. This would ensure a representative voice from younger backgrounds, especially youth members of marginalized races, genders, and abilities, thereby fostering a more inclusive dialogue and providing the dual benefit to financial institutions of enabling decision-making staff to have a greater awareness of the needs of their young clients.

"One of the most important changes would be a whole-curriculum change to actively teach children about finances much younger in life. I would like to see UN Women advocate for universal teaching about financial literacy."

The call for financial education to become incorporated into school curriculum came with recommendations for expert-led guest talks which would also enable young people to create connections with banking professionals in their area. By bringing financial representatives to spaces that youth already occupy, the perceived barriers of formality, judgment, and inaccessibility between young people and financial advisors would be diminished.

"Providing more resources for schools and providing more time and funding to create these programs that are centered around financial literacy that discuss poverty. Again, it's all in terms of funding and [institutions] putting their full attention and [institutions] putting their money where their mouth is."

(ii) Collaboration Efforts

Many participants alluded to the need for collaboration between top-down and bottom-up approaches as being the strongest societal approach to youth participation; with calls for a mandatory change to educational courses for young children being emphasized as important.

Participants commented on the value of civil society working directly with children and young people to understand their needs and support schools and families to set children up for a financially stable adulthood. This combination would empower young people to confidently navigate financial decisions by the time they need to, rather than learning through negative trial-and-error experiences. Many participants also suggested that financial institutions could create stronger ties with local educational institutions, such that financial coaching could become just as accessible to young students as career support or healthcare. Many youth participants suggested that incentives should be provided by banks to support their educational needs - including reducing loan rates for each year of higher education completed or removing monthly fees for student bank accounts, which is a common feature of bank plans in Canada. OCIC's YPH researchers conclude that the promotion of and access to widespread preventative financial education is actively sought among Ontarian youth.

“We see education as a pillar for folks to get out of poverty. Financial institutions should support the reduction of poverty by making education more accessible.”

(d) How the UN Can Meaningfully Engage Youth

(i) Diversity of Methods

Participants emphasized the need for a multitude of tailored solutions to address the unique needs of youth, considering diverse life experiences, cultural backgrounds, and levels of financial literacy. Recognizing the additional challenges faced by marginalized communities, the recommendations from participants also emphasized the need for continuous efforts to support diversity and inclusion. A common response to this question prompt among the youth participants was that the UN's engagement with youth would need to extend to those who are most marginalized within society to be truly inclusive and relevant. Mentorship programs, scholarships, and inclusive policies were identified as key initiatives to ensure that voices from vulnerable communities and those with intersecting marginalized identities are well reflected in discussions about finance and poverty.

“When you ask people what they need, you empower them to take decisions on their own, and to see what financial success means to them.”

“UN Women has a great social standing and a great reach, so has more power to reach marginalized youth. Therefore, it would be good to see the most marginalized youth voices invited to and engaged in this conference, even if virtually.”

(ii) Supporting Young Caregivers

In assessing the unique needs of youth, a focus group participant noted that one innovative method of supporting youth involvement would be the acknowledgment of youth being the ‘middle ground’ of a financial family dynamic, meaning that young adults are old enough to have started a family, while still young enough to have older parents who they're caring for.

“This leaves youth as a lynchpin when it comes to financial support and care for others, and gives them intergenerational financial responsibility which not all generations have.”

To accommodate these unique needs, a suggestion was made that financial education should include education on support strategies beyond one's own needs, and to also understand budget management for supporting older and younger generations when required.

(iii) Internet, Digital, and Technology Accessibility

Participants commented on the fact that all participants of the present study were only able to engage due to having access to the Internet, owning digital devices, and being privileged enough to be living in Ontario, in the global north. We were therefore missing a huge part of the global population who live without these privileges.

Several youth participants noted that a unique trait of their generation is their strong technological literacy and near-continuous presence on social media. Many recommended utilizing social media reach strategies to draw young people into novel conversations related to financing.

“Meet[ing] youth where they already are at, rather than enforce dated ways of engagement which only serve to further exclude young people if they are unfamiliar or uncomfortable with alternative methods”.

Acknowledging the relevance of digital spaces in young people's lives, the participants also recommended institutions leverage social media and online platforms to engage youth in discussions about poverty and finance. This would include live streaming, webinars, and interactive platforms, creating opportunities for a broader audience to participate and share their viewpoints. One participant noted that more ‘passive’ online engagement opportunities, such as webinars which do not mandate that attendees interact with the facilitators, could act as initial stepping stones for those who are new to the conversation and would feel too much pressure to engage in a one-to-one conversation with a professional.

“Youth are more engaged in digital media, so this is an accessible method of education for younger folks.”

(iv) Research and Development

With the age range of ‘youth’ being so broad, typically spanning both Millennials and Generation Z, a recommendation was made that UN Women should identify the generational divides among youth and seek to understand their differing needs. Participants suggested that due to the rapid advancement of societal norms, including developments in online banking practice, digital education and the rising popularity of social media, these two generational groups will surely have different ways of experiencing finances and, therefore, would require unique methods of engagement. More research and development is needed at all intersections of youth. Young people are not a monolith and require a multitude of formats to engage and understand their respective economies.

7. Key Recommendations

- (a) The development and integration of financial literacy education into UN SDG 4 - Quality Education.
 - (i) Actionable plans to support Target 4.4 and Target 4.7.1 with the expansion of metrics and key performance indicators.¹³ Inclusion of basic to advanced objectives of financial literacy at all educational levels.
- (b) The Department of Economic and Social Affairs and Sustainable Development to develop a comprehensive program outlining key areas of curricula in financial education from early childhood education (ECE) to adult learning.
- (c) The inclusion of financial literacy into the mandate of G7 Education Ministers.
 - (i) The Toyama-Kanazawa Declaration¹⁴ has no clear outline defining early childhood education in financial literacy. The Declaration states, “We aim to support education and the development of human capital, to promote innovation and sustainable economic growth that can contribute to addressing global social changes such as demographic change, digitalization, and decarbonization”. There is no current plan to strengthen education outcomes in financial literacy.
 - (ii) The 2022 Report on the Transforming Education Summit (TES) has made calls for a focus on a whole new set of skills, including digital literacy, financial skills, and emerging technical and STEM skills.¹⁵ Child social and financial education (CSFE) is regarded as an extracurricular activity according to G20 High-Level Policy Guidelines on Digital Financial Inclusion for Youth, Women, and SMEs. To accelerate the knowledge and development of an economically informed future, G7 countries must make strides in implementing financing education into school systems.
 - (iii) According to the G20 HLPGs and the UN Youth’s Report on Financial Inclusion, “for these kinds of initiatives to achieve greater outreach and impact, ideally they should be supported by youth-focused financial literacy national strategies”.¹⁶

¹³UN General Assembly (2015). Transforming our world: the 2030 Agenda for Sustainable Development, A/RES/70/1

¹⁴United Nations Educational, Scientific and Cultural Organization (2023). UNESCO welcomes declaration of G7 Education Ministers

¹⁵ United Nations Educational, Scientific and Cultural Organization (2022). Report on the 2022 Transforming Education Summit

¹⁶ Global Partnership for Financial Inclusion. (2020). G20 High-Level Policy Guidelines on Digital Financial Inclusion for Youth, Women and SMEs

- (iv) Supporting Aflatoun International in collaborating with G7 national NGOs like the Canadian Foundation for Economic Education to upscale capacity in developing national financial literacy implementation in respective Member states.¹⁷ In Member states where there is no federal system for education. The United Nations Children's Fund (UNICEF) should identify intercouncil networks that are connected to regional education systems for overhead strategy development.
- (v) The Utrecht Declaration and Commitment to Action was declared at the 2023 Global Social and Financial Skills Conference. Only six countries and nine organizations respectively from the G7 endorsed the document.¹⁸ France (Fiinafas), Italy (Students Lab), Netherlands (Aflatoun International, L-IFT, StartUp4Kids Foundation, Dorcas International), Belgium (WSBI-ESBG), Czech Republic (Czechia Aspect Works), and Poland (Poland Environment Foundation/ Fundacja Nauka dla Środowiska)
- (d) The development of an international fund administered by Member states for the cross-collaboration of civil society, think tanks, and public service. The objective would be for the development of large-scale, youth-led financing operations for international cooperation initiatives. This includes but is not limited to feasibility measurements, impact investing, and implementation of environmental, social, and corporate governance (ESG) practices.
- (e) Adapting and building upon work-integrated learning opportunities with mandates like Mitacs¹⁹ and Propel Impact. Where, through experiential learning and research, participants take an active role in providing capital and capacity-building support to impact-first organizations.²⁰
- (f) Development of youth programmes and initiatives that underscore financial education through multiple forms of engagements, in similar formats to the United Nations Environment Programme Strategy for Education and Training.²¹ There is still no clear indication surrounding system skills development for youth financial literacy mandated to all of the General Assembly.²²

¹⁷Canadian Foundation for Economic Education. (2024). Money and Youth

¹⁸ Aflatoun International. (2023). Utrecht Declaration: A Pledge and Roadmap for the Evolution of Social and Financial Education

¹⁹ Mitacs. (2023). What We Do. Retrieved from <https://www.mitacs.ca/about/>

²⁰ Propel Impact (2023). About Us. Retrieved from <https://www.propelimpact.com/about>

²¹ United Nations Environmental Programme. (2005). UNEP Strategy for Environmental Education and Training

²²United Nations Youth. (2013). Financial Inclusion of Youth

- (g) Actionable plans in supporting the expansion of technology and internet access to rural areas and Indigenous populations as underscored by the Truth and Reconciliation Calls to Action²³ and the Native Women's Association of Canada.²⁴
- (h) The development and integration of international research fellowships that focus on the economic outcomes of youth from diverse backgrounds including but not limited to immigrants, refugees, youth identifying within sexual orientations, gender identities, gender expressions, and sex characteristics (SOGIESC), youth residing in rural areas, youth with experience in the child welfare system, and youth with disabilities, including those who have long-term physical, and mental, intellectual, or sensory impairments which in interaction with various barriers may hinder their full and effective participation in society on an equal basis with others.²⁵

²³Truth and Reconciliation Commission of Canada. (2015). Truth and Reconciliation Commission of Canada: Calls to Action

²⁴United Nations Economic and Social Council (2023). Statement submitted by Native Women's Association of Canada, a non-governmental organization in consultative status with the Economic and Social Council, E/CN.6/2024/NGO/146

²⁵ United Nations Department of Economic and Social Affairs (2006). Convention On The Rights Of Persons With Disabilities. Article 1

8. Conclusion

The responses collected through the online form and focus groups provide valuable insights into the challenges faced by young people in Ontario regarding poverty and financing discussions. **The recurring themes of limited access, financial literacy gaps, and the importance of inclusive platforms underscore the need for targeted interventions.** By integrating financial literacy into education, promoting diversity, and leveraging digital spaces, youth can be empowered to participate actively in discussions about poverty and finance. **The emphasis on continuous learning, open dialogue, and anonymous feedback addresses the unique challenges young individuals face, ensuring their voices are heard and valued.**

The recommendations underscore the urgency of tailored, inclusive, and comprehensive strategies to engage young people in poverty and financing discussions. A lesson shared in the Youth Foresight Playbook is no matter the age, futurists need to be lifelong learners. Developing a learning plan is important to ensure they are set up to succeed. Incorporating activities to anticipate emerging issues, challenges, and opportunities that may arise in the future.²⁶ To better understand the landscape of financial institutions young people need to be more informed of nation-states' economies and one's positionality to access. To support sustainable entrepreneurship, youth should have basic education to understand how to navigate financial institutions. The nuanced challenges and proposed solutions provide a rich foundation for policymakers and organizers to create initiatives that resonate with the diverse youth population in Ontario and, by extension, globally. These efforts can contribute significantly to building a future where the unique voices and needs of all young individuals are not only acknowledged but also integrated into policy discussions at global forums like the UN CSW.

In conclusion, the recommendations put forth by the participants align with the broader goal of fostering a more inclusive and informed dialogue on gender equality, poverty, and financing. These insights can guide policymakers and organizers in creating initiatives that directly address the identified challenges, contributing to a more equitable and participatory decision-making process.

9. Appendix

(a) Researchers' Biographies

The five researchers from OCIC's YPH who contributed to this report were:

²⁶ United Nations Children's Fund (2023). *Youth Foresight Playbook 2023*

Yusra Ahmed

Yusra (she/her) is a recent graduate from the University of Toronto, with a degree in Global Health. Yusra serves as a board member for the Ontario Public Interest Research Group in Toronto, embodying a commitment to positive change in the community through programming, funding and workshops. She is a passionate Somali Muslim woman deeply concerned about climate change's impact on women and children. Her global health background equips her with valuable insights and an understanding of the complexities of health-related issues exacerbated by climate change. Recognizing this as a threat multiplier that disproportionately affects vulnerable demographics, Yusra hopes to advocate for effective policies that can reduce mortality from diseases worsened by rising global temperatures. She strongly believes in the importance of prioritizing mitigation efforts, renewable energy, and sustainable agriculture to decrease carbon emissions and create a safer environment. She aspires to advocate for inclusive climate policies tailored to address the unique needs of women and children.

Rajaa Berry

Rajaa (she/her) is a business student at the University of Windsor, specializing in finance. Rajaa is an active member of the Outstanding Scholars Program and a student researcher. Recognizing the importance of activism and advocacy, she has contributed to various organizations, including as a member of Amnesty International's National Youth Action and Advisory Committee where she advocated for human rights and participated in climate justice campaigns. A trailblazer in her own right, Rajaa founded the University of Windsor Environmental Policy Association to rally like-minded individuals, raise awareness about pressing environmental issues, and drive positive change on campus. Her dedication to preserving and protecting marine ecosystems led her to serve as a Great Lakes Ocean Wise Ambassador and to participate in the Waterlution Water Innovation Lab. Currently Rajaa is a ResilienSEA extern with EarthEcho, aligning her mission to advocate for environmental sustainability and explore the link between climate and finance.

Rachel Morrison

Rachel (she/her) is the Project Manager of the international humanitarian development charity, Good Neighbours Canada. Good Neighbours works to empower people to transform communities, following the idea of 'give a man a fish, he'll eat for a day; teach a man to fish, he'll eat for a lifetime'. Rachel has a passion for dismantling systems perpetuating inequality to carve pathways to true equity, and firmly believes that mental health care is a basic need. Rachel's prior experience includes supporting survivors of gender-based violence as an independent practitioner, designing and facilitating trauma-informed group support programs and delivering suicide interventions. With a Master's degree in Human Rights and as a Board member of the Gender Equality Coalition of Ontario, Rachel continues to contribute towards the fifth-wave feminist movement. She looks forward to advancing the rights of women and marginalized genders as a Youth Policy-Makers Hub member.

Keziah Oduro

Keziah (she/her) has a unique background with academic experience in biomedical science. Her passions for public health and social innovations drove her to continue to explore the networks of social purpose organizations that support communities closest to her: SOGIESC and racial justice rights. Keziah is enrolled at the University of Ottawa, majoring in Political Science. She has conducted freelance work based on youth engagement, grant writing, and fundraising from startups to non-profit organizations. She is currently the Innovation and Equity Research analyst at Future of Good where she collaborates on the "Top Equitable Funders" project. Keziah has been awarded the Ted Rogers Scholarship in affiliation with the Children's Aid Foundation and was named Burlington's Junior Citizen of the Year in 2019 for her civic and community engagement work. You can also find Keziah exploring films, music, art, and design elements that inspire her ingenuity.

Fayez Sahak

Fayez (he/him) is an international research consultant. His research has focused on human rights, internal displacement, the environment, livelihood, food security, and accountability systems. Fayez led studies on gender-based violence, local governance (including planning and budgeting at the sub-national level), humanitarian response, and protection and rights of IDPs and assessed government institutions and procedures. Fayez started his career working on climate change, designing and delivering advocacy campaigns and strategies for reducing vulnerability and building resilience to environmental and natural disasters in developing countries. His work also consisted of assessing legal frameworks and administrative functions, including with national banks, and determining vulnerabilities to corruption.

(b) Methods of Data Collection

(i) Online submission questionnaire via Google Form

“Contribute to dialogue at CSW68! Youth Voices for Gender Equality

Hello, and thank you for your interest in contributing to the dialogue at the upcoming 68th Commission on the Status of Women, held by UN Women.

The Ontario Council for International Cooperation will be sending a delegation to the CSW68 in March 2024; five of whom are currently members of the [OCIC Youth Policymakers Hub](#). This group of youth wants to hear your recommendations for contributing to a more gender-equitable world.

We are compiling a report to bring together the voices and suggestions of young people, aged 18-35, who are currently living in Ontario. This is your chance to shape the discussions that will be held at the CSW, which this year will have the theme of “Accelerating the achievement of gender equality and the empowerment of all women and girls by addressing poverty and strengthening institutions and financing with a gender perspective.”

In a world striving for gender equality, the voices, perspectives, and recommendations of youth are indispensable. We want to make sure that Ontario-based youth are included in this conversation.

We thank you in advance for taking the time to complete this questionnaire, which we estimate might take you around **20 minutes in total** to fill out the 4 questions. Your recommendations will play a vital role in creating impactful change. Let your voice be heard and contribute to a more inclusive and equitable world!

NOTE: Responses will be closed from Thursday, December 28th at 11.59pm EST.

1. Your age category

Note: For this call, we are seeking respondents aged between 18 and 35.

- a. 18-29
- b. 30-35

2. Your gender identity

- a. Woman
- b. Man
- c. Gender non-binary
- d. Gender fluid
- e. Two-spirit
- f. Other
- g. Prefer not to say

3. Your town/city in Ontario

Note: If you are not currently living in Ontario we are unfortunately unable to include your insights in this report.

- a. Toronto/GTA

- b. *London*
 - c. *Hamilton*
 - d. *Ottawa*
 - e. *Kitchener*
 - f. *Niagara Falls/Niagara on the Lake*
 - g. *Windsor*
 - h. *Other (let us know below)*
4. If you answered **other** above, please let us know your town/city and province here.
- a. _____
5. Please share the institution, organization, network or individual through which you found us.
- a. _____

Section 2: Your insights and opinions

Note: When we say 'youth' below, we mean folks just like yourself! Speak from your personal perspective - whether you are referring to your own lived experience, that of friends or family in your life, or from your professional endeavours - all contributions are valuable.

If you prefer, you may write your thoughts down as bullet points.

1. In your opinion, what are the main challenges to youth and adolescent voice and agency in poverty and financing discussions?
Prompts to get you thinking:
 - *What barriers do you and your peers experience to making decisions related to finance and/or poverty?*
 - *Is there anything that you feel could help you and your peers to be better able to contribute or be heard in these conversations?*
2. What strategies do you think young people can use to influence poverty and financing discussions?
Prompts to get you thinking:
 - *Have you seen any successful ways of engaging youth in conversations about poverty and/or finance?*
 - *What would you need in order to get to the decision-making or conversational table?*
3. How do you think institutions and services available to youth can be strengthened or transformed to address poverty?
Prompts to get you thinking:
 - *What institutions or services related to finance are you aware of? How could these be changed in order to better support you and your peers?*
4. As global leaders meet this March 2024 at the 68th United Nations Commission on the Status of Women in UN Headquarters in New York, to discuss gender equality, poverty, and financing, how would you like them to engage with young people on these issues?
Prompts to get you thinking:
 - *Why are the voices of youth important in these conversations?*

- Consider how decision-makers can meet you where you're already at. Are there certain spaces (online/offline) where you could connect with these conversations?"

(ii) Focus Groups

Image 1. Yusra Ahmed conducting Focus Group discussion 1. The interface shows the Zoom platform with grey boxes. The participants' images have been redacted to protect their identity. The cameras are off to protect identity.

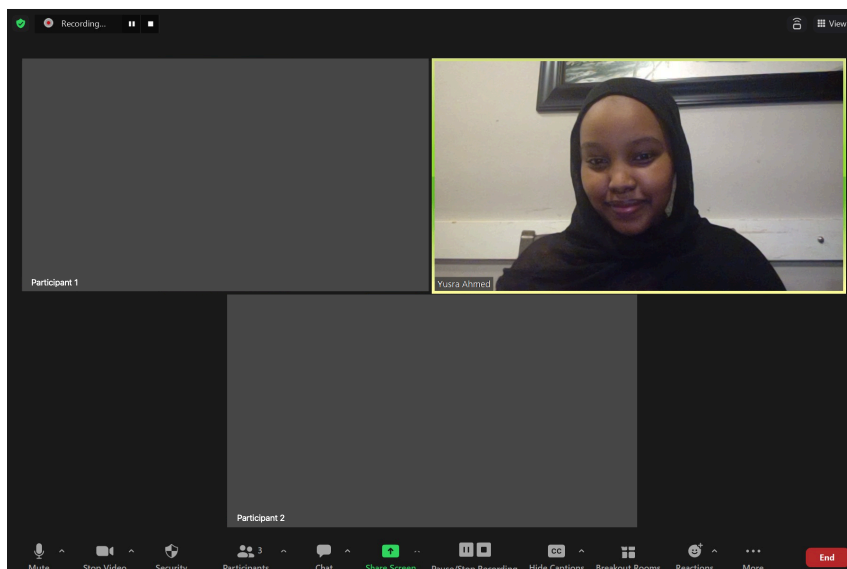
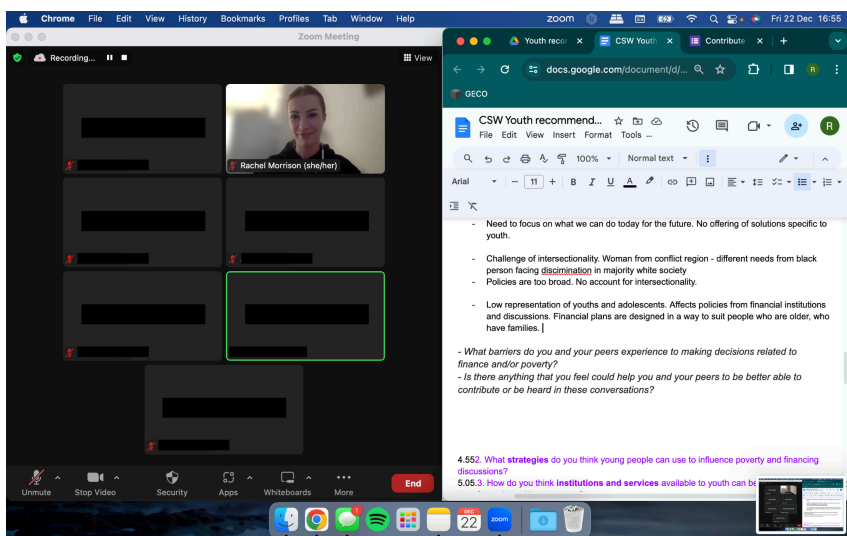


Image 2. Rachel Morrison conducting Focus Group discussion 2. The interface shows a split screen of data recording and a Zoom platform with redacted content. grey boxes. The participants' images have been redacted to protect their identity. The cameras are off to protect identity.



(c) Notes

- (i) To expand capacity, researchers led two different groups at different times throughout the data collection period. Each method contained the same guidelines and instructions for data collection and standardized questions were used, but facilitation and answers varied between groups.
- (ii) Interpersonal communication and online recruitment methods were used to engage with networks. Researchers recognize that this approach lacks diversity of all youth hoping to contribute and have taken strides to include perspectives of youth in the research and development of the Key Recommendations.
- (iii) Recognition that our data collection lacks insight from youth who are gender diverse and encourages research and development into the needs and advancement of gender-diverse young people. The collection of information related to sexual orientation was also not conducted in recognition of the marginalization of the 2SLGBTQIA+ persons.
- (iv) Researchers recognize that our data does not include primary insights from youth in any rural areas. The researchers and participating youth themselves realize the significance of living in Ontario. We understand that youth in different geographical regions will have had significantly more challenging experiences due to differences in available support and strengths of local systems in socioeconomically providing for and empowering young people. Ontario, as a Canadian province, is a blend of Canadian-born and immigrant populations with 42.5% of the Ontarian population having been born outside of Canada.²⁷ The immigrant experience is a fundamental part of Canadian economic development. We encourage international, national, and regional research and development to examine the needs of young people living in rural areas.
- (v) This study did not require youth participants to disclose their citizenship status. Those youth who did share, did so to add context to their responses.
- (vi) Researchers were mindful and recognized the colonial implications of citizenship throughout the report.
- (vii) The research team applied ethical protocols, including the importance of sensitivity around the nature of some research content, and ways of recording and sending data.

(d) Tables

Table 5. Quotations highlighted throughout the report

Quotations
<i>“Impediments to engagement are created by the higher-ups of society. When youth try to engage in opportunities, the first question they ask is for youth’s previous experience, yet they don’t want to hear an answer related to our lived experience of poverty.”</i>

²⁷ Source: <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1710000801>

"Most decision-makers on finances are men in their 60s - this gives society the perception that they're the ones who have the best understanding, and should be the ones in charge of policies and practice. However, if younger people can contribute, their needs will be understood, they'll be incorporated into these programs and policies can be designed to better suit everybody."

"There's a lack of access to resources. [A] lack of opportunity to pursue, when you learn about financing it's an event that costs money."

"There is a need to focus on what we can do today for the future for ourselves, not just to have children."

"It's time we hear from the people whose needs we are talking about to empower them to access what they want, rather than us being in our comfortable positions of privilege and deciding for them."

"Capitalist institutions, by nature, would care more about turning a higher profit than educating the wider population, so where would we come into that?"

"One of the most important changes would be a whole-curriculum change to actively teach children about finances much younger in life. I would like to see UN Women advocate for universal teaching about financial literacy."

"Providing more resources for schools and providing more time and funding to create these programs that are centered around financial literacy that discuss poverty. Again, it's all in terms of funding and [institutions] putting their full attention and [institutions] putting their money where their mouth is."

"We see education as a pillar for folks to get out of poverty. Financial institutions should support the reduction of poverty by making education more accessible."

"When you ask people what they need, you empower them to take decisions on their own, and to see what financial success means to them."

"UN Women has a great social standing and a great reach, so has more power to to reach marginalized youth. Therefore, it would be good to see the most marginalized youth voices invited to and engaged in this conference, even if virtually."

"This leaves youth as a lynchpin when it comes to financial support and care for others, and gives them intergenerational financial responsibility which not all generations have."

"Meet[ing] youth where they already are at, rather than enforce dated ways of engagement which only serve to further exclude young people if they are unfamiliar or uncomfortable with alternative methods".

"Youth are more engaged in digital media, so this is an accessible method of education for younger folks."

(e) References

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