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Engagement of Faith-based Organizations (FBOs) and religious leaders with the World Bank Group to achieve Sustainable Development Goals (SDGs) by 2030

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**Engagement of Faith-based Organizations (FBOs) and religious leaders with the World
Bank Group to achieve Sustainable Development Goals (SDGs) by 2030.**

Syed Asher Imam PIM 74

A capstone paper submitted for a Master of Arts in Sustainable Development at
SIT Graduate Institute in Brattleboro, Vermont, USA.

August 2017

Syed Aqeel Tirmizi, Ph.D., Advisor

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Abbreviations

General

AKF: Agha Khan Foundations
AIDS: Acquired Immune Deficiency
LGBT: Lesbian, Gay, Bisexual, Transgender
MDG: Millennium Development Goals
NGO: Non-Government Organization
SDGs: Sustainable Development Goals
SGBV: Sexual & Gender Based Violence
UHC: Universal Health Coverage
UN: United Nations
UNDP: United Nations Development Program
UNFPA: United Nations Population Funds
UNHCR: United Nations High Commissioner for Refugees
UNICEF: United Nations Children's Fund
WBG: The World Bank Group

The World Bank Group terms

CSO: Civil Society Organizations
DFi: Development Finance
FBOs: Faith-based Organizations
FCV: Fragility Conflict, and Violence
GP: Global Practices
GPSA: Global Partnership for Social Accountability
IBRD: International Bank for Reconstruction and Development
ICSID: International Centre for Settlement Investment Dispute
IDA: International Development Association
IFC: International Finance Corporation
IMF: International Monetary Fund
MIGA: Multilateral Investment Guarantee Association
PRSP: Poverty Reduction Strategies Papers
RIs: Religious Leaders
RoE: Roster of Experts
VPU: Vice Presidential Units

A. ABSTRACT

The purpose of this capstone paper is to present research and evidence on the importance of faith and religion in the field of development and how they can be effectively engaged with the World Bank Group (WBG) in poverty reduction by using this document as a resource guide/toolkit.

The WBG, over its 71-year history, has had very limited professional contact with the faith based organizations (FBOs) and religious leaders who are working towards the same causes. These FBOs were often invisible to multilateral development agencies, but recently the WBG has put more effort to strengthen its relationship with FBOs and religious leaders to work together in achieving the United Nations (UN), Sustainable Development Goals (SDGs) a set of 17 global goals with 169 indicators covering a broad range of sustainable development issues. The issue of extreme poverty is very familiar to any faith-based NGO, church, mosques, and Imams working with vulnerable people in resource poor communities. This work is aligned with the WBG twin goals of eradicating extreme poverty and boosting shared prosperity. This paper explains how those FBOs can engage with the WBG to work effectively towards their respective missions.

Since majority of faith-based work is relatively new, most of the FBOs in developing countries are unaware that the WBG offers opportunities for collaboration and capacity development. The faith-based team at the WBG has recently prepared a toolkit for internal use about how the bank can effectively engage with FBOs. However, there is a strong need to create awareness for FBOs working in the global south region where most people are vulnerable to

extreme poverty. This research paper will garner further awareness for FBOs and religious leaders as to how they can effectively engage with the WBG and utilize its resource guide/toolkit component specifically designed to support their work.

Partnerships with FBOs are an important channel of delivery of social services and implementation in WBG funded projects. Recently the WBG has established a new platform called Global Partnership for Social Accountability (GPSA) to provide up to half a million-dollars of funding opportunities towards delivering a wide range of basic services in such areas as AIDS prevention, clean drinking water, education, health, gender issues, supporting small enterprise development, and environmental related work. FBOs involvement in service provision complements and improves government action. In this light, the WBG is attempting to simplify its contracting procedures in order to facilitate FBOs involvement in the WBG operations. Other international organizations have started working with FBOs and religious leaders from across the globe including UN agencies, which are also working toward the SDGs. This research paper also examines selected best practices by other international agencies such as UN bodies to engage FBOs and religious leaders to inform WBGs work in this arena. There are some risks, which prevail during this process of engagement, but the Bank and FBOs may mitigate those risk by adopting precautionary measures in advance.

B. BACKGROUND

I. World Bank Group and its Twin Goals

The World Bank Group (WBG) was established in 1944 with its headquarters based in Washington, D.C. USA. The Bank has more than 10,000 employees working in more than 120 offices worldwide. The WBG was formed to provide financial and technical assistance to all developing countries around the world. The WBG is the world's largest multilateral development bank that was formed through unique partnership of its member countries to reduce poverty and support development after the Second World War. (World Bank, 2017a).

The WBG is comprised of five institutions: (1) International Bank for Reconstruction and Development (IBRD), (2) International Development Association (IDA), (3) International Finance Corporation (IFC), (4) Multilateral Investment Guarantee Agency (MIGA), and (5) International Centre for Settlement Investment Dispute (ICSID) managed by their member countries. (World Bank, 2017a).

The WBG has set two primary goals, known as the twin goals, for the world to achieve by 2030:

1. End extreme poverty by reducing the percentage of people living on less than \$1.90 daily to no more than 3% (Elliott, 2010).
2. Encourage collective prosperity by fostering the income growth of the bottom 40% for every country (World Bank, 2017a).

II. WBG History of Engagement with FBOs

Historically, WBGs engagement and partnerships with FBOs and religious leaders (RLs) was very limited. However, in January 2014, the WBG revitalized its engagement with faith-based and religious organizations based on recognition that they are often doing essential work on the frontlines for combating extreme poverty, protecting the vulnerable, delivering services and alleviating overall suffering.

The Faith Initiative team, which was established very recently, serves as a bridge for FBOs and individual actors to engage with the WBG. The team collaborates both internally with units across the Bank as well as externally works closely with FBOs, religious leaders and the UN through the Inter-Agency Task Force on Religion and Development to advance shared development priorities.

C. CONTEXT

I. What are Faith Based Organizations (FBOs) and Religious Leaders (RLs)

Faith-based organizations (FBOs) are organizations that derive inspiration and guidance for their activities from the teachings and principles of the faith or from a particular interpretation or school of thought within that faith (United Nations Development Programme, 2014). They comprise a range of religious charitable organizations affiliated with one or more faith and/or spiritual traditions, which may include: religious congregations (such as churches, mosques, synagogues or temples); charities sponsored or hosted by one or more religious congregations; non-profit organizations founded by a religious congregation or based upon faith

and/or spiritual traditions; and coalitions that include organizations described above (Clarke & Jennings, 2008).

RLs are men and women with a formal affiliation to a religion or spiritual path who play influential roles within their communities and the broader civil society. Examples include priests, imams, rabbis, clerics, monks, nuns, lamas, conventional indigenous spiritual guides such as shamans and sukias, and unprofessional religious leaders (United Nations Development Programme, 2014).

II. Importance of working with FBOs

As leaders from diverse religious traditions, they share the WBGs vision to end extreme poverty, fight for injustice, and uplift the poorest in global communities. Almost all of these religions have the same believe that no one, regardless of sex, age, race, or belief, should be denied access to the necessities of life. These FBOs and religious leaders are working towards the same twin goals by providing their relentless services related to health, education, food, and gender equality to the communities in need most. Based on the idea of common goals, FBOs and WBG need to work together towards achieving these common goals. They may act, advocate, educate, and collaborate, both among ourselves as well as with public and private organization at both the domestic and international level.

There should be increased understanding of how faith can act as a powerful tool in certain situation. The significance of individual religious affiliation to those endangered by crisis and conflict, the role of local faith communities, and the influence of local faith figures, increasingly are understood as crucial components of effective response by the international community to emergencies. Experience has shown that communities rely on faith and FBOs as part of their coping mechanism in times of disaster, enhancing communication, sharing, and compassion, and

offering courage, comfort and hope. Local faith communities have the ability to leverage considerable resources in humanitarian responses, including social capital, human resources, spiritual resilience, facilities, and financial support (Inter-Agency Standing Committee, 2007).

Governments, the UN, and international agencies must recognize and respect the importance of the religious and spiritual concerns of individuals and local faith communities as integral to their identity, and balance normative principles of impartiality and neutrality with the vital role played by the local faith community (Nakib & Ager, 2015).

III. Current Engagement Approaches

Currently the WBG initiates its relationship with FBOs through facilitating a dialogue and partnership between FBOs and governments and providing resources, training, technical support, while often bridging the gap between governments and FBOs. This type of engagement has best been seen in the process of formulation of the Country Poverty Reduction Strategies (PRSPs). The WBG also conducts seminars and conferences on a regular basis to consult with FBOs on issues, policies and programmes by listening to their perspectives and inviting suggestions. These interactions vary from consultations on global policies, such as social safeguards and adjustment lending, to discussions on local WBG-financed projects. A recent example is the major conference on Religion and Sustainable Development in July 2015 wherein more than 250 participants represented FBOs from all across the globe. The WBG also partners directly with FBOs through contracting technical assistance and training services, funding FBO initiatives through Global Partnership for Social Accountability (GPSA), and managing joint programmes. There are many examples of active partnerships in the areas of forest conservation, AIDS vaccines, rural poverty, micro-credit, and internet development.

D. HOW TO EFFECTIVELY ENGAGE FBOs WITH THE WBG

From July 7-9, 2015, the global conference on Religion and Sustainable Development at the WBG headquarters attracted a unique combination of policy makers, multilateral and bilateral agencies, religious leaders, development professionals from FBOs and academics. The goals of the conference were to connect frontline policy makers to the evidence base and expertise to support additional partnerships that are effective with religious and faith-based groups with the common cause of ending extreme poverty and promoting sustainable development goals.

The conference process mainly focused on reviewing the evidence base and developing specific recommendations for action to strengthen effective partnerships between religious and faith-based groups and the public sector. It sought to obtain leadership commitments to follow-on activities based on their commitments and to establish specific next steps (World Bank, 2015b).

This question of how to effectively engage FBOs with the WBG became important after being part of the conference on Religion and Sustainable Development, and entered the discussion on many professional fronts. Historically, it has been challenging for the WBG to find sustainable methods to meaningfully engage with the FBOs and religious leaders to achieve the twin goals. This newly formed faith-based team comprises of only three team members who mainly represent three major religions: Christianity, Islam, and Judaism. Being a young Muslim member of the team, I have been reflecting on how the WBG can effectively engage with FBOs and religious leaders. Resonating with one of the important takeaways from Halverson & Tirmizi is the core values and ideology as one of the important conditions to promote shared leadership (2008). “At the heart of shared leadership is an overarching mindset or ideology that relies on

non-coercion that is open to learning, that is relationship-oriented, and that is based on building trust” (Halverson & Tirmizi, 2008, p.158).

I. Trust

II. Capacity to mobilize and influence behavior

III. Capacity Development

I. Trust

As trust is one of the main element in any relationship, it plays the role of a bridge between organizations for building partnership. Establishing trust between FBOs and the WBG can increase the efficiency and effectiveness of their work. Sharing common beliefs and working towards the same twin goals may encourage mutual respect and trust. FBOs have always been working towards uplifting humanity and various social causes, which leads them towards working to end extreme poverty. If faith communicates a message that things will be all right then faith is not the only word we need. Perhaps another word is “trust.” So when FBOs ensure their commitment through partnership, it is structured and ongoing between partners based on mutual respect, integrity and trustworthiness.

In many parts of the world, FBOs and RLs are influential in both the political and social spheres, and have a broad following in society. Their presence in local communities, coupled with their capacity to deliver critical services, allow them to mobilize grassroots support, earn the trust of vulnerable groups, and influence cultural norms – all of which make them vital stakeholders in sustainable development. With their involvement in local communities and their standing as moral leaders, many FBOs and RLs command the respect of local and national

authorities, which can make them valuable peace mediators in tense environments (United Nations Development Programme, 2014).

II. Capacity to mobilize and influence behavior

The WBGs faith-based team lead, Reverend Adam Taylor, is interested to learn more about the ideology of Islamic FBOs and how they get people involved in their work. Addressing his curiosity and similar to other faiths, when people have faith in their religion they are more likely to follow its principles and RLs. People go to Churches, Temples, and Synagogues to form their community. Similarly, Muslims go to Mosques to collaborate and serve their community for a higher cause in supervision of the RLs. More often than not, these religious institutions provide health services, education and monetary funds to the poor. One of the prominent examples of FBOs based on Islamic ideology is the Agha Khan Foundation (AKF) serving the poor across the globe. The presence of these religious institutions in a local community can better peoples' health, education and overall well-being, which theoretically should lead to end extreme poverty. In many communities, religious places are the strongest and most visible institutions, and community members are the most mobilized and active members at large. (United Nations Development Programme, 2014).

III. Capacity Development

Based on the information presented above, we may agree that it is beneficial to engage the WBG in selective partnering with FBOs and RLs to ensure that such partnerships are based on shared values, objectives and commitments. In particular, as they relate to the priorities such as health, education, gender equality and respect for universal human rights, which are the most important among seventeen of the SDGs to be achieved by 2030. The WBG needs to encourage

faith actors in training and capacity-building initiatives in order to deepen their understanding of their strategic protection priorities in a given setting, and identify potential areas for bilateral agreements or advocacy.

Partnerships with FBOs and RLs can be part of a strategy to shape programme priorities in a way that maximizes impact based upon on each other's assets. This involves:

1. Integrating partnership strategies into work planning and funding cycles;
2. Making strategies for engaging with faith actors explicit in country programme action plans and work plans, and ensuring that the faith actors are involved in national planning; and
3. Documenting experiences and sharing lessons learned (United Nations Development Programme, 2014).

UNDP Case study – Afghanistan: RLs are empowered to make women’s voices heard

UNDP is working with the Afghanistan Ministry of Haj and Religious Affairs to raise awareness about women’s rights through capacity-development programmes, scholarly competitions, advocacy, conferences and workshops. UNDP has trained religious leaders across the country about the rights of women from the perspective of Islam as well as national and international laws.

In addition to supporting publications that advocate for women’s rights, activities have included student competitions, a national steering committee for women’s rights, and master’s degree programmes to strengthen the role of government officials in campaigning for women’s rights. There are also plans to arrange for RLs in Afghanistan to visit other Islamic countries in order to exchange knowledge with other faith leaders.

Impact

As a result of the training initiative, many Afghan RLs have become advocates for women’s rights. A recent survey in four provinces confirms that working with faith leaders is one of the important channels for public outreach on women’s rights, especially to combat gender-based violence. UNDP has also trained religious leaders on legal education – including property and land rights – and coordination between state and traditional justice systems.

Lessons learned

- When working to further women’s rights, it is critical to learn about local faith and spiritual traditions, and to show respect for local spiritual beliefs. By developing a constructive relationship with the Ulema (religious) council in Afghanistan, UNDP was able to engage local leaders who had previously expressed scepticism about whether the training was consistent with Islamic values.*
- In fragile states, engaging local partners increases the programme’s reach and maximizes sustainability, while working with the national government and religious council confers legitimacy, increasing public confidence in national institutions.*
- By engaging RLs, UNDP has the potential to influence national policies that respect women’s rights. But this work becomes only sustainable when it is supported by religious authorities who can advocate against harmful practices (such as child, early and forced marriage (United Nations Development Programme, 2014).*

E. HOW CAN THE WBG PARTNER WITH FBOs?

I. Moral authority

True change in attitudes, behavior and environment happen through facilitation, not imposition. Religion is important to majority of people in most developing countries and many local organizations are based in, or associated with, a major world religion. Recognizing that the RLs and FBOs are a powerful motivating force, and based on the moral authority and institutional strength, FBOs bring many advantages as donor interest is increasing and many are trying to become faith literate. They also use their institutional strengths to provide space to collaborate, lend moral authority to the community's welfare, and donate funds and other resources to build communities that are more powerful. Moreover, faith leaders are believers who play influential roles within their own and the broader local communities. They benefit from trust and exercise moral authority over members of their local faith community, and shape public opinion in the broader context including the national or international level. (Joint Learning Initiative on Faith & Local Communities, 2015).

An important element in establishing sustainable partnerships and effective cooperation is building on a common foundation of beliefs and values. Learning more about each other's unique system of beliefs and values will allow FBOs and the public sector to develop mutual understanding and respect for one another. Even when there is no apparent overlap, clear articulation of values will enable FBOs, faith groups, and other development organizations to identify a common ground, or at least some mutual benefit, which can then form the basis for developing partnerships. By understanding the morals that drive the operations of each respective organization, there is room for more effective dialogue in future partnership ventures.

While FBOs should become aware of the procedures of development organizations, the public sector should also become more faith literate. This provides opportunities for the exchange and adoption of the most effective methods in development work (Joint Learning Initiative on Faith & Local Communities, 2015).

II. Shared values and priorities

FBOs and RLs will need to be selective in partnering with the WBG to ensure that such partnerships are based on shared values, objectives, and commitments, in particular as they relate to the priorities such as gender equality and women's empowerment, and respect for universal human rights. While traditional donors promote a secular approach to development assistance, a parallel universe of faith-based development exists in which Christian, Muslim, Buddhist and other FBOs provide local or even global services to poor and disadvantaged communities. Building the capacity of local faith communities, their organizations and faith leaders to become partners that are more effective. WBG is encouraged to associate faith actors in training and capacity-building initiatives in order to deepen their understanding of their strategic protection priorities in a given setting, and identify potential areas for joint action or advocacy.

We believe that now is the time to end the scourge of extreme poverty—by restoring right relationships among people, affirming human dignity, and opening the door to the holistic development of all people. If we were more committed to living these common values, there would likely be less poverty in the world. Our shared convictions call us to empower and uplift— not denigrate—those living in poverty, so that they can become agents of their own transformation. We must abandon a politics that too often marginalizes their voices, blames them for their condition, and exacerbates extremes of inequality. Now is the time to turn fatigue into

renewed commitment, indifference into compassion, cynicism into hope, and impotence into a greater sense of agency that we can and will end extreme poverty by 2030 (Our common understanding, n.d.).

III. Social Inclusion

As social inclusion is a main principle in the WBGs twin goals of ending extreme poverty by 2030 and promoting shared prosperity, FBOs also believe in and follow the same. Poverty alone is not a comprehensive marker of deprivation. Race, ethnicity, gender, religion, place of residence, disability status, age, HIVAIDS status, sexual orientation or other stigmatized markers, confer disadvantage that excludes people from a range of processes and opportunities. FBOs and the WBG define social inclusion as the process of improving the terms for individuals and groups to take part in society and aims to empower poor and marginalized people to take advantage of increasing global opportunities. They ensure that people have a voice in decisions, which affect their lives, and that they enjoy equal access to services, political, social and physical spaces. (Our shared moral consensus, n.d.).

Our faith is tested and our hearts are broken when, in an age of unprecedented wealth and scientific advancement, so many still live in degrading conditions. We know too well that extreme poverty thwarts human purpose, chokes human potential, and affronts human dignity. In our increasingly interconnected world, there is enough to ensure that no one has to fight for their daily survival.

Ending extreme poverty will require a comprehensive approach that tackles its underlying causes—including preventable illness, a lack of access to quality education, joblessness, corruption, violent conflicts, and discrimination against women, ethnic minorities,

and other groups. It will also necessitate a change in the habits that cause poverty—greed and waste, numbness to the pain of others, and exploitation of people and the natural world. It calls for a holistic and sustainable approach that transforms cultures and institutions, and hearts as well as minds.

In too many parts of the world, women and girls are consigned to second-class status, denied access to education and employment, and victimized by violence, trafficking, and rape. Until each person is afforded the same basic rights, none of us can truly flourish (Our shared moral consensus, n.d.).

F. FRAMEWORK FOR FBOs TO ENGAGE WITH WBG

Majority of the population vulnerable to extreme poverty live in the global South regions of Asia and Africa. It is estimated that major religions including: Christianity, Buddhism and Islam account for more than half of the world's population. We all have some basic understanding of all major religions existing in the world; however, understanding any religion in the real sense in order to collaborate involves knowing its history and how people actually practice it. It is also important to understand each other's belief system in order to find common ground, which helps to build a bridge of trust with each other. There are many similarities among major beliefs or religions, and these FBOs may build upon those fundamental similarities to collaborate with each other as well as with multilateral development banks, government organizations, and UN agencies.

This research paper frames practical knowledge about major religions of the world in a way that depicts some commonality between these beliefs in terms of how people practice and how the FBOs offer an opportunity to work together towards similar goals. Even some of the

differences in religious practices could be seen as an opportunity to learn from each other's knowledge and experience.

Religion and development have never worked so closely together than they do today. In 2015, setting of the SDGs connected FBOs, civil society organization (CSOs), and international organizations through their similar goals of working towards health, education, gender equality, and conflict transformation. By working parallel to one another, they are able to utilize their resources in more efficient and effective ways, while creating a major impact with minimum effect on the environment and existing resources. The case study below will show how to effectively engage and what we can learn from FBOs belonging to each major religion of the world.

As mentioned above, this research paper frames detailed information on a rich and complex world of major religions in a real sense to find common ground, which helps to build a bridge of partnership to work together towards achieving common goals. The information below provides detailed information about the major religions, opportunities to engage with major FBOs along with organizational examples to learn from.

I. Practical Knowledge about Religion and Development

1. Christianity

Christianity is an Abrahamic monotheistic religion, stemming from the existence and teachings of Jesus Christ, according to the New Testament (Albright, 2008). Christians believe that Jesus is the Son of God, fully divine and fully human, and the savior of humanity. Christian theology is expressed in ecumenical creeds. These professions of faith state that Jesus suffered, died, was buried, and was resurrected from death, in order to grant eternal life to those who

believe in him and trust in him for the remission of their sins. The creeds further maintain that Jesus body ascended into heaven, where he reigns with God the Father, and that he will return to judge the living and dead, and grant eternal life to his followers (Woodhead, 2004).

Christianity is the world's largest religion, with approximately 2.4 billion adherents, known as Christians. They can be found in every country in the world, though they are particularly strongly represented in Africa where 45% percent of the population is Christian, North America (84%), Europe (76%), and South America (92%) (Nakib & Ager, 2015).

Christians are followers of Jesus Christ, who was born into the Jewish tradition in the Roman province of Palestine (present-day Israel, Palestine and Jordan). Around the age of thirty, Jesus spent three years as an itinerant preacher and healer between his hometown of Nazareth and Jerusalem. Whereas many people of other faiths (including Islam) recognize Jesus as a great teacher or prophet, Christians believe he is God, or 'the Son of God', who chose to take human form in order to reconcile humanity to God, and to restore the relationship that had been broken by human disobedience. His mother, Mary, is said to have conceived him through the power of God, not by a human conception, and most Christians teach that Jesus was fully God and fully human. They believe that he was executed by crucifixion, but arose from his death and still lives today as Lord of all Life. (Nakib & Ager, 2015).

There are many different traditions (churches or denominations) within Christianity. These have primarily arisen through from disagreements about the teachings of Jesus or different ways of worship. The five major forms of Christianity are:

- Catholic
- Orthodox

- Mainstream Protestant: including the Anglican, Baptist, Congregational, Episcopalian, Lutheran, Mennonite, Methodist, Quaker, Presbyterian and Uniting churches
- Newer Protestant: including Evangelical Fundamentalists, Pentecostals and TV Evangelists
- Indigenous

a. Opportunities for engagement with Christianity:

Catholic and Protestant Churches tend to be heavily engaged in social, educational, developmental, and environmental activities at every level. The Orthodox churches are less involved in development activities, partly because they have tended to take a subservient role to the state/kingdom, and do not have a tradition of challenging political authority. Overall, Christian groups tend to share many of the objectives of western social agencies such as the WBG and the UN but they do so in tension with their notions of independence and with their understanding of human nature (Jewish Virtual Library , 2017).

b. Organizational Example - World Vision International

World Vision International (WVI) was formed in 1950 and its Christian faith teaches us that every child, regardless of gender, faith, or race, is a precious gift to the entire world and that its wellbeing concerns us all. Its first child sponsorship program began three years later in response to the needs of hundreds of thousands of orphans at the end of the Korean War. Over the next several decades, WVI expanded their work throughout Asia, Latin America, Africa, the Middle East, and Eastern Europe. In the 1970s, they embraced a broader community development model and established an emergency relief division. WVI also attempted to address the causes of poverty by focusing on community needs such as water, sanitation, education,

health, leadership training, and income generation. They became more active in working with governments, businesses, and other organizations in addressing issues such as child labor, children in armed conflicts, and the sexual exploitation of women and children. Today, WVI along with microfinance subsidiary, Vision Fund International, is one of the world's leading humanitarian organizations. WVI has been actively engaged with the WBG on multiple occasions organized by the faith based initiative team with collaboration of other FBOs and international organizations. World Vision International (2017).

2. Islam

Islam means the active submission to the one God. The word Islam itself is of the Arabic language and translates into peace. Islamists believe that peace is attained through complete obedience to the commandments of God, for God is the source of all peace. It is strictly a monotheistic religion since it restricts worship to the one supreme Lord who is the originator and creator of the universe. An adherent of Islam is called a Muslim. Muslims are those who believe in one God and in Muhammad as the final Prophet of God. They devote their lives to the service of God, the creator and sustainer of the universe (Abde & Salih, 2015).

Islam teaches that God (called Allah in Arabic) is the source of all creation and that human beings are the best of His creation. He communicates by inspiring them towards goodness and by sending prophets who deliver God's message. Muslims believe that the first prophet was Adam followed by a long chain of prophets to guide humanity. The Qur'an, according to Muslim belief, is the word of God revealed to Prophet Muhammad. It mentions many other Prophets like Noah, Abraham, Isaac, Ishmael, Moses, Jacob, Joseph and Jesus. All the prophets brought the

same message, i.e., belief in one God, upright human conduct, and belief in the accountability of human acts at the end of time. (Abde & Salih, 2015).

Islam is the second largest religion in the world and there are approximately 1.2 billion Muslims worldwide. In Africa, Muslims constitute 40% of the population; in Asia, there are around 880 million Muslims, representing 22% of the population – the largest proportion of believers is in Asia. Muslim history began in Arabia when Muhammad recited the Qur'an in the 7th century. Muhammad was a respected and successful trader in Arabia in the 7th century. Muslim texts describe how, in 610, at the age of forty, he was meditating in a cave at Hira outside the city of Makkah when he had a vision of the angel Jibra'el (Gabriel). The angel told him "Recite" But Muhammad was uncertain and refused three times. Then at last, the angel told him: "Recite in the name of thy Lord who created!" and then gradually over a number of years the angel then revealed to Muhammed, the Qur'an, the Holy Book of Islam, which declared the oneness and power of God (AhlulBayt Islamic Mission, 2017).

a. Shi'a and Sunni

The fourth Caliph, Ali, was Muhammad's son-in-law. During his caliphate in the mid-7th century, some Muslims came to believe that because of his family relationship, he was Muhammad's first true successor and that leadership of the Muslim community should be on a hereditary principle. These became known as the Shi'a (meaning "partisans") of Ali and of his sons Hassan and Hussain. However, the majority believed that caliphs should continue to be democratically chosen in the same way as the first four, and these are known as Sunni, meaning "majority". There are four school of Sunni Muslims, with only minor differences between them. The Shi'a are divided into number of smaller groups with differing beliefs, including the

Ismailis, whose hereditary leader is the Agka Khan. There are certain core belief in Islam: belief in God, in the Qur'an, in the angels, in the prophet Muhammad, in the prophets sent before him, and in the Last Day.

However, belief alone is meaningless, and Muslims express and uphold their faith daily lives by practicing the five pillars of Islam, described as the action which arise out of belief.

1. The Declaration of Faith
2. Prayers (Salah)
3. Fasting (Swam)
4. Welfare Tax (Zakat)
5. Pilgrimage (Hajj)

b. Opportunities for engagement with Muslims

- One of the five tenets or “pillars” of Islam is Zakat, or the giving of welfare money to the mosques, the poor, and the needy. A very large portion of Zakat also goes to communities, welfare, and NGOs that provide better services and easier to access than governments.
- The role of mosques and religious schools as social and education centers throughout the Islamic world and increasingly in areas of Islamic consolidation or expansion (most notably Africa) is key to understanding and relating to Islam. The mosque was traditionally the provider of all education and ran the hospitals, welfare, and social activities in the area.
- Islamic aid agencies are a relatively recent phenomenon but are playing an increasing role in participation with other agencies. However, they still tend to be faith-orientated

and not willing to fund projects beyond the faith community of Islam. Once convinced of the religious veracity of a project or program, Islamic communities can often become more deeply involved at every level than many others. In particular, the Ismaili community under the guidance of the Aga Khan has many development projects and networks.

- The rise of Islamic banking and banks is potentially a major new factor in working on development issues with Islamic groups. So considerable is the rise of new, strictly Islamic banks that the IMF has established an office in Kuala Lumpur, Malaysia, to coordinate co-financing projects with them. Likewise, even conservative Western banks such as Citigroup have created Islamic banking sectors for orthodox Muslim investors and private clients.

c. Organizational Example - Islamic Relief Worldwide:

Islamic Relief Worldwide (IRW), inspired by the Islamic faith and guided by the values, believe that people with wealth have a duty to those less fortunate – regardless of race, political affiliation, gender, or belief. It is an independent humanitarian and development organization with a presence in over 40 countries around the globe. They have been fighting poverty and injustice for over 30 years. Since they received their first donation in 1984, they have worked with millions of the world’s poorest and most vulnerable people. Their projects provide poor people with access to vital services. IRW protect communities from disasters, and deliver life-saving emergency aid while providing lasting routes out of poverty, and empowering vulnerable people to transform their lives and their communities. IRW participated in a conference on Region and Sustainable Development in 2015 and committed to participate in the WBG refugee settlement project worldwide by supporting Syrian refugees. (Islamic Relief Worldwide, 2015).

3. Hinduism

Hinduism is the dominant religion, or way of life, in South Asia, most notably in India and Nepal. Although Hinduism contains a broad range of philosophies, it is a family of linked religious cultures bound by shared concepts, recognizable rituals, cosmology, shared textual resources, pilgrimage to sacred sites and the questioning of authority. It includes Shaivism, Vaishnavism and Shaktism among other denominations, each with an interwoven diversity of beliefs and practices (Frazier, 2011).

Hinduism is the world's third largest religion, after Christianity and Islam. There are more than 800 million Hindus worldwide; primarily living in South Asia. They form 75 percent of the population of India, 35 percent of Fiji and 2.5 percent of South Africa. The term Hindu is sometimes used in areas such as East Africa as a general term for all those historically from India who are not Muslim or Christian. The term itself is not one, which Hindus created, but is the term used by outsiders to describe the vast array of different traditions in India. Vegetarianism is a major feature of Hindu practice and this shapes the worldview of Hindus concerning compassion towards living creatures. (Frazier, 2011).

Hinduism is one of the oldest known organized religions—its sacred writings date as far back as 1400 to 1500 B.C. It is also one of the most diverse and complex, having millions of Gods. Some practitioners and scholars refer to it as Sanatana Dharma, “the eternal law” or the “eternal way beyond human origins.” Western scholars regard Hinduism as a fusion or synthesis of various Indian cultures and traditions, with diverse roots and no single founder. It prescribes the eternal duties, such as honesty, refraining from injuring living beings (ahimsa), patience, forbearance, self-restraint, and compassion, among many others (Kumar & Aanand, 2015).

Prominent themes in Hindu beliefs include, but are not restricted to, the proper goals or aims of human life, namely Dharma (ethics/duties), Artha (prosperity/work), Kama (emotions/sexuality) and Moksha (liberation/freedom) Karma (action, intent and consequences), Samsara (cycle of rebirth), and the various Yogas. Hindu practices include rituals such as puja (worship) and recitations, meditation, family-oriented rites of passage, annual festivals, and occasional pilgrimages. Some Hindus leave their social world and material possessions, then engage in lifelong Sannyasa (ascetic practices) to achieve Moksha (Whitman, 2007).

Hindu texts are classified into Shruti ("heard") and Smriti ("remembered"). These texts discuss theology, philosophy, mythology, Vedic yajna and agamic rituals and temple building, among other topics. Major scriptures include the Vedas, Upanishads (both Sruti), Mahabharata, Ramayana, Bhagavad Gita, Puranas, Manusmṛti, and Agamas (all smriti).

a. Opportunities for engagement with Hinduism:

In the past, religion guided all aspects of Indian society from the caste system onwards and there is still an expectation among Hindus that religion ought to play a major and determining role in society and its development. Today Hindu organizations are increasingly active in education, social services and welfare and increasingly in development and environment. Moreover, the large population of this religion is living below the poverty line, which makes themselves responsible for giving awareness of improving their life to people of same beliefs.

b. Organizational Example - Sewa international:

In the ancient Indian language of Sanskrit, seva means service - a unique concept of service - selfless, efforts for the welfare of all. Sewa International (SI) is a Hindu faith-based humanitarian non-profit service organization. They aspire to do Seva with Tana (Giving your time physically), Mana (Giving your time mentally), and Dhana (Giving your wealth through donation for positive seva projects). SI works on promoting volunteerism internationally, especially among children, youth, women, and energetic senior citizens; building an international network of not-for-profit organizations; promoting philanthropy from the grassroots level to corporate sector; providing relief to the affected during calamities, natural and /or man-made, rehabilitation, and building capacity of the non-profit organizations towards achieving results, empowering communities and individuals through sustained support and aiming to see happiness and well-being for everyone, everywhere, and at all times. The WBG has completed projects of \$720,000 USD named Sewa Insurance, helping poor in Asia by providing financial support to entrepreneurs. (Sewa International, 2015)

4. Buddhism

The word Buddhism comes from 'budhi', 'to awaken'. Its origins are approximately 2,500 years ago when Siddhartha Gotama, known as the Buddha, was himself awakened (enlightened) at the age of 35. To many, Buddhism goes beyond religion and is more of a philosophy or 'way of life'. The Buddhist way of life of peace, loving kindness and wisdom is just as relevant today as it was in ancient India. Buddha explained that all our problems and suffering arise from confused and negative states of mind, and that all our happiness and good fortune arise from peaceful and positive states of mind. He taught methods for gradually overcoming the negative

emotions in our minds such as anger, jealousy and ignorance, and developing the positive emotions in our minds such as love, compassion and wisdom (Yeh, 2006). There are many different types of Buddhism, because the emphasis changes from country to country due to customs and culture. What does not vary is the essence of the teaching — the Dhamma or truth.

- Theravada
- Mahayana
- Buddhists from China
- Tantric Buddhists from Mongolia, Tibet and Ladakh
- Contemporary Missionary Buddhist movements from Japan

Since they each function in diverse ways, it is important to approach them and work with them in different ways. There are about 500 million Buddhists worldwide and roughly, one third of all Buddhists live in China. The Buddha was an Indian Prince who dedicated his life to understand how to end suffering. He achieved enlightenment when he was 35, and dedicated the next 45 years of his life to teaching people the same path. By the time he died, he had gathered many followers, organized into a monastic community called the sangha. Later, Buddhism spread far beyond India, particularly to Sri Lanka, Tibet, China, Korea, Japan, Vietnam, Cambodia, Thailand and Burma. (Mikulas, 2007).

Buddhism is becoming popular in Western countries for a number of reasons. Firstly, Buddhism has answers to many of the problems in modern materialistic societies. Secondly, Buddhism explains a purpose to life, it explains apparent injustice and inequality around the world and it provides a code of practice or way of life that leads to true happiness. Finally, it includes a deep understanding of the human mind (and natural therapies) which prominent

psychologists around the world are now discovering to be both very advanced and effective (Mikulas, 2007).

a. Opportunities for engagement with Buddhists:

Historically, Buddhism faith actors have extended vital social services to local communities, especially humanitarian relief, health and education as they often provided the social services to countries (such as Mongolia, Thailand, Cambodia and Sri Lanka) with large proportions of Buddhists in their populations. Additionally, these faith actors offer agricultural training in activities such as forestry, tree nursery and mixed agriculture; counselling; basic rebuilding skills; low-level social development projects, and other aspects of basic welfare and education.

In China and Japan, Buddhism has never had this kind of central welfare and educational role. Here Buddhism has offered places for personal development and retreats combined with education. In recent years, not least through the collapse of Communism, Buddhism has become more socially active. Buddhist communities are now engaged in virtually all sectors of development, welfare and environmental activities, some Buddhist engagement in social issues include:

- Post-conflict issues in Cambodia and Sri Lanka;
- Rural and urban development in Sri Lanka, throughout South East Asia and in China and Mongolia;
- Assistance of HIV and AIDs projects
- Micro-financing

5. Judaism

Judaism originated from the word "Judah", in Hebrew. Yahadut, the distinctive characteristics of the Judean ethnos encompasses the religion, philosophy, culture and way of life of the Jewish people (Cohen, 1999). Judaism is an ancient monotheistic religion, with the Torah as its foundational text, part of the larger text known as the Tanakh or Hebrew Bible, and supplemental oral tradition represented by later texts such as the Midrash and the Talmud. Judaism is considered by religious Jews to be the expression of the covenantal relationship that God established with the Children of Israel (Jacobs, 2007).

There are over 14 million Jews worldwide. Six million live in Israel (75% of the population); 5.4 million live in the USA (2%) with major communities in Russia, France and the United Kingdom. There are many significant Jewish institutions and foundations concerned with social issues. Generosity is built into the ethos of Judaism. Study of the Hebrew Bible is one of the most important religious duties for Jews. It is a collection of texts, written at different periods of Jewish history, which fall into three different books: (1) the Torah, which is the holiest of Jewish scriptures and is made up of the five books of Genesis, Exodus, Leviticus, Numbers and Deuteronomy; (2) the Prophets, and (3) the Writings.

Hebrew

The language of the Torah is Hebrew, and in most Jewish traditions, it is read in the original Hebrew. Many Jews outside Israel learn Hebrew in order to understand the readings and prayers during worship, but some follow them in a parallel text giving both Hebrew and their native language. (Intuitive Times, n.d.).

The Law

To Jews, the law is God's merciful provision of guidelines, without which, it would not be possible to do his will and remain in the covenant relationship with him. While some laws have obvious ethical and practical reasons, others cannot be understood in those terms, and are an indication of God's 'otherness' from humanity. Study of the law is an important part of Jewish life (Intuitive Times, n.d.).

The Messiah

The Messiah will be God's messenger on earth. At a time determined by God, the Messiah will be born and will be the wisest of all prophets whose line began with Moses. As God's representative on earth, the Messiah will bring a time of peace, justice and unity that will mark the Kingdom of God on earth. War and violence will cease and in the words of Isaiah (Intuitive Times, n.d.).

The Sabbath

The fifth commandment lays down that no work must be done on the seventh day of the week, which is called the Sabbath, or Shabbat. Since Jewish days are reckoned from nightfall to nightfall, the Sabbath begins as it gets dark on Friday night, and ends at dusk on Saturday night. Jewish families welcome the Sabbath as a Queen, with the best possible food, clothes, singing, and celebration, which takes place mainly in the home (Intuitive Times, n.d.).

The Synagogue

The synagogue is essentially the home of the Scrolls that have the Torah written upon them as well as home to the other Jewish sacred books. The synagogue, which is a Greek word meaning meeting place or assembly, is also the place for study of the Torah and for Jewish education and social work.

Judaism at Home

While the synagogue is important in Jewish life, the home is of greatest importance because this is where many of the festivals take place, and where the Sabbath is welcomed and celebrated with a special meal at home on Friday night.

a. Opportunities of engagement with Judaism:

The ancient tradition of Judaism is to provide service and contributing to the communities amongst whom you live. While there is an understandable focus on supporting development, social, religious and environmental topics within Israel and the Jewish diaspora, many Jewish foundations do work outside Jewish communities as well. These foundations tend to focus upon the home community. For example, in the USA many Jewish foundations support work in disadvantaged areas with African-American groups and others, often focusing close to home, in their own city or state. They are more likely to be involved in similar work in unrelated areas of the world. Similarly, in some areas of Latin America, South Africa and a few places in South East Asia, Jewish foundations will have a wide range of local projects. There is a lot of Jewish support and involvement in projects all around the world. For example, a Chief Rabbi, and those associated with influential families and their philanthropies and foundations.

b. Organizational Example - American Jewish World Service:

American Jewish World Service supports a wide range of people and communities from a wide array of religious and ethnic backgrounds and are committed to protecting human rights in the world's poorest countries. AJWS works with communities and populations that are oppressed, neglected or persecuted, including women and girls, indigenous groups, LGBT

people, and religious and ethnic minorities. AJWS was a very active participant in conference on Religion and Sustainable Development held at the WBG in July 2015. Based on actions committed to during the conference, AJWS participated in a committee formed to work for the Moral Imperative Event organised at the UN a week before the SDG Summit in September 2015 to collaborate further with the WBG to work achieving those SDGs. (American Jewish World Service, 2015)

6. Baha'i Faith

The Baha'i faith is a monotheistic religion, which emphasizes on the spiritual unity of all humankind. Baha'iyat means brotherhood in the Persian language. Baha'i teachings are based on three core principles: (1) the unity of God i.e. there is only one God who is the creator of this world; (2) the unity of religion, that all major religions have the same spiritual source and come from the same God; and (3) the unity of humanity, that all humans have been created equal. According to the Baha'i faith's teaching, the human purpose is to learn to know and love God through such methods as prayer, reflection and being of service to humanity (Morris, 2004).

There are roughly more than 5 million Baha'is around the world in more than 200 countries and territories. The majority of Baha'is live in Asia (3.6 million), Africa (1.8 million), and Latin America (900,000). According to some estimates, the largest Baha'i community in the world is in India with 2.2 million Baha'is, followed by Iran with 350,000, the US with 150,000, and Brazil with 60,000. Aside from these countries, numbers vary greatly. Currently, no country has a Baha'i majority (World Heritage Encyclopaedia, 2017).

The Baha'i faith was founded in the mid-19th century C.E. in Iran. In 1844 Siyyid Ali Mohammad, a Shiite Muslim, proclaimed that he was "the Bab", meaning Gate, a special sort of interpreter of the Qur'an with special religious insight and prophetic abilities; he was the hidden

Imam. The Bab's prophetic message spread in Iran, which angered both the government and the Shiite leadership. He was arrested and then executed. One of the Bab's disciples, Mirza Hoseyn 'Ali Nuri, known as Baha'u'llah, spread the Bab's teachings; these teachings eventually evolved into the Baha'i faith and it is Baha'u'llah who is most typically known as the founder of the tradition (Patheos, 2017).

God's manifestation is understood in Baha'i to come not just through the Bab and Baha'u'llah, but also through the world's religious prophets, including Abraham, Moses, the Buddha, Krishna, and Muhammad. Baha'i sacred literature includes the writings and oral history of the Bab and Baha'u'llah. The Baha'i do not have any clergy; all spiritual authority is held by local and national councils called "Spiritual Assemblies." Baha'i is open to all who accept the teachings of Baha'u'llah (Patheos, 2017).

Baha'i religious practices and rituals mainly include daily prayer and devotions. Essential Baha'i theological beliefs include the unity of humanity and the unity of all religions with the ultimate goal of creating a unified humanity without racial, ethnic, class, or religious prejudice. Baha'is hail from all walks of life. Young and old, men and women alike, they live alongside others in every land and belong to every nation. They share a common goal of serving humanity and refining their inner-lives in accordance with the teachings of Baha'u'llah. The community to which they belong is one of learning and action, free from any sense of superiority or claim to exclusive understanding of truth. It is a community that strives to cultivate hope for the future of humanity, to foster purposeful effort, and to celebrate the endeavors of all those in the world who work to promote unity and alleviate human suffering (Baha'i International Community, 2017).

a. Opportunities for engagement with Baha'i Faith:

In different part of the world, Baha'is may not only make significant contributions to development, but may add value to the WBGs efforts in a number of ways. The teachings of the Baha'i faith inspire individuals and communities as they work to improve their own lives and contribute to the advancement of civilization. Baha'i beliefs address issues of which the WBG also focus on through their projects in developing countries such as freedom from prejudice and marginalization, the development of spiritual qualities, the integration of worship and service, the fundamental equality of the sexes, the centrality of justice to all human endeavors, the importance of education, and the dynamics of the relationships that are to bind together individuals, communities, and institutions as humanity advances towards prosperity.

b. Organizational Example - Baha'i International Community:

The Baha'i International Community is an international non-governmental organization with affiliates in over 180 countries, which together represent over 5 million members of the Baha'i Faith. As an organization in consultative status with the UN Economic and Social Council and with United Nations Children funds (UNICEF), they collaborate with the UN and its specialized agencies, as well as member states, inter-governmental and non-governmental organizations including the WBG. Their work is guided by the teachings of the Baha'i Faith and the knowledge generated by the worldwide Baha'i community as it endeavors to apply the principles of unity and justice to the betterment of villages, neighborhoods and society as a whole. (Baha'i International Community, 2017).

G. OPPORTUNITIES FOR ENGAGEMENT THROUGH PARTNERSHIP

At the Moral Imperative event on Thursday, 24 September 2015 at the Church Center Chape, United Nations Plaza in New York City, when the WBGs President, Jim Kim, addressed all FBOs and RLs by sharing his personal story. He was astonished when recalling that only twenty years back on ago he was on the street, in front of the bank, actively participating in a protest to close the WBG on its 50th anniversary in 1995. President Kim also mention that the WBG has evolved its strategy over the past two decades to achieve the Millennium Development Goals (MDGs) and that they had achieved remarkable progress in reducing the extreme poverty rate into a single digit by working towards those MDGs. President Kim specifically emphasized that it was a joint effort through the collaboration amongst international organizations, governments, CSOs and FBOs.

I. Partnership across key Global Practices Sectors

This section presents the research findings of four major SDGs that play a vital role in ending extreme poverty and how FBOs may work closely with the WBG, as the primary SDGs are similar to the basic principles of each major religion. The major religions discussed earlier teach their followers these basic SDGs to practice first and foremost as part of their religion. An estimated 84% of the world's population is religiously affiliated. Faith is a powerful force in the lives of individuals and communities worldwide. With support from the WBG, governments in developing world can engage with FBOs in ways that are more systematic. There are many examples of the WBG projects (one given below) that enabled Church Partnership Programs in many African countries, where churches and their respective faith-based partners work with churches in remote locations on education, health, and gender issues. The key to the program's success has been providing health and education services by the FBOs that has encouraged

governments to develop these partnerships. This has resulted not only in stronger health and education programs, but also in progress on issues like violence against women. For example, October 2014, in Uganda, 90 FLs, agriculture and education from eight African countries signed the Mukono Declaration calling for a new alliance for faithful farming and resilient landscapes.

The TerrAfrica/ARC partnership and the Mukono Declaration signal a growing global convergence around the landscape approach, which was evident at the 2014 Global Landscapes Forum in Lima. It also aligns with the recommendations and work that is being done by TerrAfrica. Already, the TerrAfrica partnership has worked with 24 sub-Saharan countries and 20 partners including regional economic communities, UN bodies, international organizations, the EU, and bilateral CSOs to secure \$3 billion for sustainable land and water management investment, place 15 million hectares under sustainable land management, and prepare 18 African country investment frameworks (World Bank, 2015c).

1. Health

Differences in religious faith-based controversies on the sanctity of human life, acceptable behavior, health-care technologies, and health-care services contribute to the widespread variations in health care worldwide. Faith-linked controversies include family planning, child protection (especially child marriage, female genital mutilation, and immunization), stigma and harm reduction, violence against women, sexual and reproductive health, HIV, gender identity, end-of-life issues, and faith activities including prayer. Buddhism, Christianity, Hinduism, Islam, Judaism, and traditional beliefs have similarities and differences in their viewpoints. Improved understanding by health-care providers of the heterogeneity of viewpoints, both within and between faiths, and their effect on health care is important for

clinical medicine, public-health programs, and health-care policy. Increased appreciation of FLs and the effect of their teachings on health care is also crucial (Tomkins et al., 2015).

During the period from 2000 to 2016, the WBG invested \$35 billion in the Health, Nutrition and Population (HNP) sector. Over this period, the average annual lending doubled from \$1.3 billion to \$2.6 billion. The WBG currently manages an active HNP portfolio of \$11.5 billion (World Bank, n.d.).

2. Education

Education is a powerful driver of development and is one of the strongest instruments for reducing poverty and improving health, gender equality, peace, and stability. Although there has been great progress in the past decade, some 121 million children are still out of primary and lower secondary school and 250 million children cannot read or write although many attend school. Education has large, consistent returns in terms of income and counters the widening inequality gap, but this potential is too often unrealized due to alarmingly low learning levels. Providing all children with a quality education that teaches them skills for work is critical to end poverty by 2030. (World Bank, n.d.).

FBOs play a role in life skills training, raising awareness of risks to health and well-being, offering moral and spiritual relief, and supporting dialogue and cooperation between schools, communities, governments, and religious authorities. In post-conflict settings, FBOs are focus on structural peace building and reconciliation projects, promotion of human rights, inclusive education, curriculum development, and the monitoring of quality education, amongst others. (World Bank, n.d.).

Following the terrorist attacks of September 11, 2001 in New York City, the World Economic Forum, a global independent organization “committed to improving the state of the world,” launched a new and quite distinctive initiative forming the Council of 100, or C-100. This multisector group of roughly 100 leaders, drawn from five sectors including business, politics, religion, media, and civil society was given the mandate to address tensions and challenges in Western-Islamic relations. The group recognized that education emerged repeatedly as the central avenue for long-term solutions to these challenges. An education group therefore was established with two aims: to help define a specific group of educational priorities that might bear on the challenge of improving Western-Islamic relations, and to support the development of specific programs to bring best practice to scale. (World Economic Forum Annual report, 2007-8)

Education emerged as a priority for several reasons. Firstly, struggling educational systems present a fundamental obstacle to socioeconomic development in many Muslim-majority countries. Poor education undermines competitiveness, leads to high unemployment rates, and contributes to migration pressures. Secondly, women have significantly less access to education in many Muslim-majority countries and face a variety of specific challenges within the school systems. This has far-ranging effects on families, civic institutions, and labor markets. These are broader challenges for leaders from all sectors. However, the C-100 has focused more sharply on a set of issues that tend to figure less prominently in global and regional discussions about education, but which are at the crux of intercultural relations and peaceful and respectful societies. It has identified, within the framework of the broad challenges for educational reform and development, a priority agenda of issues that have the potential to help in building peaceful, multicultural societies (Marshall & Saanen, 2007).

3. Gender

The WBG works with FBOs and RLs to close the gender gaps between males and females globally for lasting impact in tackling poverty and driving sustainable economic growth that benefits all. In the last two decades, the world has narrowed the divide between men and women, especially in primary education and health.

Globally, the women's labor force participation has stagnated and slightly fallen from 57 percent in 1990 to 55 percent in 2013. Women remain half as likely as men to have full-time jobs. Those who have paid work earn up to one-third less than men, partly because of occupational sex segregation. Women are more likely to engage in low-productivity work, work in the informal sector, and spend at least twice as much time on unpaid domestic work and care activities as their male counterparts. Additionally, women contribute approximately 58 percent unpaid work to family enterprises and farms. In 2013, 76 countries had laws on the books against domestic violence, up from 13 in 1995. Yet gender-based violence—perhaps the most extreme constraint on voice and agency—remains a global epidemic, affecting more than one in three women over the course of a lifetime.(World Bank, 2017d) .

FBOs can play a key role in transforming harmful gender norms and unequal power dynamics, thereby changing the root causes that lead to Sexual & Gender Based Violence (SGBV). Meaningful involvement of men and boys, demystifying the role of harmful religion and culture, the crucial role of listening to survivors, and ensuring opportunities for greater collaboration between policy and practice are key themes (World Bank, 2017d)

United States Institute of Peace (USIP) initiated the project called “Women Rights in Islamic Constitutionalism” to ensure that women's rights are protected and advanced through discussion among legal advocates, political activists and RLs in the countries where constitutions

are being drafted within Islamic frames. This initiative to invite RLs to participate in policy reforms will provide more opportunities for FBOs putting these policies into practice. USIP has been working closely with the WBG and President Kim has been very active in collaborating more with them over the years due to recent changes in the global peace situation. I was able to attend Mr. Kim's speech at USIP during my practicum at the WBG that validated my research findings of how the WBG is evolving and shaping its strategy to work with organizations who are working towards achieving common goals.

4. Fragility, Conflict and Violence

Two billion people currently live in countries where development outcomes are affected by fragility, conflict, and violence (FCV). Extreme poverty will increasingly be concentrated in these areas as the rest of the world makes progress, rising from 17% to almost 50% by 2030 due to high population growth rates and weak economic development. For the WBG, addressing the FCV challenge is a strategic priority, critical to achieve its twin goals to end extreme poverty and promote shared prosperity. It is also important as the FBOs and RLs work towards implementing the SDGs—in particular Goal 16 for peace, justice and strong institutions (World Bank, 2017d).

Some of the leaders from FBOs include Mohammad Ashmaway, Ex CEO of Islamic Relief Worldwide; Ruth Messinger, President of American Jewish World Service; and Pujya Swami Chidanand, Co-Founder of Interfaith WASH Alliance. These leaders attended the Religion and Sustainable Development conference in July 2015 at the WBG and committed to take further action under conference proceedings. Additionally, the faith-based leaders focused on reviewing the evidence base and developing specific recommendations for action to strengthen effective partnerships between FBOs and the WBG, especially to focus on the above-

mentioned four key areas - health, education, gender, and FCV. The leaders offered their commitments to follow-up activities and to established specific next steps. Subsequently in September 2015, the four faith-based leaders joined the WBG in an initiative called “A Spiritual and Moral Imperative: Ending Extreme Poverty” which was launched in April 2015 by over 40 global religious and FBO leaders. (Joint Learning Initiative on Faith & Local Communities, 2015).

A spiritual and moral imperative is the faith-based action framework to end extreme poverty by dealing with major challenges related to health, education, gender, and FCV that people in poverty face. During my practicum period at the WBG, this moral imperative statement was drafted by a diverse group of multi-faith leaders who collaborated regularly through telephonic conference call to identify and draw upon the shared moral commitments that unite their respective faith traditions to eliminate extreme poverty. Upon completing my practicum, these leaders were at the stage of translating the spirit of the statement into more concrete and actionable collaboration at the global, national, and local levels.

We can clearly see the importance of the areas mentioned above for the WBG as President Kim says, “If we share a fundamental moral foundation, then the argument is not about the foundation, but about what the evidence tells us is the best thing to do. We are the first generation in the history of humankind that says we can end extreme poverty in our lifetime. We have to do something special to get it below 3%, and we need all of you. In the past, the WBG focused on GDP growth and not on people. Our official position has changed.”

Kim said there were three things that must happen to end extreme poverty:

1. Economies have to grow.
 - Due to the large rural populations we must be making strides in agriculture taking into account the impact of climate change.
2. Invest in people.
 - Health and education for women and children should be a priority.
3. Provide social protection.
 - Preventing people from falling into poverty, specifically in light of climate change and pandemics. Kim cited some studies that have looked at if aid programs take away beneficiaries' motivation to work, and the studies found that it does not (Joint Learning Initiative on Faith & Local Communities, 2015).

H. FUNDING OPPORTUNITIES FOR FBOs AND RLs

The lack of funding could be the most challenging part for FBOs working towards development, especially for those working in developing countries where government does not have enough sufficient economic resources to support them. Aware of this issue, the WBG has recently established a simple mechanism for CSOs or FBOs to obtain funding for their work through their new platform, Global Partnership for Social Accountability (GPSA, 2015).

Many FBOs, CSOs, and RLs are not aware of the newly established program by the WBG to provide funds directly to them as a means to end extreme poverty. Additionally, many FBOs working in developing countries face financial challenges for their work with the poor, and providing awareness for this opportunity to mobilize their financial resources by directly applying for available funds through the WBG can make them more efficient and effective by giving them access needed economic resources. The WBG has additional funding mechanisms to

provide grants to CSOs and FBOs. Grants are provided both indirectly, via government-run community-based development and social funds, or directly, through WBG managed grant programmes and trust funds. These grants cover a variety of areas such as environment, micro-credit, post conflict reconstruction, education, health, information technology, human rights, and civic engagement and support CSOs/FBOs at the global, regional and national levels. These grants are often managed in partnership with other donor agencies. (GPSA, 2015).

More recently, a number of WBG managed trust funds have begun to generate funds for CSOs/FBOs. In order to gain access to these funds, CSOs/FBOs generally must partner with a government agency and/or a WBG unit and jointly submit a proposal to the trust fund office. Funds can then be channelled to CSOs/FBOs or managed directly by them. The WBG partnerships involve governments and donor agencies such as other development banks, UN agencies, and non-governmental funding agencies.

I. Global Partnership for Social Accountability, GPSA

The WBG established the Global Partnership for Social Accountability (GPSA) in 2012 with the purpose of bridging the financial gap, enhancing citizens' voices, and supporting the capacity of governments to respond effectively to the voice of their people. The GPSA is based on constructive engagement between governments and FBOs/CSOs in order to create an enabling environment in which citizen feedback is used to solve fundamental problems in service delivery and to strengthen the performance of public institutions.

To achieve the WBG goals, GPSA provide strategic and sustained support to FBOs/CSOs and governments for social accountability initiatives aimed at strengthening transparency and accountability. GPSA build on the WBGs direct and ongoing engagement with public sector

actors as well as with a network of global partner organizations to achieve the twin goals of eliminating extreme poverty and boosting shared prosperity. (GPSA, 2015).

1. Purpose of funding

Grants are available to CSOs/FBOs working in countries that have 'opted-in' to the GPSA. These grants focus on the institutional development of CSOs/FBOs working on social accountability, knowledge generation, and dissemination activities. Grants are intended to support specific programs and initiatives, aiming to:

1. Address critical governance and development problems through social accountability processes that involve citizen feedback and participatory methodologies geared towards helping governments and public-sector institutions solving these problems. Special emphasis is put on problems that directly affect extremely poor and marginalized populations.
2. Strengthen civil society's capacities for social accountability by investing in CSOs/FBOs institutional strengthening and through mentoring of small, nascent CSOs by well-established CSOs/FBOs with a record of accomplishing social accountability.

2. Grant Making Process

In opted-in countries, prior to issuing a Call for Proposals a consultative process with stakeholders including government, CSOs, and FBOs is organized to define the key governance issues (thematic areas) per country that CSO/FBOs proposals should address. This country-tailored, problem-solving approach maximizes the alignment of GPSA activities with the development strategies of countries.

While CSOs/FBOs in participating countries respond to country-tailored calls, all proposals compete at the global level. GPSA process for selecting which proposals will be funded is outlined below.

GPSA Grant Selection Process:

After the Call for Proposals is closed and applications have been received, the process for selecting the projects that will receive a grant is the following:

- Applications are reviewed for compliance with general eligibility criteria, as outlined in the GPSAs Operations Manual and in the Application Guidelines published at the launch of the Call for Proposals. Applications are reviewed to assess the proposals technical quality.
- The GPSA Secretariat has established a global Roster of Experts (RoE) in order to bring expert advice into the selection of proposals. The role of the experts is to provide advice on the technical quality and soundness of proposals. For this, individual reviewers use an evaluation matrix, including a standardized point scale, which will assist the Secretariat in ranking the proposals and inform the final selection of proposals to be recommended to the GPSA Steering Committee.
- The Steering Committee considers the list of proposals recommended by the Secretariat, and decides on the allocation of grants. After the Steering Committee meeting, the GPSA Secretariat publishes the list of pre-selected finalist's proposals online. Pre-selected proposals are sent to the governments of participating countries for a 10-day comments period. After this, the proposals are made public for a 5-day period for public comments. In parallel, proposals undergo a full due diligence assessment.

- The GPSA Secretariat considers any comments received, including the results of the due diligence assessments, and addresses these with potential grantees. The Secretariat prepares a project package for each approved grant proposal following internal World Bank project processing requirements. World Bank Country Directors and grant winners sign Legal Grant Agreements. The GPSA Secretariat publishes the list of grants winners along with approved proposals on the GPSA website (Global Partnership for Social Accountability, 2015).

II. Trust Funds

Establishing trust funds is one effective way for donors to channel finances and partner with local governments and other development institutions to deliver targeted assistance to the world's poorest and most vulnerable populations. The WBG has recently reformed the way it approaches trust funds by condensing its approval process, establishing one singular department to conduct clearances, developing new mechanisms to recover costs and taking steps to harmonize negotiations with donors.

A trust fund administered by the WBG can be country-specific, regional, or global in its geographic scope; it can be set up for a single set of pre-defined purposes, or on a programmatic basis. It can have one or several donors.

Development Finance (DFi) and other Vice Presidential Units (VPUs) identify sources of trust fund support through their contacts with donors. When staff mobilize resources for or through a trust fund, they consult with their VPU Funding Coordinator and with staff in DFi for guidance on available options and good practices.

World Bank staff members meet with potential donors in country, develop a concept note for a new trust fund, seek out management for approval, and then turn the concept note into a separate proposal for review by numerous World Bank units. Trust fund managers often have to delve into different negotiations with different donors such as the U.K. Department for International Development and the European Union in order to demonstrate results and accountability of a trust fund. Now, the new consultative group will focus on reporting, results and risk assurances, and WBG officials hope donors will harmonize their demands to fit what the group will aim to provide.

The size of a trust fund is the total amount of funds that donors are expected to contribute to it over the life of the trust fund. The minimum threshold size for a trust fund at the trustee level is set at US\$2 million (World Bank, 2015e).

I. Risks and Challenges

As there are numerous religious groups, religion has been a sensitive topic for many people to discuss and even practice in some cases. There are various risks and challenges involve when it comes to finding common ground among major FBOs and RLs to collaborate or develop partnerships. Therefore, we will highlight some of the risks and challenges below along with strategies to mitigate them.

1. The WBG perspective

Risk management can be impaired by government failures stemming from capture by interest groups, corruption of government officials, and distortionary policies. The WBG considers corruption a major challenge to its institutional goals of ending extreme poverty by

2030 and boosting shared prosperity for the poorest 40 percent of people in developing countries. About \$1 trillion is paid each year in bribes around the world and the total economic loss from corruption is estimated to be many times over. This figure dwarfs the value of all development assistance. (World Bank, 2017f).

It is recognized that corruption comes in different forms. It might impact service delivery, such as when police officers ask for bribes to perform routine services. It might unfairly determine the winners of government contracts, with awards favoring friends or relatives of government officials. Alternatively, it might affect more fundamental issues of how the institutions work a form of corruption that is often the costliest in terms of overall economic impact. Each of these forms is important and tackling them all is fundamental to achieving progress and sustainable change. (World Bank, 2017f).

This could be a challenge for the WBG to strengthen collaboration among these FBOs as faith actors are diverse and can be significantly different from one another in terms of their priorities and viewpoints within a single faith tradition and even greater differences between the practices of different faith and spiritual traditions. However, the WBG may mitigate this risk by finding the common ground, as there are many similarities among these religions. For example, the Ten Commandments in Christianity may be found in Islam very similarly but in different ways. From religious institutions to local community service providers, it is important for the WBG to understand the missions of potential partners and their capacity to deliver and carefully assess the extent to which common ground can be found on the basis of shared beliefs and values. It is therefore critical that WBG assess the benefits and risks of potential relationships with FBOs and RLs within their specific context before engaging or partnering with them (World Bank, 2017f).

The WBG may learn from United Nations Children’s Fund, UNICEF’s work in Pakistan with RLs and institutions on polio campaigns is the best example for mitigating the risks of dealing with governments. Not only did working with RLs assist in combatting resistance to immunization, but also it helped in reaching hard-to-access populations. FBOs often have the distribution channels and the reach that an organization like UNICEF often does not have.

Highlighting a humanitarian example, UNICEF often cannot access conflict areas, but religious groups can and are willing to assume the risk of going into those areas if UNICEF can provide them with life-saving supplies. Another example in the water, sanitation, and hygiene sector, UNICEF worked with RLs in Indonesia to establish Open Defecation Free Zones. The successful establishment of the zones was due in part to RL efforts to transmit the messaging about their benefits in language that resonated with the population (Joint Learning Initiative on Faith & Local Communities, 2015).

2. The FBO perspective

The rise of identity politics globally has manifested itself through the creation of FBOs, in particular those affiliated with different denominations of Islam, Christianity and Hinduism. The emergence of FBOs can, in this light, be seen as a manifestation of the increased activism around identity representation and recognition. These FBOs’ ideologies are conveyed through a variety of initiatives. In some cases, FBOs are affiliated to organized religious movements and institutions and serve either to affirm religious identity among the constituency through sociocultural activities and/or through service provisions, in particular, education. However, their growing presence and the growth of fundamentalist religious discourses and activism has also

spawned the establishment of counter-organizations that also work from within a faith-based framework, but seek to counter traditional and reactionary interpretations of religion.

Lack of funding is a major limitation facing almost all FBOs working in developing countries in the global south region. Funds are required to provide basic services related to health, education, and social protection to vulnerable populations. Few FBOs in developing countries have sufficient human resource capacities to address the basic issues in the community, but many require funding to support those human resources to expand their activities and train others to support each other in the community. The WBG offers many funding opportunities for FBOs and RLs for servicing poor in their communities and these funds can be obtained directly from the WBG without involving governments in the process. As mentioned above, GPSA provides funding platform to FBOs working on small projects, and the WBG has made the process simple and less time consuming to supporting FBOs to be more efficient and effective.

J. LEARNING FROM INTERNATIONAL ORGANIZATION'S BEST PRACTICES FOR ENGAGING FBOs TO ACHIEVE SDGs

The WBG involvement with the Moral Imperative event in collaboration with the United Nations Population Funds (UNFPA) strengthen its relationship with FBOs and RLs. Although this practice of engaging FBOs and RLs with development work is relatively new compared to traditional practices of development, it seems that their way of engaging FBOs and RLs is very effective and efficient. The UN is a secular organization. Since its creation in 1950, none of the UN bodies have ever been engaged with FBOs and RLs before in carrying out their work (UNDP, 2014). However, the recent change in their strategy to build partnerships with FBOs and

RLs has proven its value over the years and yielded substantial protection and additional benefits such as:

1. UNDP is working with the Afghanistan Ministry of Haj and Religious Affairs to raise awareness about women's rights through capacity-development programs, scholarly competitions, advocacy, conferences, and workshops. UNDP has trained religious leaders across the country about the rights of women from the perspective of Islam as well as national and international laws (UNHCR, 2013).

2. To ensuing conflict also adversely affected over 20,000 refugees who had been living in the country for decades in Côte d'Ivoire. Faith-based groups throughout the country came to the immediate rescue by providing emergency shelter in 35 sites. UNHCR as the UN Protection lead agency relied on traditional humanitarian organizations and, more importantly, on local faith communities, including several parishes of the Roman Catholic Church, Caritas, Muslim mosques and Muslim communities, Charismatic movements, other religious groups and religious leaders, to provide humanitarian assistance for over one year. (UNDP, 2014)

FBOs and RLs are part of nearly every community on earth and they are well known for providing food, clothing and shelter, some also have less documented expertise, which may in some contexts be more controversial, in areas as diverse as nutrition and marriage counselling plans. In some instances, communities find the services provided by faith actors better and easier to access than government services. They not only make significant contributions to development, but also add value to UN efforts in a number of ways. In many countries, FBOs and RLs are the dominant civil society actors. (UNDP, 2014)

Therefore, it is an opportunity to learn from the best practices of these international organizations and adopt strategies according to the context as every situation is different, however these practices may serve as basic tool to start from.

Case Examples:

- **Working together for education in Dadaab, Kenya**

In the Dadaab refugee camp for Somalis in Kenya, UNHCR runs primary schools for the refugee children. The enrollment rate was less than 40% due to a cultural preference for families to send their children to the informal religious schools, called Duksis. The privately run Duksis teach Islamic studies, Qur'an and Arabic, but no secular education. Islamic Relief piloted an initiative to integrate five Duksi schools with the Kenyan national curriculum in addition to the Duksi education they received. Local staff met with imams and other community leaders to explain the new initiative, and the imams then helped promote it in their communities. During the pilot, enrollment jumped to 80%, and many children from other Duksis wanted to start attending the integrated facilities due to the new curriculum that was being taught. After implementation, they found widespread community support and great demand to expand this approach to other Duksis.

The partnership between UNHCR, Islamic Relief, the Kenyan government, and local community leaders was essential for this program's success, ultimately benefiting the refugee children.

- UNHCR's schools and funding provided a structured foundation for the program.
- The Kenyan government provided the secular curriculum.
- IRUSA provided funding, and the local Islamic Relief affiliate's trusted status as an Islamic organization.

- Understands cultural sensitivities allowed us to get the imams on board.
- The imams raised awareness among their communities and encouraged parents to trust the changes.

The communities ultimately saw the benefit of the strategy and appreciated the fact that they could benefit from a secular education for their children, without sacrificing the traditional religious school offerings. Islamic Relief was able to build partnerships that helped bridge the gap between the religious communities and the public sector, which helped to remove some of the stigma of engaging with the non-Muslim, Kenyan educational system for the traditional Somali refugees. Cultural sensitivity goes a long way. Rather than trying to persuade the community to abandon their traditional Duksi system, Islamic Relief integrated it with a broader curriculum so the families could benefit from a well-rounded education. This opens more opportunities for the children and helps the community to appreciate and feel more comfortable with the public sector. Islamic Relief served as a bridge, and was only able to do this because of their understanding of both sides and ability to coordinate a sensitive solution (Islamic Relief USA, 2015).

- **World Bank/Caring for the Invisible: A Nationwide Community Program (PNPM) Peduli in Indonesia**

Project:

The PNPM Peduli is a government-led, multi-donor trust funded program being delivered as a ‘pilot initiative’ through the PNPM Support Facility (PSF), which is managed by the WBG. An initial budget of US\$4,215,000 was approved by the Joint Management Committee in January 2010, to develop the project design, operational procedures and award grants to an initial three Executive Organizations (EOs) for the implementation of phase 1. A further US\$5.5

million was allocated in April 2012, taking the total investment in the PNPM Peduli during the pilot phase to US\$9,715,000. The PNPM Support Facility is funded by the Australian Agency for International Development (AusAID), the Canadian International Development Agency (CIDA), the Danish International Development Agency (DANIDA), the U.S. Agency for International Development (USAID), the European Union, the Dutch Government, UKAID, and managed by the WBG.

The program's objective was to strengthen the capacities of Indonesian FBOs/CSOs to reach and empower marginalized groups to improve their socio-economic conditions. (World Bank Group, 2015)

Partnership Mechanism:

In June 2011, grants were awarded to three national FBOs/CSOs, acting as Executing Organizations (EOs): The Association for Community Empowerment; the Partnership for Governance (Kemitraan); and Lakpesdam, the research and development institute of the Nahdlatul Ulama (NU)—Indonesia's largest FBO. The three EOs then provide sub-grants to local FBOs/CSOs or branches of NU to support activities for marginalized groups and to build the capacity of local FBOs/CSO partners. Local activities began in the pilot phase; the program is supporting 72 Indonesian organizations working across in 231 villages in 91 districts across 24 provinces. Activities reach more than 9,000 marginalized individuals connected to 404 community-based groups including indigenous people, female micro-entrepreneurs, farmers and fishers, garbage collectors, street children, sex workers, ex-political prisoners, migrant workers, women and children at risk of trafficking, gay and transgender people, survivors of domestic violence, children in prison and people living with HIV. (World Bank Group, 2015)

Impact:

In its first year, PNPM Peduli has helped over 12,000 marginalized individuals gain new skills, access information, access services, build confidence and create new opportunities to participate in community life. Between August and October 2012, an external review team assessed the program to prepare for full implementation in phase II. The assessment concluded that the PNPM Peduli is on track—the pilot has established a set of relationships and business systems that will support it to move forward in developing and understanding effective approaches to reaching and empowering marginalized groups in Indonesia in the future. In its pilot phase, the PNPM Peduli has already produced several significant results.

Since January 2012, CSOs/NU branches have supported the establishment of 71 business groups (involving 1,600 people) being run by marginalized groups, including tailoring, catering, brick making, handicrafts, organic farming, organic poultry, seaweed farming and trading; Five FBOs/CSOs have provided 17 women's groups (a total of 385 women) with business equipment, supplies and rented space, business training and skills training to help start up their own businesses through a revolving loan arrangement. These groups are now running laundries, coffee shops, phone card counters and food production. (World Bank Group, 2015)

In East Jakarta, 182 street children have received birth certificates while 266 parents have received Jamkesmas cards (health cards), and 150 school drop-outs are now attending non-formal education classes. In three districts of East Nusa Tenggara, 134 men and women in remote locations were tested by a mobile clinic for sexually transmitted diseases, including HIV and AIDS. Other services extended include prevention education, distribution of free condoms, sexually transmitted disease (STD) treatment and HIV/AIDS treatment (World Bank, 2013).

Key Takeaways:

Based on learning from above case studies, in future national FBOs/CSOs may more focus on taking evidence from the field to develop a body of knowledge on pathways to inclusion. The aim is that this can be translated into policy advice for the government to strengthen those line ministries trying to reach target populations currently excluded from public services and systems.

A key factor in this success was local FBOs/CSO partners and community based group's presence in the targeted region. At the time of implementation of the project, these organizations had already established a network of faith based community organizations and set a strong community mobilization process in place.

Local FBOs/CSOs effective involvement of the community throughout implementation proved to be a key factor in the project's success. For example, the project's implementers were able to identify key constraints in the training process through community-level feedback, and took subsequent measures to overcome those constraints. The project also drew on community capacity and the availability of local skilled staff, who contributed greatly in the providing training and skills to the marginalized community. Critically, the familiarity and acceptance of local community based groups in the field was instrumental in enabling the high level of community involvement and willingness to take ownership observed throughout the project.

K. CONCLUSION

Since the faith-based initiative work is relatively new, most of the FBOs in developing countries are still unaware that the WBG offers opportunities for collaboration and capacity development. The faith-based team at the WBG has recently prepared a toolkit for internal use

that how the bank can effectively engage with FBOs. However, there is a strong need to give awareness to the FBOs working in the global south region where most people are vulnerable to extreme poverty. The purpose of this research paper is to give awareness to FBOs and religious leaders that how they can effectively engage with the WBG and utilized its resource guide/toolkit component will also give them awareness of the opportunities available through the Faith Initiative and Civil Society Team platform and that they understand that in order to achieve the goal of ending poverty, they have to work together to make a bigger impact with limited resources.

- **Capacity Development:**

It would be better to conclude that the opinion for the WBG to engage with FBOs and RLs in selective partnering to ensure that such partnerships are based on shared values, objectives and commitments. In particular, as they relate to the priorities such as health, education, gender equality and respect for universal human rights, which are the most important among seventeen SDGs to achieve by 2030. The WBG needs to encourage faith actors in training and capacity-building initiatives in order to deepen their understanding of bank's strategic protection priorities in a given setting, and identify potential areas for bilateral agreements or advocacy.

- **Moral Imperative:**

An important element in establishing sustainable partnerships and effective cooperation is building on a common foundation of beliefs and values. Learning more about each other's unique systems of beliefs and values will allow FBOs and the public sector to develop mutual understanding and respect for one another. Even when there is no apparent overlap, clear

articulation of values will enable FBOs, faith groups, and other development organizations to identify a common ground, or at least some mutual benefit, which can then form the basis for developing partnerships. By understanding the morals that drive the operations of each respective organization, there is room for more effective dialogue in future partnership ventures.

- **Engage religion with Development**

Religion and development have never worked as closely together before than they do today. In 2015, setting the sustainable development goals brought FBOs/CSOs and international organizations more closely to work together as their main goals of working towards health, education, gender and conflict have so much in parallel. This collaboration can help them utilize their resources in more efficient and effective ways to have major impact with minimum effect on the environment and existing resources.

- **Partnership with Key Global Practices**

An estimated 84% of the world's population is religiously affiliated. Faith is a powerful force in the lives of individuals and communities worldwide. With the help of the WBG, governments in developing countries can still make their engagement with FBOs in ways that are more systematic. The key to the program's success in providing health and education services was the FBOs, which approached the government with the idea of starting this partnership. This will result not only in stronger health and education programs, but also in progress on issues like violence against women.

- **Funding arrangement:**

Partnerships with FBOs are an important channel of delivery of social services and implementation in WBG funded projects. As mentioned above about GPSA platform to provide a small amount of up to half a million-dollar funding opportunities towards delivering a wide range of basic services in such areas as AIDS prevention, providing drinking water, education, health, gender issues, supporting small enterprise development, and environmental related work. FBOs involvement in service provision complements and improves government action. In this light, the WBG is attempting to simplify its contracting procedures in order to facilitate FBOs involvement in their operations.

- **Learning from International Organizations best practices:**

Almost all international organizations have started working with FBOs and RLs from across the globe like the UN agencies who are also working towards the 2015 Sustainable Development Goals and using FBOs as partners. The research also covers the analysis of best practices by other international agencies such as UN bodies to engage FBOs and RLs. Their successful case studies and how the WBG may learn by contextualizing those scenarios into their system and procedure to effectively engage with FBOs. There are some risk prevails during this process of engagement, but the WBG and a FBOs may mitigate those risk by adopting precautionary measures in advance.

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