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# Introduction

Prior to the COVID-19 pandemic, figures for those living in extreme poverty (living on less than USD 1.90 per day) in Southeast Asia had been on the decline, with 14.9 million in 2019, down from 18 million in 2018 and 21.2 million in 2017 ([Reuters, 2022](#)). However, the pandemic has reversed the gains made in fighting poverty, causing a loss of 9.3 million jobs and pushing 4.7 million people in the region into extreme poverty in 2021 ([Asian Development Bank, 2022](#)). The poor are in every part of the region and those who need support and can help are of every faith.

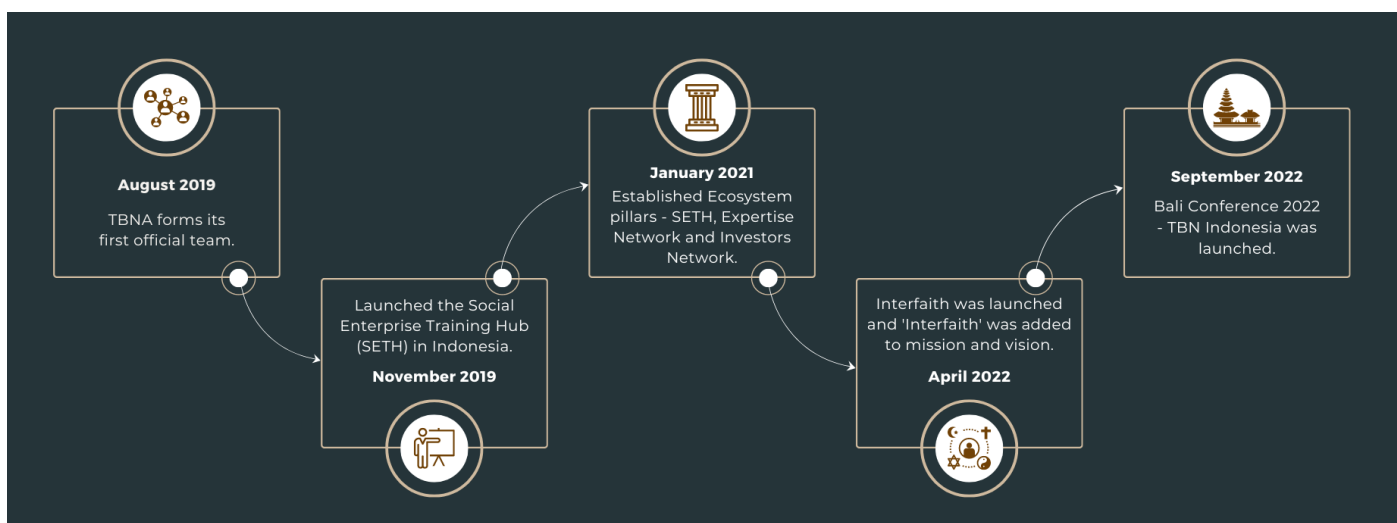
The major faiths in Southeast Asia include Islam, Buddhism, Christianity, Catholicism, and Hinduism. In addition, many do not have a religion. Islam represents the majority religion with estimates of just over 40 percent of the Southeast Asian population. Buddhism comes in second, followed by Christianity, with the bulk of its followers living in the Philippines ([Association for Asian Studies, 2017](#)). While Southeast Asia as a whole is religiously pluralistic, individual nations are near religious monoliths, the exceptions being Singapore and to a lesser extent Malaysia and Laos ([Euromonitor International, 2023](#)). Hence, international collaboration within the region is by nature interfaith, and the mission to alleviate poverty is one common goal that brings the diverse believers together.

One of the ways Transformational Business Network Asia (TBN Asia) seeks to realise their mission of alleviating poverty is through interfaith collaboration. TBN Asia has worked across different faiths to educate stakeholders through conferences and events; empower social entrepreneurs through a mentorship programme; provide seed funding for start-ups, and; matchmake social entrepreneurs to investors. Ultimately, its mission is to help 10,000 social enterprises in Southeast Asia achieve their impact goals.

In January 2021, TBN Asia established its three ecosystem pillars: Social Enterprise Training Hub (SETH), Expertise Network (EN) and Investors Network (IN). SETH helps high-potential post-revenue social enterprises to be more investment-ready. EN is a support community for social enterprises made up of industry mentors, specialists advisors, and coaches. IN is a group of like-minded individuals committed to use their resources to invest into social enterprises in Southeast Asia. Together, the pillars complement each other in enhancing the sustainability of the social enterprises.

## The interfaith initiative

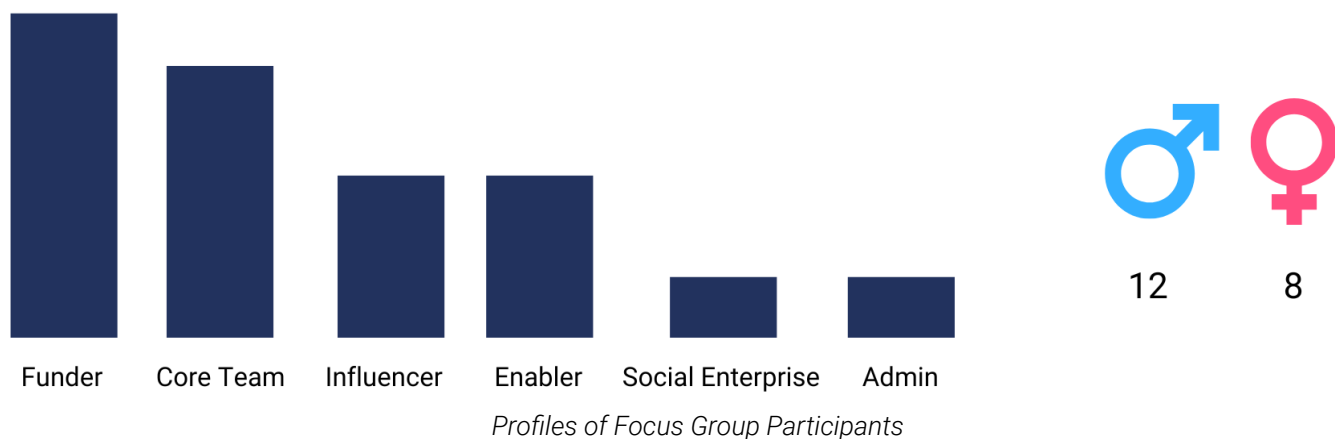
In April 2022, 'interfaith' was added to TBN Asia's mission. Supported by a Templeton Religion Trust (TRT) grant, four focus group discussions (FGDs) with participants from different faiths were conducted from April to August 2022. This was followed by the launch of TBN Indonesia and the Bali Conference in September 2022, which included plenary sessions and workshops on topics related to interfaith approaches. Of the enterprises that participated in the conference, three were selected to be co-funded by TBN Asia and TRT.



Through such cross-border, multi-sector and multi-faith collaborations, TBN Asia aims to nurture entrepreneurial leaders of character who will build successful businesses, create jobs and reduce poverty in their communities. These efforts will also encourage harmony among different faiths as they collectively work towards fighting poverty through enterprise.

### Focus groups

Each of the four focus groups had an average of 15 to 20 participants from different faiths and/or representing different faith organisations.



The FGDs covered the following topics:

1. Share your journey of faith
2. The why and the what of giving
3. Dealing with shadows in our lives and how we should change ourselves in order to bring change to others
4. What systems change do we need?
5. How should interfaith organisations collaborate?

### Interfaith collaboration grant

The dialogue sessions led to FGD participants providing grant funding to three social enterprises. Grant awardees were given at least USD 15,000 each to sustain and expand their businesses and increase their social impact. In selecting the awardees for the grant, 17 social enterprises were shortlisted by TBN Aia, six of which were further shortlisted by Oaktree Impact. Of the six, three finalists were selected by the Interfaith Collaboration (IFC) panel, comprising five individuals from the focus groups representing five different faiths (Christian, Muslim, Hindu, Buddhist and Catholic).



## Impact assessment

TBN Asia engaged WISE - WASH in Southeast Asia to conduct an impact assessment of the interfaith initiative. The aims of the assessment are to analyse the extent to which TBN Asia's objectives have been achieved. In this preliminary report, existing secondary data from the project provided by TBN Asia is analysed to generate preliminary findings. Areas for further primary data collection moving forward will be proposed.

# Evaluation objectives

This section outlines the purpose of the study and the questions that the study aims to answer to achieve the stated objectives.

## Purpose

The study aims to assess the extent to which TBN Asia's interfaith initiative was successful in increasing participants' understanding of the challenges faced by different faith communities, improving attitudes towards interfaith relationships, and nurturing entrepreneurial leaders of character.

## Study questions

Interfaith focus groups	Interfaith grants	Longer-term impacts
<ul style="list-style-type: none"><li>• What did focus group participants and TBN Asia learn about the challenges that each faith community faced in each country?</li><li>• In what ways did focus group participants work collaboratively across different faiths?</li><li>• To what extent did focus group participants' attitudes towards interfaith relationships improve?</li><li>• To what extent did interfaith relationships among focus group participants improve?</li></ul>	<ul style="list-style-type: none"><li>• How did focus groups determine the grant funding design, structure, and awardees?</li><li>• In what ways did understanding the challenges that each faith community faced in each country inform the grant funding design and structure?</li></ul>	<ul style="list-style-type: none"><li>• What are some factors that contribute towards a successful working model for practising covenantal pluralism in the TBN Asia context?</li><li>• To what extent will impacts on participants sustain beyond the project? What reasons could explain this?</li><li>• In what ways does the project contribute towards nurturing more entrepreneurial leaders of character who are more likely to build successful businesses, create jobs, and have a positive impact on their communities?</li></ul>

# Methodology

This section will be updated as further data is collected and more modes of analysis are incorporated.

At this stage, the study focused on a qualitative analysis of data provided by TBN Asia. Sources comprised mainly of programme data as well as video reflections from FGD participants.

## Data sources

Component of project	Programme data	From participants
Phase 1 focus groups	<ul style="list-style-type: none"><li>• Profile of participants</li></ul>	<ul style="list-style-type: none"><li>• Videos of 11 FGD participants' reflections</li></ul>
Conference	<ul style="list-style-type: none"><li>• Video recordings of the Bali conference</li></ul>	



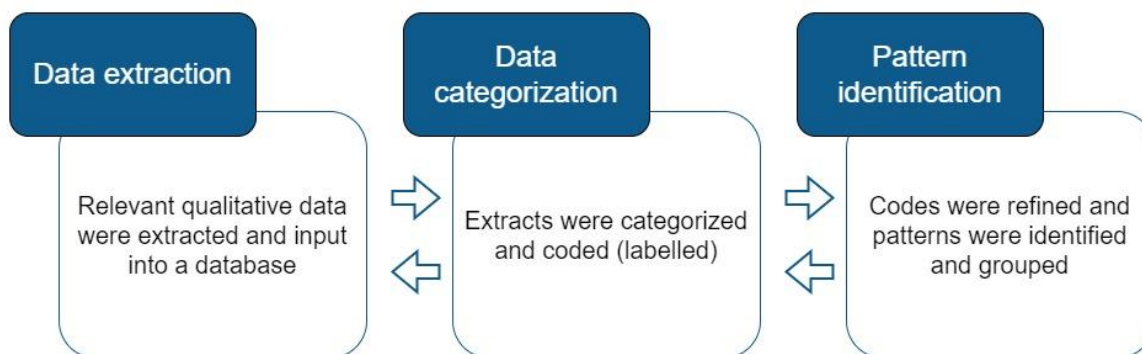
Interfaith grant

- TBN Asia's evaluation rubrics and score sheet
- Oaktree Impact's notes on selected social enterprises

Phase 2 focus groups  
(upcoming)

## Data analysis

Thematic analysis was applied to qualitative data. Qualitative data relevant to the study questions were extracted from the documents and video recordings and input into a database (hosted on Airtable). Each extract was then categorised according to the study questions and coded based on how they responded to the question. As more data was coded, codes were refined (edited, merged, divided) and patterns were identified and grouped to represent these themes.



*Thematic analysis process*



# Findings

This section presents preliminary findings from the interfaith focus groups and grant funding, as well as sustainability of the project's impacts.

## Focus groups

Participants appeared to form positive relationships with each other despite their differences in faiths. However, existing data sources did not provide a clear idea of whether participants learned about specific challenges each faith community faced in each country.

### Relationships formed and deepened

Through the focus groups, participants not only formed and deepened friendships with people from other faiths on an individual level, they also experienced a wider sense of belonging as a community.

"We've had different friendships, we've had deeper friendships" - Christian, Social Enterprise

"An unexpected sense of community and of belonging." - Catholic, Core Team

"... and feel strengthened by moral support and friendship from others whom I've never met but feel connected." - Muslim, Influencer

"...we share the same fears, challenges, hopes and dreams. And so that united us all." - Christian, Funder/Enabler

### Insights gained by participants

**Participants learned that they shared common ground, especially in terms of their desire to drive social impact.**

"I feel we all share a vision and values..." - Muslim, Influencer

"...the incredible strength that lies behind individuals motivated by faith but also motivated by environmental concern, by concern to alleviate poverty" - Christian, Influencer

**Participants learned that systemic change comes from within.**

"One takeaway from this space is really that systems change require integration of hard mind and spirituality." - Muslim, Influencer

"Sometimes we are overwhelmed with the idea of how to change the world, how to change the big things, but we miss how to change ourselves, to go deeper into ourselves." - Muslim, Enabler

"And unless we first change ourselves, our mindset, our worldview, our lifestyle, no outside work we do is going to be enduring or sustainable." - General, Core Team

"I realise that in order to transform others, we ourselves must be transformed first." - Christian, Core Team

### Enabling factors

The focus groups successfully facilitated interfaith relationships due to several enabling factors, such as providing a safe and judgement-free space to have open conversations. Participants felt comfortable sharing their thoughts and looked forward to the sessions that followed.

Participants also shared that their diversity of backgrounds enabled them to gain different perspectives. However, more clarification is needed on whether the diversity of faiths specifically facilitated this. In addition, the FGDs have helped participants expand their networks and this may have motivated them to participate more actively in the discussions. However, it remains to be seen if this will lead to future interfaith collaborations.



**The focus groups were a safe space.**

"Because interfaith is about safe spaces, safe spaces in communication, in hearing each other without imposing our faith upon somebody else. And that's what has happened in this group over this one year, safe spaces, safe conversations, and above all, listening to one another, giving the place for the other, to feel that he can speak." - Christian, Social Enterprise

"I feel comfortable to share everything" - Muslim, Influencer

"We shared the will to exchange, the will to understand each other and also the will to humbly participate in teamwork development." - Catholic, Core Team

"I felt so blessed to meet great people who want to share their experience and their knowledge of compassion to the others." - Christian, Enabler

**Participants were intrinsically motivated.**

"I sensed highly motivated and encouraging ambience that made me enthusiastic to join the rest of the sessions." - Christian, Enabler

**The diversity of participants' backgrounds facilitated the sharing of different perspectives.**

"I learned that everybody in the session has a background, a different background, very diverse in terms of the background, and it expanded my perspective. So I learned from many, many kinds of perspective from the participants." - Muslim, Enabler

**Participants felt driven to participate as the FGDs helped expand their networks.**

"I can expand the network from the sessions." - Muslim, Enabler

**There was effective facilitation.**

"Without being any discrimination or being judgmental, thanks to the wonderful facilitation..." - Christian, Core Team

## Grant

Existing data sources provided clear information on the evaluation criteria that TBN Asia and Oaktree Impact used in evaluating the enterprises. It was unclear from the data provided whether focus groups were involved in determining the grant funding design, structure and awardees.

It is also worth noting that the grant funding process is still ongoing. Hence, the short-term and long-term impacts of the grant on the three selected enterprises are yet to be seen.

### Interfaith considerations

The social enterprises were assessed to ensure no faith-bias in their hiring policy and the people they serve. However, the sustainability of the firms in terms of feasibility and scalability were prioritised over their ability to address any challenges faced by any faith communities in the country. While it is reasonable that investment-readiness related criteria are prioritised, especially given the small pool of applicants, this might have limited the extent to which interfaith considerations could be prioritised.

There was no elaboration on what was considered faith-bias in the companies' policies and practices that would lead to ineligibility for the grant. The absence of explicit faith-bias in company policies could merely reflect tolerance and is not necessarily indicative of respectful engagement, relationship, and reciprocity among employees who have differing theologies, values, and lifestyles.

### Other considerations

Prior to assessing faith-related criteria, the enterprises' business models were assessed to determine feasibility, scalability, and overall investment-readiness.



	Business performance	Feasibility of business model	Scalability of poverty alleviation	Stewardship of grant
TBN Asia		<ul style="list-style-type: none"> <li>Likelihood of the business model being executed, achieving market traction and scale</li> </ul>	<ul style="list-style-type: none"> <li>Potential to create sustainable poverty alleviation at scale</li> </ul>	<ul style="list-style-type: none"> <li>Significance and impact of how the grant will be used</li> </ul>
Oaktree Impact	<ul style="list-style-type: none"> <li>Rigour in financial accounting and statutory report</li> <li>Commitment and strength of founders/team</li> <li>Market and nature of revenue/income</li> <li>Revenue and profit growth (%)</li> <li>Gross or net profit margin</li> </ul>	<ul style="list-style-type: none"> <li>Future plans / projections and execution strategy</li> <li>Quality of plan for impact measurement</li> </ul>	<ul style="list-style-type: none"> <li>Cost-effectiveness of impact</li> <li>Consistency in impact tracking</li> </ul>	<ul style="list-style-type: none"> <li>Revenue made per investment (\$)</li> <li>Social return on every investment (\$) made</li> </ul>

## Sustainability

Insights from participants demonstrated how the focus groups, in particular, facilitated real-world engagement in covenantal pluralism. There is anecdotal evidence that participants experienced a change in attitudes, laying the groundwork for a change in behaviour. Follow-ups with participants would be ideal in order to validate whether the changes they experience have led to a sustainable change in behaviour.

### Factors that contributed to the practice of covenantal pluralism

The philosophy of covenantal pluralism entails the responsibility to engage, respect, and protect one another, without necessarily regarding one another's beliefs or behaviours as equally true or right ([TRT, n.d.](#)). TRT identifies the following enabling conditions for covenantal pluralism:

- Freedom of religion and belief: Includes the liberty of conscience to choose, change, share, or reject any belief, and equal treatment of religions/worldviews under the rule of law. It also refers to the freedom to bring those beliefs into public discussions of the common good.
- Holistic form of religious literacy: Includes the skills to understand one's own belief system and what it says about (engaging) the other, one's neighbour's belief system and what it says about (engaging) the other, and the nature of specific cross-cultural, multi-faith contexts, and how one collaborates with neighbours of different beliefs to serve society.
- Character virtues: This includes virtues that encourage and enable a venue for the discussion of deep difference, in a manner mutually respectful of everyone's inherent dignity.

Some of these enabling conditions were observed in TBN Asia's interfaith initiatives, in particular the focus groups and conference.

#### People had the freedom of religion and belief.

"You share (about) your faith, I share (about) my faith. Okay, but what links us up together is love. No love, no talk." - Christian, Core Team

"Conflict is natural but violence can be prevented." - Muslim, Enabler

"The whole journey of multi-faith is not, oh, try to convert somebody. And we make it very clear. As far as we're concerned, it's about loving our friends, loving them." - Christian, Core Team

"I love diversity. I have no interest in getting all the religions to be the same because that'd be so boring. It won't work." - Christian, Influencer

#### Participants

"How do you go about building relationships first in this interfaith thing? Because we





**demonstrated religious literacy.**

didn't follow what many of the governments are doing. Religion coming together. Because it doesn't, religion will divide one." - Christian, Core Team

"Our actions need constant internal spiritual guide if they were to succeed." - General, Core Team

"This session also helped me to reinforce my own personal faith, whereby teach me to be fully accountable for the gifts of time, talent and treasure that God has entrusted me with to help to bless other people in their human flourishing journey." - Christian, Core Team

"We use God Centred but we don't use religion. Got it? God, not religion. One, we use religion, a lot of conflict, friction. But when we say God, it's okay." - Speaker

**Participants respected the inherent dignity of each other.**

"...it doesn't matter what the religion is, Muslim, Christian or Catholic, but I feel like when you love them, when you take care of them, everything changes." - Audience Member

**Shift in attitudes**

Some focus group participants demonstrated a shift in attitude from being indifferent to wanting to understand others. One participant from the Core Team demonstrated a desire to actively participate in creating meaningful change.

**Participants developed empathy**

"Previously, I was a self-centred person, I always think that everything I do should give me more benefit and profit...But after joining the past sessions, I felt it was changing my way of thinking and feeling." - Christian, Enabler

"...it was a very meaningful discussion that we had that helped me as I listened to develop empathy" - Christian, Funder

**Participants wanted to take action**

"I look forward to seeing how I can contribute to be a part of this greater impact investing ecosystem." - Christian, Core Team

"...if I don't do anything today there will be no tomorrow." - Christian, Core Team

## Conclusion

Based on available data, focus groups appeared effective in forming and deepening relationships among participants across different faiths. Some participants felt a common desire to drive social impact and acknowledged that the change had to begin with adopting the right attitudes within themselves. There were indications that some participants intended to take action, though follow-up is recommended to determine the scale of these attitudes and intentions as well as whether impact will be sustainable in the long run.

Regarding the grant funding design and structure, interfaith considerations were secondary to the assessment of business sustainability and scalability. This suggests that there is scope to further integrate and prioritise interfaith criteria in further iterations of the grant. Existing data also did not offer in-depth information on the type of company policies and practices that were assessed for faith-biasness, or what constitutes faith-bias in the first place.

## Next steps

More data is required to address the unanswered research questions. Depending on the complexity of the question, we have proposed to carry out interviews and/or a survey.



## Focus groups

Research question	Extent to which question was answered by existing data	Proposed next steps (in order of priority)
What did focus group participants and TBN Asia learn about the challenges that each faith community faced in each country?	<p><b>Weak</b> ▾</p> <p>In reflection videos, no participant mentioned whether they learned anything about challenges faced by faith communities. Information on the focus group agenda suggests that this topic was not explicitly covered, but this could have happened organically.</p>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Confirm with the TBN Asia whether sharing about challenges faced by faith communities was covered in the focus groups.</li> <li><input type="checkbox"/> Carry out a survey with focus group participants to identify what they learned, about challenges faced by faith communities, if any.</li> </ul>
In what ways did focus group participants work collaboratively across different faiths?	<p><b>Strong</b> ▾</p> <p>Documentation shared suggests that collaboration was mainly in the form of the grant evaluation process.</p>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Confirm with TBN Asia whether there were other collaborative activities.</li> </ul>
To what extent did focus group participants' attitudes towards interfaith relationships improve?	<p><b>Neither strong nor weak</b> ▾</p> <p>Anecdotal evidence suggests that some participants experienced a shift in attitudes. But structured data collection will help validate the finding.</p>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Carry out a survey to measure the extent to which attitudes improved across all participants.</li> </ul>
To what extent did interfaith relationships among focus group participants improve?	<p><b>Strong</b> ▾</p> <p>Anecdotal evidence suggests the majority of participants built interfaith relationships. But structured data collection will help validate the finding.</p>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Carry out a survey to measure the extent to which relationships were built across all participants.</li> </ul>

## Grants

Research question	Extent to which question was answered by existing data	Proposed next steps (in order of priority)
How did focus groups determine the grant funding design, structure, and awardees? In what ways did understanding the challenges that each faith community faced in each country inform the grant funding design and structure?	<p><b>Weak</b> ▾</p> <p>Existing sources do not offer information on how the grant funding was designed and structured.</p>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Interview with relevant personnel.</li> </ul>

## Sustainability

Research question	Extent to which question was answered by	Proposed next steps (in order of priority)
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## existing data

What are some factors that contribute towards a successful working model for practising covenantal pluralism in the TBN Asia context?

Neither strong nor weak ▾

Existing sources provide anecdotal evidence of success factors in the TBN Asia context. Further data would help uncover more factors and validate existing ones.

- Carry out a survey with focus group participants to identify what worked (and what did not)
- Interview Core Team to understand how they designed the focus groups, and their reflections on what worked (and what did not)

To what extent will impacts on participants sustain beyond the project? What reasons could explain this?

Neither strong nor weak ▾

Anecdotal evidence suggests that there has and will be an impact. But structured data collection will help validate the finding.

- Carry out a survey to identify changes in attitudes and behaviours.

In what ways does the project contribute towards nurturing more entrepreneurial leaders of character who are more likely to build successful businesses, create jobs, and have a positive impact on their communities?

Weak ▾

Anecdotal evidence suggests that the grant contributes towards nurturing more entrepreneurial leaders of character, but it is unclear whether this was intentional.

It is also unclear how other interfaith activities are related to this goal.

- Interview relevant personnel to understand what activities they designed to contribute towards this goal.



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