FRAGILITY AND RESILIENCE POLICY
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ABBREVIATIONS

10YS 10-Year Strategy
CFRF Conflict and Fragility Results Framework
FRRA Fragility and resilience risk analysis
JDNA Joint damage and needs assessment
MDB Multilateral development bank
OECD Organisation for Economic Co-operation and Development
OIC Organisation of Islamic Cooperation
PSP President’s Five-Year Plan (IsDB)
SDG Sustainable Development Goal (United Nations)
TMMS Transition management and mitigation strategy
UN United Nations
IsDB HAS TRADITIONALLY ATTACHED GREAT IMPORTANCE TO ASSISTING MEMBER COUNTRIES IN ADDRESSING FRAGILITY AND CONFLICT, AND BUILDING RESILIENCE – A COMMITMENT THAT IS RENEWED THROUGH A MORE COHERENT AND STRATEGIC POLICY TO ADDRESS THE CHALLENGES OF FRAGILITY AND CONFLICT
PURPOSE, OBJECTIVES AND BACKGROUND

The purpose of this Fragility and Resilience Policy is to set standards and the strategic direction of the Islamic Development Bank (IsDB, the Bank) in addressing fragility and conflict through strengthening institutions, build resilience and contribute to social cohesion and sustainable development in Member Countries. The policy seeks to address the drivers of fragility, ranging from social and economic exclusion and marginalization to unequal development. Drawing on the experience and challenges faced by other Multilateral Development Banks (MDBs), the policy acccents a partnership approach, especially in focusing on prevention and bridging the important transition between relief and development.

Levels of conflict have increased globally after decades of relative decline. In 2016, there were 47 internal state-based conflicts – the highest number in 20 years. More than 76 per cent of all fatalities were in the most affected countries of Afghanistan, Iraq and Syria. In 2018, forced displacement reached a record of 68.5 million people. The majority of global refugees (57 per cent) are coming from Afghanistan, South Sudan and Syria.

Some of the most fragile and conflict-affected countries are IsDB Member Countries. Over half, 19, of the 36 countries that were categorized by the World Bank in 2018 as having fragile and conflict-affected situations are IsDB Member Countries. In addition, the Organisation for Economic Co-operation and Development (OECD) ‘States of Fragility’ framework identified 58 countries experiencing a fragile situation in 2018 – of which, 29 are IsDB Member Countries. More concerning, out of these 29 IsDB Member Countries, 14 are experiencing protracted fragility (they have been on the OECD list for every edition since 2008).

Sixty per cent of the conflicts across the world take place in the Organisation of Islamic Cooperation (OIC) region, which is also prone to multidimensional fragility, with grave human costs in terms of mass refugee flows and internally displaced people. The OIC needs to give greater attention to conflict prevention and mediation efforts in light of the fact that, without action, 80 per cent of the world’s most vulnerable will live in these fragile contexts by 2030.5 The charter of the OIC, which is the second largest international organization after the United Nations (UN), recognizes mediation as an effective means of helping to reach the peaceful settlement of disputes, as well as aiding conflict prevention. In that respect, it is most promising that the recently established OIC Contact Group of Friends of Mediation has become, shortly after its establishment, one of the largest contact groups within OIC.

Conflict within and between countries results in loss of life, disability, displacement, the destruction of assets, the weakening of governance, and the breakdown of social cohesion. It inevitably reverses the gains of social and economic development. Equally, fragility hampers growth and prosperity and has negative effects at the institutional, social and economic levels.

MDBs, the UN and bilateral organizations all face the challenges of fragility and conflict posing threats to sustainable social and economic development. More recently, these organizations have moved their focus upstream to identify measures to prevent conflict and address fragility. Such measures typically make use of more participatory and inclusive development and resilience-building approaches. Organizations have also created special windows within existing financing instruments, and new, flexible funding mechanisms that are quick to respond to, and disperse funds for, addressing the risks related to conflict, the transition between relief and development, and addressing post-conflict recovery and resilience. Partnerships between humanitarian and development agencies have increased, strengthening coordination to avoid gaps in financing and response by bridging relief and development.

IsDB has traditionally attached great importance to assisting Member Countries in addressing fragility and conflict, and building resilience – a commitment that is renewed through a more coherent and strategic policy to address the challenges of fragility and conflict. To this end and within the UN 2030 Agenda for Sustainable Development, IsDB supports the implementation of Sustainable Development Goal (SDG) 16: “Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels.” Given IsDB’s geographical proximity to fragile and conflict-affected countries and the preferential access the Bank is given as a trusted Islamic institution, the Bank can be a key actor in the regional and global agenda on addressing fragility and conflict, and building resilience.

This Fragility and Resilience Policy is based on a technical study and recommendations from a wide range of internal and external consultations with Member Countries and development partners. IsDB recognizes the diverse needs, trajectories and the levels of fragility and stages of development of its 57 Member Countries.

DEFINITIONS

Conflict is a situation in which parties disagree and act on the basis of perceived differences. Violent conflict occurs when parties resort to psychological or physical force to resolve a disagreement.

Conflict phases (pre-, during and post-conflict) reflect how countries often go through stages of conflict in a non-sequential manner. Phases may overlap or appear simultaneously, so conflict phases are often blurred. The attendant operational priorities are prevention, mitigation and recovery. However, phases of conflict may also exhibit a mix of such operational priorities within any given conflict phase.

Fragility is the combination of exposure to risk and an insufficient coping capacity of the state, system or communities to manage, absorb or mitigate those risks (drawing on OECD definitions). Fragility can lead to negative outcomes that include violence, the breakdown of institutions, displacement, humanitarian crisis or other emergencies. It encompasses the inability of states to fulfil responsibilities as sovereign entities due to lack of capacity.

Fragility and resilience risk analysis encompasses early risk and resilience assessment to identify the explicit fault lines in a society and the attendant risks and levels of resilience to conflict and fragility – as a first step in project identification and design. Such analysis focuses especially on patterns of resource distribution, inequality of access to basic services, poor access to justice and security, and weak governance and institutions as well as climate change.

Resilience is the ability to adapt positively and to transform household, community and state structures and means to respond to risks, stresses and shocks (also drawing on OECD definitions). Resilient states and communities are characterized by stable social and political contracts, functional, inclusive and accountable institutions, and the provision of basic services. They are able to maintain political stability and prevent conflict.

These definitions are consistent with OECD, United Nations and World Bank terms.

SCOPE

This Fragility and Resilience Policy contributes to the implementation of SDG 16 on peace, justice and strong institutions. The policy is aligned with the third pillar – Inclusive Social Development – of IsDB’s 10-Year Strategy (10YS), where the Bank seeks to address the needs of populations at risk of being left behind, encompassing core areas such as health, education, employment, crisis support, building institutions, the empowerment of women and the alleviation of extreme poverty. This Fragility and Resilience Policy is also aligned with the Bank President’s Five-year Plan (P5P), which calls for IsDB to be proactive and responsive to Member Countries’ challenges, including fragility and conflict. The policy takes into account the decentralized organizational structure, strategic priorities and business model of the Bank. It is based on the best practices and lessons learned by other MDBs and international development actors.
THE BANK SEEKS TO ADDRESS THE NEEDS OF POPULATIONS AT RISK OF BEING LEFT BEHIND, ENCOMPASSING CORE AREAS SUCH AS HEALTH, EDUCATION, EMPLOYMENT, CRISIS SUPPORT, BUILDING INSTITUTIONS, THE EMPOWERMENT OF WOMEN AND THE ALLEVIATION OF EXTREME POVERTY
IsDB has developed its own framework for intervention centered on the dual challenges of addressing fragility and conflict, and building resilience. The main pillars of this policy framework (see Figure 1) are investing in prevention, transitioning from relief to development, supporting recovery and resilience, and mobilizing resources for resilience. Six guiding principles provide a foundation for the policy: country ownership, selectivity, adaptability, solidarity, context and conflict sensitivity, and partnerships.

This policy prescribes that IsDB does not engage in: (a) activities beyond its mandate; (b) the primary responsibilities of other agencies like the UN, including peacekeeping, disarmament and other security, human rights and political affairs; (c) issues of criminal and interpersonal violence; and (d) work with armed forces.

The policy instead addresses conflict and fragility risks, dynamics and impacts, and may be conceptualized along the following details for each of the policy pillars, the attendant instruments, and what each pillar would entail in terms of development operations.
PILLAR 1: INVESTING IN PREVENTION

Investing in prevention (pre-conflict) concerns the adoption of development policies in countries with no manifest conflict but with inherent risks of fragility, instability and/or crisis. How risks unfold is a highly context-driven process, and risks are often compounded, with the ultimate result that no two countries experience the same manifestations of fragility. A sensible approach to understanding the multifaceted risks of fragile (or potentially fragile) countries will provide the first ingredient for successful development operations that build resilience and prevent conflict further down the line (i.e. conflict sensitivity). Prevention approaches are in line with the 2030 Agenda for Sustainable Development and the twin UN resolutions on sustaining peace, including the prevention of the “outbreak, escalation, continuation and recurrence” of conflict.\(^8\) This policy pillar aims to build resilience and so effectively tackle the drivers of fragility. Within this pillar of investing in prevention, the following components reinforce prevention outcomes:

Promoting growth and equity. In the economic domain, development policies that strengthen prevention aim not only to support growth but, most importantly, support equitable and inclusive access to resources, services, livelihoods and employment opportunities. A thriving economy strengthens prevention, encourages private-sector development and entrepreneurship, promotes access to basic infrastructure and financial inclusion, builds resilient market systems, and supports the empowerment of women and youth and job creation.

Facilitating inclusion. Inclusion represents a key element to strengthening prevention and building resilience. The inclusion of individuals, households and groups in society, institutions, the economy, development policies, justice and security provision greatly contributes to state building and capacity. Inclusion in the economy, including access to services and to livelihood opportunities, contributes to the legitimacy of the state and reinforces state-citizen relations.

Addressing the root causes of fragility. Given its medium- to long-term horizon, prevention entails a deep understanding of fragility dynamics and root causes before any intervention to systematically tackle fragility. Development policies that explicitly address fragility through tailored approaches, or that, at a minimum, are sensitive to its root causes, may contribute to reinforcing both state and community resilience to fragility and conflict challenges.

Strengthening institutions. While the strengthening of institutions and their capacities is central to all development policies, institution-building also has positive implications in terms of preventing conflict and building resilience.

For IsDB to engage effectively and systematically in addressing fragility and in building resilience, the Bank shall mainstream conflict sensitivity and prevention approaches in its country engagement (i.e. in Member Country Partnership Strategies and in policies, programmes and projects). There is a need for a greater awareness and understanding of the conflict drivers, dynamics and potential impacts when operating in fragile, conflict-prone and conflict-affected situations. There are institutional, reputational and operational risks to the achievement of the objectives of IsDB investments when located in fragile and conflict-affected situations. The operational risks are higher in implementation, particularly regarding compliance with safeguards, procurement and regarding fiduciary arrangements. The costs and complexities of post-conflict recovery make investment in prevention a necessity.

Fragility and resilience risk analysis (FRRA) is a critical step in fragility and conflict prevention as it highlights risks, assesses drivers and guides a development strategy that addresses the potential sources of fragility and identifies opportunities to strengthen institutions and build resilience. Such analysis focuses especially on the patterns of resource distribution, inequality in access to services, poverty, unemployment, vulnerable groups (e.g. displaced people, and women and children) and on security, as well as focusing on the resilience capacity to deal with risks and shocks posed by disasters, among other variables. An FRRA is necessary to develop effective early-warning systems that address the root causes and drivers of fragility.

FRRAs are designed for country-level analysis (or for the regional level if the risks have spillover effects) and are expected to contribute to the above components. Such analyses can be used as standalone assessments or as parts of upstream macro socio-economic analyses. An FRRA should be the basis for strengthening resilience in Member Country Partnership Strategies, programming and in project designs. Programmes and projects in fragile situations will apply a fragility and conflict sensitivity lens through the project cycle, based on FRRA recommendations.

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DURING A CONFLICT SITUATION, IsDB will develop a mechanism that allows the Bank to be agile and to position itself for a rapid and timely response to risks. Mitigation requires a shift from the early warning of violence towards awareness of potential negative impacts to enable early action. The mechanism will be particularly relevant in conflict-affected situations where the IsDB has no active portfolio. The main purpose is to monitor conflict dynamics to position IsDB to support a relevant investment portfolio when conditions warrant it.

A transition management and mitigation strategy (TMMS) draws on an FRRA to design transitional assistance in the form of early social and economic development interventions in close partnership with humanitarian agencies, to allow for the effective bridging of relief and development. A TMMS is meant to give strategic support to a transition from conflict to sustainable development in countries emerging from conflict, and to initiate a plan to build and or strengthen resilience in the short to medium term.

PILLAR 2: TRANSITIONING FROM RELIEF TO DEVELOPMENT

This policy pillar of during-conflict transitioning from relief to development aims at staying engaged in situations of ongoing conflict through activities that bridge relief and development. IsDB recognizes the nexus between humanitarian response and development, and that these are inseparable approaches to addressing emergencies and medium- to long-term actions in fragile and conflict-affected situations. This Fragility and Resilience Policy provides the scope for a modest engagement aimed at mitigating the impacts of conflict, strengthening sustainable peace, building societal and institutional resilience, and fostering social cohesion. In doing so, the Bank will support programmes and projects that are bridging the gap between humanitarian and development, including those providing basic social services, youth empowerment and education in emergencies. This policy also calls for IsDB to support refugee-hosting countries in their efforts to cope with refugee crises through programmes that strengthen social cohesion between refugees and hosting communities. The Bank will adopt suitable procurement and disbursement guidelines and procedures to respond in a timely way to emergencies and transitions.

During transitions, the Bank will partner with legal entities present on the ground, including development partners, humanitarian agencies, civil society and non-governmental organizations. Although IsDB provides humanitarian assistance to conflict-affected populations in collaboration with humanitarian partners, emphasis should be placed on development interventions that contribute to economic recovery, including those that support the private sector and business resilience. Such activities enhance approaches that bridge humanitarian and development interventions, with a medium- to long-term perspective. The Bank’s interventions will be in accordance with humanitarian and international laws, and/or relevant UN resolutions.

During a conflict situation, IsDB will develop a mechanism that allows the Bank to be agile and to position itself for a rapid and timely response to risks. Mitigation requires a shift from the early warning of violence towards awareness of potential negative impacts to enable early action. The mechanism will be particularly relevant in conflict-affected situations where the IsDB has no active portfolio. The main purpose is to monitor conflict dynamics to position IsDB to support a relevant investment portfolio when conditions warrant it.

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PILLAR 3: SUPPORTING RECOVERY AND RESILIENCE

The policy pillar of supporting recovery and resilience (post-conflict) includes addressing four primary types of capital that are impacted by conflict: (a) Physical capital, supported essentially through the reconstruction of infrastructure and aiding the recovery of production and trade; (b) Financial capital, addressed through a network of developers, the reactivation of markets and the incentivization of investments; (c) Human capital, supported through investments in education, health, social services and the empowerment of women and youth; and (d) Social capital, supported by re-establishing trust in institutions and strengthening cohesion. Sustaining all forms of capital is key to guiding development intervention by IsDB.

IsDB should contribute to peacebuilding and post-conflict recovery and reconstruction through its Recovery and Resilience Plan, focusing on the reconstruction of critical physical infrastructure, human and social capital, restoration of basic social services, governance, social cohesion, and key institutional development. The Recovery and Resilience Plan is normally the basis of an investment programme emanating from a multi-donor, post-conflict joint damage and needs assessment (JDNA). A JDNA typically covers a full range of damage and needs in the areas of physical, financial, human and social capital as well as a country’s resilience capacity (e.g. governance and institutional capacity). The resulting investment programme is structured by sector. As a set of priorities underpinned by timing and sequencing, the JDNA and the investment programme are subsequently used as the basis for a pledging conference for multi-donor resource mobilization. As an important stakeholder, IsDB will join (or lead) such JDNA and resource-mobilization pledging conferences that involve Member Countries and communities within its mandate.

IsDB SHOULD CONTRIBUTE TO PEACEBUILDING AND POST-CONFLICT RECOVERY AND RECONSTRUCTION THROUGH ITS RECOVERY AND RESILIENCE PLAN

PILLAR 4: MOBILIZING RESOURCES FOR RESILIENCE

Financial resources that address fragility and build resilience are required. IsDB seeks to leverage its resources and impact in situations of fragility and conflict by partnering with other relevant humanitarian and development actors, by decentralizing decision-making, and by using global platforms for crowd-sourcing and other participatory methods – to maximize knowledge, innovation, resource mobilization and coordination.

The Bank will use existing financial resources, such as the Islamic Solidarity Fund for Development (ISFD), Cash Waqf Sukuk, the Lives and Livelihoods Fund and the Transform Fund. The Bank will use rapid, innovative and flexible financing in response to a crisis in fragile, conflict-prone and conflict-affected situations. One potential financing instrument is the fragility financing facility (‘Triple F’), an innovative, quick-disbursing financing mechanism that makes grants and concessional financing available to support prevention, transition, recovery and resilience. The Bank needs to bring together different expertise to draw on loans and grants from additional streams of development financing, such as ordinary capital resources, for the medium to long term.

Where such funds are not suitable or insufficient, different windows may be allocated for emergency and transitional response. Crowd-funding platforms that target various participants, such as donors and investors, will be introduced. Initiatives targeting local resources and remittances to support the transition and recovery phases will be explored. In addition, dedicated IsDB-led multi-donor country trust funds such as the Al Aqsa Palestine Trust Fund (AAPTF) may also be established in collaboration with other donors. The main principle undergirding such multi-donor funding mechanisms is partnership risk and burden sharing.

The aim is to develop a resource-mobilization plan that analyses and maps various financing sources, including private sector, Islamic social finance, traditional and non-traditional donors. Such special assistance should be consistent with IsDB financial policies and its preferred creditor status. It should take into account the overall transitional financing needs for the country, including financing available from other donors and the absorptive capacity. If the country is in arrears, any exceptional financing and alternative approaches to arrears clearance should be subject to the provisions of comparable support from all other major creditors.

10 Disaster risk insurance schemes are also widely used by international financial institutions to increase the resilience of fragile situations, particularly in the wake of natural disasters, but have also been employed by institutions in conflict situations to address the risk of recurring violent conflict (such as in the Balkans and Palestine).
PARTNERSHIP IS ABOUT COORDINATED ACTION TO SHARE RISKS AND BURDENS IN FRAGILE SITUATIONS
SPEARHEADING AN ISLAMIC FINANCE DEVELOPMENT MODEL, ISDB FOSTERS LONG-TERM PARTNERSHIPS TO PROVIDE SELF-SUSTAINING RESOURCES TO ALLEVIATE POVERTY, ADDRESS FRAGILITY AND CONFLICT, BUILD RESILIENCE AND SUPPORT SUSTAINABLE SOCIALLY-ECONOMIC DEVELOPMENT. IN THIS SPIRIT, THE POLICY IS BASED ON THE FOLLOWING SIX GUIDING PRINCIPLES:

**GUIDING PRINCIPLES**

**SOLIDARITY**

As an overarching value for IsDB, the principle of solidarity assumes particular centrality in situations of fragility and conflict, given the grave human suffering. Solidarity is intended as a principle at the individual, community and country levels. This Fragility and Resilience Policy adheres to Islamic principles that provide the underpinning value and spirit to promote peace and save lives and livelihoods. Importantly, solidarity is also about inclusiveness, in alignment with the 2030 Agenda of leaving no one behind.

**CONTEXT AND CONFLICT SENSITIVITY**

Aligned with other MDBs’ policies and practices, IsDB calls for sensitivity to context and conflict, including (a) awareness of the context in which one operates, (b) understanding the interaction between intervention and context, and (c) acting on the awareness and understanding of this interaction to mitigate negative impacts (to do no harm) and to maximize positive impacts (to do good).

**PARTNERSHIPS**

These are key to maximizing the efficiency of resource use and building synergies between stakeholders to avoid duplication of efforts. Partnership is about coordinated action to share risks and burdens in fragile situations. Approaches to partnership in fragile situations are designed to cohesively boost and legitimize institutions. IsDB aims to find synergies with partners to achieve shared goals, in the spirit of the 2030 Agenda and current global initiatives. In addition, IsDB’s global practices are empowered to organize forums to strengthen public and private knowledge-sharing and partnerships.

**COUNTRY OWNERSHIP**

This is demonstrated to be a critical factor in positive outcomes from development policies on fragility and resilience. The Bank ensures that all its country engagement, policies and programmes in resilience-building are aligned with national development plans and priorities. IsDB believes that the ultimate responsibility of development policies lies with the country. Where there is no formal authority, the Bank will advocate local ownership to ensure the sustainability of its development interventions.

**SELECTIVITY**

IsDB will be selective in its interventions according to its development mandate and comparative advantage to alleviate suffering, eradicate poverty and build resilience.

**ADAPTABILITY**

Given the complex nature of fragility and conflict situations, adaptability in procedures and processes is critical. The Bank calls for tailored procedures, processes and guidelines to respond to the challenges of fragility.

**THIS FRAGILITY AND RESILIENCE POLICY ADHERES TO ISLAMIC PRINCIPLES THAT PROVIDE THE UNDERPINNING VALUE AND SPIRIT TO PROMOTE PEACE AND SAVE LIVES AND LIVELIHOODS**
ROLES AND RESPONSIBILITIES

The key roles and responsibilities of the parties involved in the Fragility and Resilience Policy as owners, contributors, enablers and facilitators are identified here for its successful implementation. As a strategic development partner, IsDB will play a leading role in building resilience at regional and global levels. The Bank will advocate national development policies and plans to take into account necessary elements of resilience-building for social cohesion and sustainable development. Given the complexity of the policy, however, its implementation by IsDB will necessarily take a gradual approach, which will start with a piloting phase followed by progressive scaling up.

IsDB shall increase its in-house capacity in terms of staff specialized in fragility, conflict and resilience-building to support Member Countries and Muslim communities effectively. Internally, the Country Programme Complex of the Bank will lead the operationalization of the policy with different roles being enacted by other entities and departments. IsDB will take any necessary action to safeguard its activities from potential risk and enmity associated with fragility and conflict. The Bank will also raise awareness among different units and departments to increase our understanding of fragility and resilience-building.

The Bank will develop effective monitoring and evaluation mechanisms. A key instrument is the quarterly monitoring report. This serves as a monitoring tool for portfolio operations, whether being planned or under implementation. In addition, to achieve the objectives of 10YS and PSP, defined targets and indicators will be stipulated in the fragility and resilience results framework, and monitored through an annual review undertaken by an independent group of experts drawn from relevant and comparable MDBs and regional organizations. The review would report directly to the IsDB Management and its final recommendations would be implemented by the Bank.

RELATED POLICIES

This policy is related to 10YS, PSP and other strategic priorities of the Bank. The policy is also aligned with SDG 16. The policy is consistent with the best practices of development institutions, including other MDBs and development partners.

The policy has links with existing and planned country policy documents, including ‘Country Engagement and Programming’, ‘Member Country Classification’ and ‘Dealing with De-facto Governments’, and various operational policy documents and Operations Management and Administration documents. The policy is also related to other current or planned policy documents such as ‘Science, Technology and Innovation’, ‘Partnership Development’, ‘Resource Mobilization’, ‘Regional Cooperation and Integration’, ‘Reverse Linkage’, ‘Women’s Empowerment’, ‘Youth Development’, ‘Economic Empowerment’, ISFD policies, sector policies for Education, Health, Transport, Energy and Climate Change, and ‘Civil Society Engagement’, ‘Knowledge Management’ and other relevant policies and strategies that may be operational during the life of this Fragility and Resilience Policy.

VERSION HISTORY

This is the first Policy on Fragility and Resilience of the Bank to be approved by the Board of Executive Directors. The Policy takes into account Resolution No. 14/00 adopted by IsDB’s Board of Governors at the third Annual Meeting on 16 Rabi Thani 1399H (14 March 1979), which provides the primary mandate of the IsDB’s involvement in emergency responses. This policy shall become effective after formal review and approval by the Board of Executive Directors.

THE BANK WILL RAISE AWARENESS AMONG DIFFERENT UNITS AND DEPARTMENTS TO INCREASE OUR UNDERSTANDING OF FRAGILITY AND RESILIENCE-BUILDING
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