

“The Importance of Intercultural Awareness among Integrated Microfinance Managers as Agents of Change in the Community as a Contribution to the Provision of Non-Financial Services to the Poor”

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ABSTRACT

Based on the notes of the International Finance Corporation (IFC 2015), Indonesia currently has about 60 thousand formal financial institutions which provide financial services to more than 50 million micro businesses. After the year 2013, many microfinance institutions continued to function, but the shortage of professional managers in the field of microfinance, and in particular in integrated microfinance management at the community level is currently hampering the capacity of these institutions to further develop the microfinance sector, in particular with regard to the poor. While there are established institutions to provide educational programs and a certification for professionals in the field of microfinance, the institutions should also provide training which includes knowledge design of intercultural communication in order to make the managers to become skilled, dedicated, and keen to serve the poor with intercultural awareness. Such focus is even more important for the new cadres of integrated microfinance managers, who are now trained at the post-graduate level at FEB/Unpad since 2012.

Intercultural awareness refers to the cognitive perspective of intercultural communication. It emphasizes the change of personal thinking about the environment through the understanding of the distinct characteristics of the individual's own culture in comparison with other cultures (Triandis 1977). According to Chen & Starosta (1988), intercultural awareness aims at unveiling the ‘cultural map’, ‘cultural theme’, or ‘cultural grammar’ which is as important as knowledge itself to serve the local people and the poor, and is as such an important contribution to the understanding and realisation of the goals of integrated microfinance management with a view to attain the sustainable community development.

In order to find a model for intercultural communication training for integrated microfinance managers in the local community for the provision of non-financial services to the poor, this paper is based on the assessment of study reports, journals, articles, and news items in the mass media about the implementation of integrated microfinance management by some institutions in Indonesia. The sources include the Newsletter of SMERU (2005), the Report of MICRA Foundation (2007), and the Study Report of BAPPENAS (2011).

Keywords: *intercultural communication, intercultural awareness, integrated microfinance managers, sustainable community development.*

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