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People's Search for Meaning through
Ethnicity, Culture, and Religion:
Psychology's Role in Handling Conflicts
and Sustaining Harmony in Multicultural Society

Edited by
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in Multicultural Society

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Remarks
by The Dean of Faculty of Psychology
Sanata Dharma University

Conflict and maintaining harmony in a pluralistic society such as in Indonesia remain an interesting challenge to be continuously studied. The International Psychology Conference 2016 titled “People’s Search for Meaning through Ethnicity, Culture, and Religion: Psychology’s Role in Handling Conflicts and Sustaining Harmony in Multicultural Society”, an attempt of the Faculty of Psychology, Sanata Dharma University to actively involved in the conflict resolution and maintaining harmonious relationships within the community. The Vision and Mission of Sanata Dharma University which briefly could be stated as “Intelligent and Humanist” challenge us all to resolve conflicts and maintain harmonious relations with an intelligent way and humanist, so that the diversified way out in resolving conflict and maintaining harmony in the society should always be directed to the development of dignified community and individuals.

Articles in this proceeding are selected articles that provide positive contributions to conflicts resolution and maintaining harmonious relationships within the community. Therefore it is worthy to be read.

Thank you,
Dr. Tarsisius Priyo Widiyanto, M.Si.
Dean of Faculty of Psychology
Sanata Dharma University

Remarks by The Chairman Of The Committee

Greetings to all of us. May the Lord of the Worlds is always overflowing with grace and love.

Diversity or multiculturalism could be seen as a strength, but also as a weakness. On one hand, a multicultural society has the potential to be social capital in achieving civil society. On the other hand, diversity could lead to horizontal frictions that trigger conflicts, civil wars, and violence. These, in turn, would result in destructions and other counterproductive situations. Recently we witness various events in various regions of the world related to discrimination, war, refuge-seeking, ethnic genocide, bombing, and killing that tend to use ethnic, cultural, and religious issues as means of provocation.

Indonesia, as one of the most multicultural countries in the world, is not immune to the destructive effects of such conflicts. The tendency to coerce people into certain opinions and dehumanising people with differing views appears to increase. The values of local culture inherited from generation to generation are relatively getting disintegrated, threatened to be extinct. Many lives have been lost as the result of fightings triggered by ethnic, cultural, and religious sentiments.

Psychology, as one of the disciplines that addresses human behavior and society, has a crucial role in facilitating conflict resolution and harmony maintenance. In actualizing its role, psychology scientists and practitioners need to collaborate with colleagues from various disciplines.

Given the complexity of the endeavor and the global trend of leading diversity issues into social conflicts, there is a need for a forum to examine what have been done and what can be done in the area of meaning-making, conflict resolution, and harmonization in multicultural society.

Drawing on this reflection, the Faculty of Psychology at Sanata Dharma University organises an international conference entitled "People's Search for Meaning through Ethnicity, Culture, and Religion: Psychology's Role in Handling Conflicts and Sustaining Harmony in Multicultural Society." We invite researchers, practitioners, and students to present studies and practical experiences that explore

how meaning making can foster positive personal and cultural change. This conference is held in part to commemorate the department's 20th anniversary. The theme of the anniversary is "Locally Grounded, Globally Connected." With this theme we would like to invite the participation of international academics and practitioners to present research findings and reflections that may expand our understanding on the processes and mechanisms whereby the acts of meaning making can lead to positive change in persons and cultures.

Hard work and intensive participation of all components of the faculty and the university for more than a year, supported by parties that we can not mention one by one here really describe the collaboration of various diversity that reflects the culture itself. A strong desire to bring the atmosphere of academic discussion of diversity and harmony, particularly related to issues of race, culture, and religion. Thanks to all those who have supported the implementation of this event, both from the faculty, university, government, police, sponsors, and others that we can not tell the whole one by one.

Hopefully this simple tool can facilitate debate and ongoing recommendations for the lives of people in the world in general, and Indonesian society in particular.

Thank you.

Yogyakarta, July 29, 2016
Chairman of The Committee ICP 2016
Robertus Landung Eko Prihatmoko, M. Psi., Psi.

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Creating Shared Sustainable Success Through Focused Group Symbiosis: A Case Study of Credit Union Tyas Manunggal

Titus Odong Kusumajati & Stephanus Eri Kusuma

Sanata Dharma University

Abstract: *This paper proposes concept of focused group symbiosis (FGS) as a tool to support local communities transformation in achieving shared-sustainable prosperity, especially transformation of clients of local microfinance institution into a group of individuals with prominent business capacities and strong social capital. Credit Union Tyas Manunggal (CUTM), one of the most dynamic and innovative credit union operates in Yogyakarta Special Province, is the object of FGS implementation discussed in this paper. This paper offers not only a theoretical concept but also empirical evidence that will be useful in promoting the effectiveness of microfinance practices as agent of local community development.*

Keywords: *FGS, microfinance institution, CUTM, transformation, local development*

Introduction

Although, multiple poverty reduction strategies have been implemented by government, poverty and economic vulnerability are still the main issues of Indonesia development. Central Bureau of Statistics (2016) stated that the number of poor people in Indonesia was 11.13% of total population. Worse, in 2014, around 67.5 million (26.76%) of Indonesia population were vulnerable to economic shocks as their position were only slightly above poverty line (The World Bank, 2016). Further, study of PRAKARSA that applied multidimensional

poverty index, uncovered that 79.6 million (31.55%) of Indonesian were indicated as 'poor' (Budiantoro et al., 2014).

The main poverty reduction strategy implemented by government is through Micro, Small, Medium Enterprise (MSMEs) financing, especially through subsidized credit and provision of credit guarantee (Suryahadi et al., 2010). Recalling the long unpleasant records of government credit programs in Indonesia, the effectiveness of the strategy to reduce poverty is still being questioned. Moreover, amid the fact that many local financial institutions grow as the engine of local growth and intensively increase their outreach to small scale and non-bankable clients, the existence of government credit program will stimulate non-competitive environment and will be counterproductive to the spirit of fairness to local development. Further, the problem of MSMEs is very complex, not just related to financing. According to Green (2005), the obstacles of MSMEs operation are related to the limited production capacity, capacity to build business network, utilization of information and technology, capacity to do research and innovation, and also the minimal knowledge about regulation and product standardization. Therefore, the existence of poverty reduction strategy that is able to solve the complex problems of MSMEs and is appropriate for local development becomes an urgent need. As an effort to fill the gap, this paper offers the concept of FGS as a model of local MSMEs community empowerment that works with local financial institutions as well as utilizes local potency in the spirit of achieving shared-prosperity.

We consider focused group symbiosis (FGS) as the form of business development and social intermediation services provided by MFI. Essentially, it is a place where MFI clients in specific economic sector gather, and share their knowledge, skills and common specific resources, and are linked one another to optimize their business performance. An effective FGS will be a media to build a wider and stronger networks, pool of common specific resources, solve the problems, and create sustainable success among its participants. Later, the best-performing FGS will positively induce socioeconomic development of the society works with and lives around FGS, e.g. business partners related with FGS and people live around the operational area of FGS. Further, the more developed society will be a strategic element of the FGS future development. In summary, in the near term, application of FGS is expected to increase the capacity to manage business and social capital of FGS participants, increase their income and welfare, and spur MFI growth. In the longer term, the best-performing FGS will bring multiplier effects to local economy and promote local socioeconomic development as well as contribute

to local poverty reduction.

The purpose of the paper is to describe the conceptualization and development of FGS, while present a brief review about the early implementation of FGS concept in Credit Union Tyas Manunggal, a local based MFIs located in Ganjuran Village, District of Bantul, Yogyakarta Special Province, Indonesia. This paper consists of 5 main sections. First section explains the background of this paper. The following part describes theory and previous study, relevance to the topic discussed. The third part of this paper explains the conceptualization of FGS and its role to local transformation and development while giving a brief review about the implementation of FGS concept in CUTM. In the final section, the discussion is concluded.

Literature review

Microfinance institution as business development and social intermediary services provider

Microfinance institution (MFI) is the provider of financial services to the low-income people (Ledgerwood, 1999). Many studies have been conducted to reveal the role of MFI in empowering the poor and alleviating poverty, especially through its capacity to increase the income of the poor, create employment, and increase public savings (Arsyad, 2006; Robinson, 2001, Ledgerwood, 1999). According to Ledgerwood, types of services provided by MFI can be classified into: 1) financial intermediation (provision of financial products such as loan, savings, insurance, credit cards, and payment systems), 2) social intermediation (process of building human and social capital), 3) enterprise development (provision of basic business training to assist micro-entrepreneurs such as bookkeeping, production, marketing, technological training) and 4) social services (provision of basic needs facilitation such as health care, education, literacy training). Minimalist approach MFIs, generally, only provide financial intermediary services, while integrated approach MFIs provides the financial intermediary services in combination with the other three services.

Two services that are most frequently chosen to support financial intermediation services are social intermediation services and enterprise development services. Social intermediation is the process of building the human and social capital required for sustainable financial intermediation with the poor (Ledgerwood, 1999). Social intermediation services respond the growing awareness that human and social capacity building assistance is the crucial element to prepare

the poor, especially 'beyond the frontier' poor (e.g. the marginalized poor or the one live in remote area), to access sustainable financial intermediation (Ledgerwood, 1999). The capacity building generally increases the poor's level of self-confidence when dealing with MFIs, while is expected to provide a basis for trust between the borrowers (the poor clients) and the lender (the MFIs). Social intermediation services are often served through groups, but some individually. Focus of group-based social intermediation services provided by MFIs are building the group cohesiveness and networking while empowering the group members (Ledgerwood, 1999). Regarding enterprise development services, Ledgerwood (1999) divides it into two: enterprise formation programs, which offering specific skills training for start up business, and enterprise transformation programs, which offering technical assistance, training, and technology to support business expansion and its products quality. Enterprise development services can be provided by the MFIs or the other party (e.g. NGOs, training institutions, business networks, university, producer association, and government institutions) that works within the MFI's system.

Local development cluster and value chain analysis

Focused Group Symbiosis (FGS) adopt the concept of industrial cluster and value-chain approach. Industrial cluster is defined as network of producers, parties or institutions that create knowledge and technology, linking institutions, marketers and buyers, which is interlinked each other within certain value chain process (Nugroho, 2011). The actors within the cluster is interconnected each other because of their similar characteristics and mutual complementary relationship (e.g. the similar utilization of technology, knowledge, and raw materials) (Riedel et al., 2009).

The output of MSMEs cluster development is determined by its cluster dynamic. In best-performing cluster, the cluster members (the MSMEs) are benefited through the larger access of raw materials, enterprise development services that are appropriate to the specific needs of the MSMEs, potential clients that interested on the specific culture (uniqueness) of the cluster, qualified human resources, spirit of competition that stimulate innovation and efficiency, knowledge related to business and production scale, technological development, productivity and capacity improvement, and also partnership with supporting institutions (Green, 2005). In this case, cluster is very potential to solve the multidimensional problems faced by MSMEs. In the other side, the benefit of MSMEs cluster is often not significant in

the case of under-performing cluster. The under-performing cluster reflects the condition of the cluster with low trust between cluster members, hidden conflict, and unwise competition. This condition leads to the vicious circle of stagnation and poverty among the cluster members (Green, 2005). In this case, the training focused on organizing local actors and building awareness of the members to seek the opportunity of common success is crucially needed.

Regarding the value chain analysis, broadly, value chain is defined as the complex range of activities involving various actors (e.g. producers, processors, traders, and service providers) to move raw materials through the chain (the linked stages of value addition named assembling, processing, trading, etc) to the sales of final products (M4P, 2008). Value chain analysis is important to address the issues related to organization and coordination, the strategies, and the power relationship of different actors to achieve the specific goal. Firstly, through the mapping process of the range of activities in the value chain, the analysis informs the share of earning (value addition) contributed by certain participant in the chain. Secondly, the analysis informs how producers, regions, or countries are linked to the global economy. This will inform how large the external (global) system impact the participants of the chain and how should the participants (producers) of the chain upgrade the capacities to achieve sustainable income growth.

Riedel, et al. (2009) proposes a conceptual framework that combines cluster approach and value chain approach. Cluster approach emphasis on the optimization of intraregional interactions and the relationship between the actors collaborate in the cluster and its institutional environment, while value chain approach focuses on how to optimize the role of cluster on its business value chain both in local (intraregional) system or external (extra-regional) system.

The role of social capital in community development

Social capital can be defined as any kind of shared values held on together, rule of the game, and network that are reflected on personal relationship, beliefs, and common senses that forms social interaction in society (between individuals, households, and communities) and contributes to economic growth and society welfare (Grootaert, 1999). According to the World Bank, in the operational level, social capital concept is divided into 5 dimensions. They are: 1) Group and network – pool of individuals that stimulate and maintain personal relationship that be able to improve society welfare; 2) Belief and solidarity –

elements of interpersonal behaviors that flourish social cohesion and collective action; 3) Cooperation and collective action – capacity of society members to cooperate in solving communal issues; 4) Social cohesion and inclusion – ability to minimize the risk of conflict and increase the equal access to development through marginal group participation; 5) Information and communication – ability to hinder negative social capital and develop positive social capital through information access and communication.

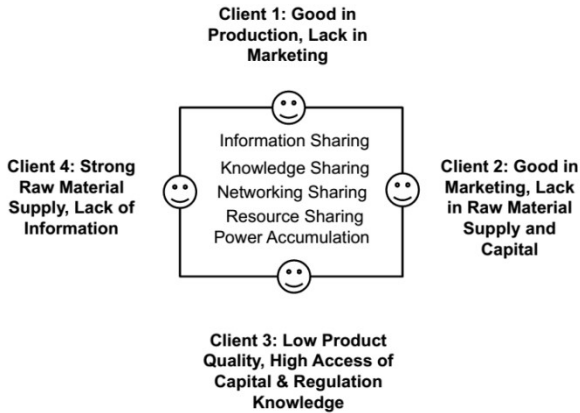
The role of social capital in the achievement of household welfare and community development gets more concern nowadays (Grootaert, 2011). According to the World Bank, a proper social capital development will increase the effectiveness and sustainability of developmental programs through the improvement of community capacity to cooperate in fulfilling common needs, increasing social participation and cohesion, and enhance transparency and accountability. Recent studies focused on the observation and formation of social capital reveal the importance of social capital in community development process. McDougall and Banjade (2015) that analyzes the practice of social capital role in Nepal forest community. The study reveals that the bad management of social capital leads to access fragmentation of social capital development, in which the dominant group tends to be successful in developing their social capital, while the social capital of the minority (marginal) group is diminishing time to time. Study of Widiyanto (2012, 2014) and Widiyanto & Sugiman (2015) that describes the formation and the utilization of social capital in farmers community of Daleman reveal the success of engaged ethnography with participatory framework in building social capital of Daleman farmers community, specifically in building their awareness of the meaning of their existence in formulate planning, consolidate collective action, manage group dynamics, and solve the problems that support farming revitalization movement in their community. This support the development of the farmers group.

The development of FGS CUTM

Most of microfinance institutions (MFIs) tend to focus on financial services provision only, ignoring 3 other services: business development, social intermediation, and social services provision. FGS becomes media to move MFIs beyond financial matters and realize the more integrated services. Our FGS concept that is tailored for CUTM is synthesized from the combination of cluster approach and value chain approach. FGS offers the combination of enterprise development

services and social intermediation services that accompanies productive MFI clients to be the strong actors in local, regional, and global value chain.

Figure 1.
The Simplification Model of FGS



As illustrated on figure 1, FGS can be interpreted as a communication, information exchange, network, resources (knowledge, technology, input etc.), and power sharing forum consists of a number MFI clients with similar business or profession that is intended to strengthen their business skills capacity and social capital. Through FGS, it is expected that MFI clients can share their experience, advantages and disadvantages, learn from it, solve their problems while increase their bargaining power and social relation. Taking the advantages of group format, FGS is easier to build relation and cooperation with external supporting community (e.g. government, associations, universities, research institutions, etc.). Through these activities, FGS becomes a prospective tool to solve the multidimensional problems of MFI clients that can enhance their economic activities performance and their household prosperity. In addition, group activities through the best-performing FGS will stimulate cohesion and social capital between FGS group members.

Moreover, in the MFIs side, FGS is a channel to increase the scale of MFI business and a way to maintain MFIs client loyalty. Both of them are the precondition for MFIs sustainability. Positive contribution of FGS on MFI clients and MFIs will bring positive multiplier effects on local economies. The explanation above describes how FGS can support the transformation of social and economic condition of the local communities (see figure 2). In the development process of FGS,

it is very important to build the capacity of its members. However, another important thing is the synchronization between FGS and also between FGS and its backward–forward linkages. Thus, it needs value chain analysis to identify prospective economic sectors and linkages to determine the sectors and activities should be developed through FGS model, the one that give a direction to the most optimum value of production.

Figure 2.
Role of FGS in community transformation

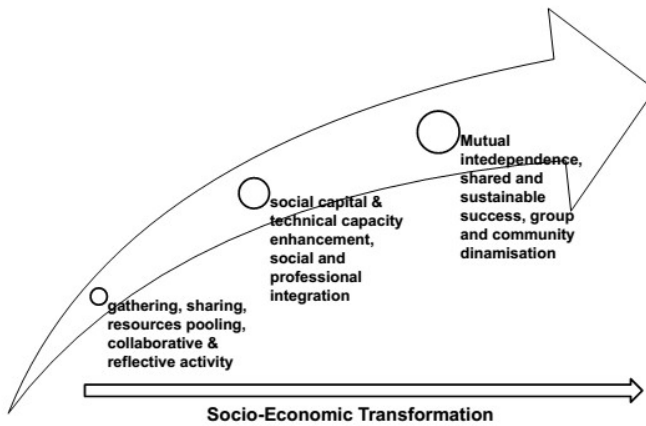
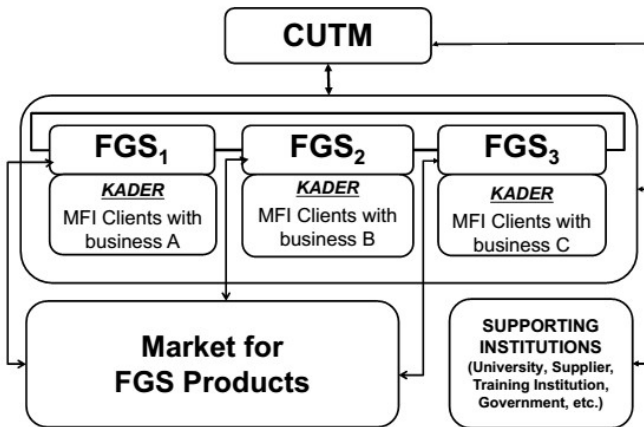


Figure 3.
Structure of FGS CUTM

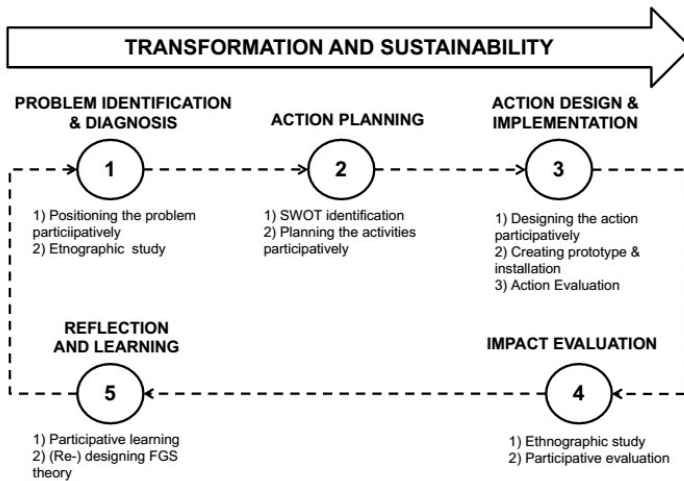


Technically, the operational structure of FGS CUTM is explained in the figure 3. CUTM, as MFI, is the initiator of FGS development. The basis

of FGS CUTM is CUTM clients. Utilizing CUTM information database, CUTM identifies clients with the same or similar economic activities and classifies them into a group, named FGS (e.g. FGS of farming, FGS of coconut processed oil, FGS of fishing, etc). Additionally, in choosing the business sector where the planned FGS works, CUTM consider several things: 1) prospect of the business sector in the economy and its forward-backward business linkage access, 2) appropriateness of the business sector with local resources and local characteristics, 3) linkage between the business sector with other local business sectors. These considerations are important to build an effective value chain of FGS CUTM.

A local facilitator called 'kader' with qualified leadership and managerial capacities (that has been chosen and prepared by CUTM) is obliged to assist FGS development, especially in establishing spirit of cooperation while facilitating routines basic leadership and managerial advisory among FGS members. If people with the same or similar economic activities work together in group, they will have a bigger power and opportunity to build network, whether network to market their products, to access prospective supplier, to coordinate with government, and to collaborate with other supporting institutions (e.g. universities, training center, etc.).

Figure 4.
Participatory Approach in FGS Development



Development of FGS CUTM adopts the participatory approach. Firstly, members of the FGS are invited to know more about each other

and share their social common problems. They are also motivated to share their difficulties, information, experience, and knowledge related to running their business. In this phase, they identify their problems and alternative solutions. Later, they work together to make action planning and design. It is followed by implementation of the planning and design. Subsequently, they do impact evaluation of the action than reflect the result. Thereafter, the reflection will give insight to the group to identify the problem exist in their action and becoming the input to revise and improve the design of the FGS activities in order to make organizational improvement. This processes run continuously. It tends to facilitate FGS sustainable improvement that guarantees FGS sustainability and its members' transformation.

Conclusion

Based on the discussion above, FGS concept as it is implemented in CUTM can be considered as an alternative of poverty alleviation vehicle that combined social and business approach. Focus of FGS to build social capital, managerial, and technical skills all together in a bundle, done in participative way and supported by CUTM as canopy institution can be a prospective model in the empowerment and transformation of small local economic actors by other MFIs. In addition, the concept of FGS CUTM can be a promising tool to realize a more integrated function of MFIs, especially as provider of financial services, as well as business development and social intermediation services.

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