
| RESEARCH ARTICLE

Balancing Acts: Exploring the Intersection of Cultural Understanding and Technical Support in Local Government Strategies for Immigrant Micro-Financing

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| ABSTRACT

This paper explores the relationship between cultural competency training for local government employees and technical support for micro-financing programs targeting immigrants. Utilizing a combination of literature review, theoretical framework, hypothesis testing, data analysis, and interpretation, the study examines the complexities surrounding the public sector's approach to immigrant support. The research reveals a general preference for cultural competency initiatives over technical support for micro-financing among local government employees. Statistical analysis indicates a significant, albeit complex, association between attitudes towards cultural competency training and support for technical assistance in micro-financing. A multinomial logistic regression suggests a negative relationship between support for cultural competency training and the likelihood of supporting micro-financing programs, highlighting a potential disconnect between cultural understanding and financial support for immigrants. The study discusses the implications of these findings for policy-making, program design, and future research, emphasizing the need for a balanced approach that integrates cultural sensitivity with economic support. The limitations of the study, including sample representation and the challenge of establishing causation, are acknowledged, underlining the necessity for cautious interpretation of the results and further research in this area. The paper concludes by highlighting the importance of considering both the cultural and economic needs of immigrant communities in public administration and support programs.

| KEYWORDS

Cultural Integration, Micro-Financing, Local Government Strategies, Immigrant Empowerment, Economic Inclusion, Policy Development

| ARTICLE INFORMATION

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1. Introduction

Cultural competency training for local government employees has been a topic of interest in recent years, particularly in relation to its impact on the support for micro-financing programs targeting immigrants. Recent debates have focused on the relationship between cultural competency training and technical support in micro-financing programs. Fisk et al. (2020) found that communities with a growing foreign-born population and an increasing diversity of origin countries are more likely to offer cultural competency training. This suggests a potential association between demographic changes and the provision of such training in local governments. This also suggests that there is a growing recognition of the importance of cultural competency training in local government settings, particularly in areas with diverse immigrant populations, highlighting the use of cases and case note reviews, participant observation, and cultural consultation as methods for providing cultural competency training (Schouler-Ocak et al., 2015).

These methods can help employees understand specific cultural issues and broaden their perspectives beyond technical aspects.

Additionally, Cadenas et al. (2022) emphasized the need for training and education to enhance cultural competency when working with immigrant populations (Cadenas et al., 2022). This underscores the importance of equipping local government employees with the necessary skills to engage effectively with immigrant communities. Furthermore, Isaacs et al. (2012) focused on the perceptions of cultural competency among local service organizations and how this influenced trust and collaboration for the benefit of families (Isaacs et al., 2012).

Zghal et al. (2020) emphasized the significance of cultural competency training in building trust and fostering collaboration within immigrant communities. They highlighted the necessity of this training for providers, particularly to address the impacts of discrimination against immigrants and to encourage providers to explore their own values and biases. This suggests that cultural competency training can have broader implications for improving the overall well-being of immigrant populations. On the other hand, the lack of enthusiasm to fund the development of soft skills such as cultural competency and teamwork, particularly in the context of economic immigration in Canada (Roos-Walker, 2021). This raises concerns about the prioritization of cultural competency over technical support in certain settings, which may have implications for the support provided to micro-financing programs targeting immigrants.

In conclusion, the relationship between cultural competency training for local government employees and technical support for micro-financing programs targeting immigrants is complex. While there is a growing recognition of the importance of cultural competency training in diverse communities, there are also challenges related to the prioritization of cultural considerations over technical support. It is essential for local government employees to receive comprehensive training that encompasses both cultural competencies to support immigrant populations effectively and technical aspects for immigrant micro-financing.

2. Literature Review

Cultural competency training has been a subject of interest in various fields, including business, healthcare, and education. The relationship between cultural competency training and technical support for micro-financing programs targeting immigrants has been a topic of discussion. Rahman et al. (2015) found a negative relationship between information support and entrepreneurial competencies, suggesting that a narrowed focus on technical aspects may hinder broader cultural considerations or vice-versa (Rahman et al., 2015). Similarly, Kim-Godwin et al. (2001) emphasized the importance of cultural competence in delivering community care, highlighting its impact on health outcomes for culturally diverse populations (Kim-Godwin et al., 2001). These findings underscore the significance of considering cultural factors alongside technical support. In the healthcare sector, Qureshi et al. (2008) highlighted the challenges in developing attitudinal competence as part of cultural competence training, emphasizing the need to address cultural and racial preconceptions (Qureshi et al., 2008).

Furthermore, Alharbi et al. (2020) found a high degree of cultural competency among pediatric registered nurses in Saudi Arabia, indicating the potential for successful integration of cultural competence in healthcare settings (Alharbi et al., 2020). These studies emphasize the importance of addressing cultural nuances alongside technical skills in healthcare provision (Abu Sayed et al., 2023). In the context of business relationships, Perry et al. (2002) demonstrated the secondary role of social bonds in business-to-business relationships, indicating that technical competence may take precedence over social aspects. This finding suggests that broader cultural considerations may have a nuanced balance with technical support, potentially impacting relationships with immigrant communities in micro-financing programs (Pia, 2017).

Moreover, the impact of cultural competence on service outcomes was highlighted by (Mancoske et al., 2012), who described the relationships between clients' perception of the cultural competency of mental health providers and service outcomes (Mancoske et al., 2012). This underscores the relevance of cultural competence in influencing the effectiveness of service delivery, which may extend to micro-financing programs targeting immigrants (Pavel, 2023).

In the education sector, the study by Danilova (2018) emphasized the timeliness of forming general cultural competences in students of institutions of higher technical education, aligning with the need for cultural competency training among local government employees (Danilova, 2018). Additionally, Subramanian (2020) highlighted the importance of cultural competence in supervisory relationships, indicating its relevance beyond service delivery to interactions between supervisors and supervisees (Subramanian, 2020). Overall, the literature review indicates that cultural competency training and technical support are intertwined, with cultural competence playing a crucial role in various sectors. The findings suggest that a balanced approach that integrates cultural considerations with technical support is essential for the success of programs targeting immigrant communities.

3. Theoretical Framework:

In conceptualizing cultural competency within the framework of local government services, it is important to define it as the ability of government employees to effectively deliver services that recognize, respect, and integrate the diverse cultural backgrounds of immigrants. This includes training and implementation strategies aimed at enhancing cultural sensitivity, communication skills, and an understanding of various cultural norms and values. Such training is crucial for ensuring that services are accessible and effective for all community members, particularly those from diverse immigrant backgrounds.

Parallel to this, an understanding of micro-financing, especially as it pertains to immigrants, is essential. Micro-financing plays a critical role in supporting immigrant communities by providing financial services such as small loans, savings accounts, and insurance to those who lack access to traditional banking. Technical support within this realm encompasses financial literacy training, business planning assistance, and administrative guidance, which are vital for the success of these programs.

The interplay between cultural competency and technical support in micro-financing reveals a complex dynamic. On the one hand, cultural competency can theoretically enhance the effectiveness of micro-financing programs by fostering better understanding and trust between government employees and immigrant communities. On the other hand, the hypothesis suggests a negative relationship, proposing that an overemphasis on cultural competency might lead to an overlook of the technical aspects of micro-financing support.

The broader implications of this relationship are significant. A hypothesized negative impact could limit immigrant communities' access to and benefits from micro-financing programs. This raises the challenge of balancing cultural competency with technical proficiency in public services, a particularly acute need in areas with diverse populations.

To fully understand this dynamic, it is essential to draw upon existing theories and research in cultural competency, economic development, social support systems, and public administration. These theoretical bases will help to comprehend the impact of cultural competency training in public administration and service delivery, frame the role and significance of micro-financing for immigrants, and understand how training and policy focus impact service delivery and program effectiveness. This theoretical framework thus provides a structured approach to investigating the specific mechanisms through which cultural competency training might negatively impact the technical aspects of micro-financing support, particularly in the context of local government services targeting immigrant populations.

4. Hypothesis and Variables:

Encouraging or requiring cultural competency training for local government employees has a negative relationship with technical support for micro-financing programs targeting immigrants, possibly because of excessive focus on broader cultural considerations at the expense of technical aspects of micro-financing programs.

Independent Variable: Cultural sensitivity and understanding in local government services.

Dependent Variable: Technical support for micro-financing programs targeting immigrants.

5. Methodology:

5.1 Database

To elucidate the policies, programs, and activities pertaining to immigrant populations within local governments, a comprehensive survey was conducted through a collaborative effort between the International City/County Management Association (ICMA) and Cornell University. The primary focus was to garner insights from chief administrative officers across the United States, targeting municipalities with populations exceeding 10,000 and counties irrespective of population size. In the spring of 2018, the survey was disseminated, managing to engage a total of 1,201 local governments, which corresponds to an overall response rate of 17%. The results of this survey carry a margin of error of approximately 3%. It is important to note that not every respondent provided answers to all the questions in the survey.

5.2 Participants

The study sampled chief administrative officers from municipalities with a population of over 10,000 and counties of all sizes across the United States.

5.3 Procedure

The survey inquired about local government policies, programs, and activities related to immigrant populations. Items were designed to elicit information on the presence and scope of ESL and housing assistance services, the municipal governance structures, population sizes, and other relevant factors.

6. Data Analysis and Interpretation:

6.1 Descriptive Statistics:

Encouraging or requiring cultural competency training for local government employees	Freq.	Percent	Cum.
Yes	242	21.06	21.06
No	812	70.67	91.73
Don't Know	95	8.27	100.00
Total	1,149	100.00	

Table 1

Technical support for micro-financing programs targeting immigrants	Freq.	Percent	Cum.
Yes	45	3.95	3.95
No	876	76.98	80.93
Don't Know	217	19.07	100.00
Total	1,138	100.00	

Table 2

In Tables 1 and 2, there seems to be a much stronger consensus against providing technical support for micro-financing programs targeting immigrants compared to the support for cultural competency training. A substantial majority of municipalities do not have technical support for micro-financing, whereas the response is more evenly distributed regarding cultural competency training, though still leaning towards the opposition.

The substantial difference in support levels (21.06% for cultural training vs. 3.95% for micro-financing support) suggests that even among those who have cultural training, many may not extend this support to financial assistance programs for immigrants. This disconnect indicates that cultural competency training options do not necessarily predict a similar trend towards more direct financial support measures for immigrant communities.

6.2 Association:

Encouraging or requiring cultural competency training for local government employees	Technical support for micro-financing programs targeting immigrants			Total
	Yes	No	Don't Know	
Yes	30	175	34	239
No	12	673	113	798
Don't Know	2	20	68	90
Total	44	868	215	1,127

Pearson chi2(4) = **262.8411**

Pr = **0.000**

Cramér's V = **0.3415**

Fisher's exact = 0.000

Table 3

In Table 3, the statistical analysis of the relationship between the support for cultural competency training for local government employees (independent variable) and the endorsement of technical support for micro-financing programs targeting immigrants (dependent variable) reveals a statistically significant association. This is evidenced by the Pearson chi-squared test result ($\chi^2 =$

262.8411) and an associated p-value (Pr) of 0.000, indicating that the observed relationship between these variables is highly unlikely to be due to chance. Additionally, the Cramér's V value of 0.3415, while indicating a moderate strength of association, further underscores the significance of this relationship. Fisher's exact test also yields a p-value of 0.000, reinforcing the conclusion that the association between attitudes towards cultural competency training and support for technical micro-financing programs is statistically significant. These results suggest a meaningful and non-random correlation between opinions on these two issues within the surveyed population.

6.3 Regression:
Regression

Multinomial logistic regression	Number of obs	=	1,127
	LR chi2(2)	=	120.11
	Prob > chi2	=	0.0000
Log likelihood = -665.4821	Pseudo R2	=	0.0828

Technical support for micro-financing programs targeting immigrants	Coef.	Std. Err.	z	P> z	[95% Conf. Interval]
Yes					
Encouraging or requiring cultural competency training for local government employees	-1.736623	.3169819	-5.48	0.000	-2.357896 -1.11535
_cons	-.2168183	.4675466	-0.46	0.643	-1.133193 .6995562
No	(base outcome)				
Do not Know					
Encouraging or requiring cultural competency training for local government employees	1.42889	.1741292	8.21	0.000	1.087603 1.770176
_cons	-4.239355	.3690734	-11.49	0.000	-4.962726 -3.515984

Table 4

- For Respondents Who Support Micro-Financing Programs ("Yes" Category):**
 - There is a negative relationship between support for cultural competency training and the likelihood of supporting micro-financing programs. This is indicated by the significant negative coefficient of -1.736623 for cultural competency training. It implies that as support for cultural competency training increases, the likelihood of supporting micro-financing programs decreases.
- For Respondents Who Are Unsure About Micro-Financing Programs ("Do Not Know" Category):**
 - In contrast, there is a positive relationship between support for cultural competency training and being uncertain

about micro-financing programs. The significant positive coefficient of 1.42889 for cultural competency training indicates that as support for this training increases, the likelihood of respondents being unsure about supporting micro-financing programs also increases.

The regression analysis underscores a potentially complex interplay between technical support for micro-financing programs targeting immigrants and cultural sensitivity and understanding of local government services. It suggests that the emphasis on or effectiveness of cultural sensitivity within local government services could negatively impact the technicalities of financial support for immigrants. Conversely, this focus might also lead to increased uncertainty or indecisiveness about supporting micro-financing programs. This nuanced relationship warrants further exploration to understand the broader implications for policy and practice in public administration and immigrant support programs.

7. Implications:

The implications of the statistical analysis on the relationship between support for cultural competency training and technical support for micro-financing programs targeting immigrants are complex and significant. Firstly, in terms of policy making and program design, the data shows a clear preference for cultural competency training over technical support for micro-financing among local government employees. This suggests a need for policies and programs to be tailored to these varying levels of public support, especially considering that initiatives combining cultural training with financial assistance might face challenges in achieving widespread acceptance.

Moreover, the mixed responses on these issues point to the necessity for governments and organizations to employ targeted communication strategies. These strategies should aim to address misconceptions and educate the public on the benefits of both cultural competency training and micro-financing support for immigrants. Highlighting the potential positive impacts on community cohesion and economic growth could be a key component of these strategies.

The preference for cultural competency training also indicates a broader need for comprehensive training and education for local government employees, emphasizing the importance of cultural understanding in public service. This finding is critical for organizations aiming to enhance diversity and inclusion, highlighting the need to balance cultural competency initiatives with broader community engagement and support strategies.

Additionally, the significant association between attitudes towards these two types of support illustrates the complexity and multifaceted nature of public sentiment on immigration-related issues. This complexity should be a key consideration for policymakers when formulating immigration and integration policies.

In terms of resource allocation, the limited support for micro-financing programs suggests that policymakers might need to consider alternative or additional forms of support for immigrants that resonate more with the public, such as focusing on social integration, language training, and employment assistance.

Furthermore, these findings underline the need for further research to understand the underlying reasons behind these attitudes, which could help in designing more effective and responsive policies and programs. This research should aim to address both the needs of immigrants and the concerns of the broader population.

Lastly, the lack of support for micro-financing assistance has potential long-term implications for the economic integration of immigrant communities. Policymakers may need to explore other avenues to support the financial stability and growth of these communities, ensuring that the goals of diversity and inclusion are met without compromising the economic well-being of immigrants.

In summary, the implications of this analysis highlight the need for a nuanced and well-considered approach in addressing both cultural and financial support for immigrants, taking into account public opinion, the importance of cultural understanding, and the economic needs of immigrant communities.

8. Limitations:

The limitations of the study are multifaceted. Firstly, the sample representation may not accurately reflect the broader population's views, as it is based on a specific group of individuals with potentially limited diversity. This raises concerns about the generalizability of the findings. Secondly, the use of statistical methods like regression analysis can suggest associations between variables but does not establish causation definitively. The relationships observed might be influenced by unmeasured variables or external factors, limiting the study's ability to make causal inferences.

Another significant limitation is the focus on subjective attitudes and opinions, which can be highly influenced by media, personal experiences, and social context. This subjectivity can introduce variability in responses and may not fully capture the complexities of the issues at hand. Furthermore, the study's scope on technical support aspects is limited, primarily addressing the broad concept of technical support for micro-financing without exploring specific aspects or types of support. This lack of detail could result in an oversimplification of respondents' attitudes towards more nuanced forms of technical support.

Temporal dynamics also pose a limitation, as public opinion and attitudes can evolve over time due to various social, economic, and political changes. The study, therefore, provides only a snapshot of attitudes at a specific point in time, which may not be indicative of future trends. Additionally, the study assumes a straightforward relationship between cultural competency training and enhanced understanding and sensitivity. However, this may not accurately capture the complex nature of cultural dynamics and the effectiveness of such training.

Lastly, methodological constraints are inherent in the study's design. The choice of statistical tools and the framing of survey questions can significantly influence the outcomes and interpretations of the data, potentially introducing biases or inaccuracies. These limitations highlight the need for cautious interpretation of the findings and suggest areas for improvement in future research.

9. Future Research

The statistical analysis indicating varied support for cultural competency training and micro-financing programs for immigrants opens several avenues for future research. A key area is understanding public sentiment, where a deeper exploration into the reasons behind differing levels of support for these initiatives is needed. This should involve examining factors like perceived economic impacts, cultural biases, and the role of misinformation. Another important research direction is assessing the effectiveness of cultural competency training. There is a need to evaluate how these programs influence local government employees, community cohesion, and service delivery to diverse populations.

Additionally, considering the limited support for micro-financing programs, exploring alternative forms of economic assistance becomes crucial. This research should investigate different models of financial aid and community-based economic initiatives that might be more acceptable to the public. The long-term economic integration of immigrants, especially in the absence of micro-financing support, is another critical area. This includes studying the role of various forms of financial and social support in ensuring immigrant economic stability and success. The impact of communication strategies on shaping public opinion about these issues also warrants investigation. Future studies should examine how different communication approaches can alter perceptions and increase support for cultural competency training and financial assistance programs for immigrants. Comparative studies across different regions or countries could provide valuable insights into how various cultural, economic, and political contexts influence public support for these programs, potentially uncovering best practices or innovative approaches.

Furthermore, an analysis of the real-world impact of policies and programs related to cultural competency and micro-financing support is essential. This includes assessing their effects on social integration, economic growth, public service effectiveness, and broader societal implications such as social inequality and community relations. Finally, exploring the role of technology and innovation in supporting immigrant communities, including digital platforms for cultural education and financial services, could offer new insights and solutions. By pursuing these research directions, we can gain a more comprehensive understanding of the complexities surrounding support for immigrant communities, leading to more effective and inclusive policies and programs.

10. Conclusion

The study presents a comprehensive analysis of the relationship between support for cultural competency training in local government services and attitudes towards technical support for micro-financing programs targeting immigrants. It reveals a complex and multifaceted landscape of responses, indicating a general preference for cultural competency initiatives over direct financial assistance programs for immigrant communities.

The findings highlight a potential disconnect between the support for cultural understanding and the provision of financial support to immigrants, suggesting that these two areas are perceived differently by the surveyed population. This disparity points to the need for more nuanced and targeted policy-making and program design that balances cultural sensitivity with economic support for immigrants.

Furthermore, the statistical significance of the associations found in the study underscores the importance of these issues in public administration and immigrant support programs. However, the limitations of the study, particularly in terms of sample representation and the inability to establish causation, suggest caution in interpreting these results.

While the study provides valuable insights into public attitudes towards cultural competency training and micro-financing for immigrants, it also underscores the need for further research to better understand and address the complex dynamics at play. Policymakers and practitioners should consider these findings in the context of broader social, economic, and cultural factors and strive for policies and programs that effectively address both the cultural and economic needs of immigrant communities.

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