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Determinants of Low Male Participation in Rural Microfinance Programs: A Qualitative Study in Sri Lanka

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Background: Microfinance is widely recognised for its role in women's empowerment and poverty reduction; however, limited attention has been paid to the low participation level of men and their impact on the long-term sustainability of the programs. In rural households, men play a significant role as decision-makers, income earners, and overall participants in economic activities. Therefore, a comprehensive, gender-inclusive approach is necessary to ensure that both men and women benefit from rural development, as addressing egalitarian participation gaps is crucial for the long-term success of microfinance programs.

Objective: To identify the underlying real-world factors behind lower male participation in microfinance programs.

Methods: Using an inductive approach, qualitative analysis was employed to gain a deeper understanding of the real experiences. Interviews were conducted with 12 microfinance participants in the Anuradhapura and Polonnaruwa districts. Thematic analysis was employed as the analysis tool.

Results: The research findings highlight five key factors affecting the lower male participation in microfinance: (1) Loan size and the nature of the business, (2) Regular group meetings, (3) Social and cultural ideas, (4) Gender based difficulties, (5) Policies of microfinance institutions. To address this aspect, microfinance organisations should restructure policies to include more males and females, offering inclusive lending opportunities. They should increase credit ceilings and provide non-strict repayment terms for men to participate in capital-intensive activities. Male participants should receive training in financial literacy, entrepreneurship, and business development. Institutions should target community leaders and decision-makers through awareness creation processes. Traditional group-based lending models should be replaced with flexible participation methods, promoting individual loans for men without compromising accountability and peer involvement.

Conclusion: This research explores the reasons behind lower male participation in microfinance programs, their impact on rural sustainable development, and suggests strategies to promote gender-balanced involvement.

Keywords: Gender Dynamics, Microfinance, Rural Sustainable Development