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SOCIO-CULTURAL FACTORS HINDERING MEN'S PARTICIPATION IN VICOBA

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ABSTRACT

The study examined socio-cultural factors hindering men's participation in Village Community Banks (VICOBA) in Iringa Municipality, Tanzania. The study focused on community beliefs and norms, peer influence, family responsibilities, community perceptions and social interaction as socio-cultural factors affecting men's participation in VICOBA. A quantitative approach with a cross-sectional research design was used. Primary data were collected using questionnaires and semi-structured interviews. Quantitative data were analysed using frequencies and percentages in Statistical Product for the Social Solutions (SPSS) Version 26, while qualitative data were analysed thematically. The findings showed that community beliefs and norms influenced men's willingness to participate in VICOBA, while peer influence affected men's decisions to join and remain in groups. Family responsibilities also affected attendance and involvement in group activities. Community perceptions influenced how men viewed participation in VICOBA, while social interaction affected men's involvement in meetings and other group activities. The study concludes that socio-cultural factors hinder men's participation in VICOBA by influencing their willingness to join, attend meetings and take part in group activities. The study recommends community sensitisation on the benefits of VICOBA, increased awareness among men and their families, and the promotion of positive community perceptions and social interaction to strengthen men's participation in VICOBA.

KEYWORDS: Socio-cultural factors; Men's participation; Village Community Banks (VICOBA); Community beliefs; Peer influence; Iringa Municipality.

INTRODUCTION

1.1 Background of the Study

Men's participation in Village Community Banks (VICOBA) is important because it provides opportunities to save money, access small loans and take part in group activities and decision-making. Participation may involve joining VICOBA groups, attending meetings, making savings contributions, accessing loans and participating in group decisions. Community-based financial groups support financial inclusion by creating opportunities for people to access financial services within their communities (World Bank, 2019). However, participation is not influenced only by the availability of financial services. Social norms, community beliefs, family expectations, peer influence and community perceptions can shape how men view and participate in community financial groups. Understanding these socio-cultural conditions is therefore important in explaining factors that hinder men's participation in VICOBA.

Community-based savings and credit groups are used in different countries to support savings, access to credit and collective economic activities. These groups are particularly important in communities where access to formal financial services is limited (World Bank, 2018). However, participation in community financial groups can be influenced by social expectations and relationships within families and communities. Gender roles may influence the activities that men are expected to perform and the time available for participation in community groups (International Labour Organization (ILO), 2020). Peer relationships can also influence decisions to join, remain in or withdraw from community groups. Community perceptions about savings groups may further shape individuals' willingness to participate. These conditions show the importance of examining socio-cultural factors when studying men's participation in community-based financial groups.

Community-based savings and credit groups have become important mechanisms for supporting savings, access to small loans and collective activities, particularly in rural and peri-urban communities (African Development Bank, 2019). Participation in these groups is influenced by social relationships, community norms and gender expectations. Evidence has shown that women are highly represented in many community savings groups, while men may have lower participation in some settings (Food and Agriculture Organization of the United Nations (FAO), 2021). This difference is important because social expectations about men's roles, family responsibilities, peer influence and community perceptions can affect men's willingness to join and participate in group activities. Social interaction within

communities may also influence men's decisions to participate or remain active in VICOBA. Examining these socio-cultural factors is therefore important for understanding the conditions that hinder men's participation.

VICOBA are widely used as community-based financial groups that provide opportunities for savings, small loans and collective activities. The groups have supported financial inclusion and community livelihood activities, particularly among people with limited access to formal financial institutions (United Republic of Tanzania (URT), 2020). However, men's participation may be influenced by socio-cultural conditions within families and communities. Community beliefs and norms can shape attitudes towards participation in VICOBA, while peer influence and community perceptions can affect decisions to join and remain in groups. Family responsibilities and social interaction can also influence attendance and involvement in VICOBA activities. In Iringa Municipality, where VICOBA operate in different communities, there was a need to understand how these socio-cultural factors hinder men's participation.

LITERATURE REVIEW

2.1 Theoretical Review

This study was guided by Social Exchange Theory developed by Homans (1958). The theory explains social behaviour as a process in which individuals consider expected benefits and costs when deciding whether to participate in an activity. In this study, the theory was relevant because socio-cultural conditions could influence men's decisions to join, remain in and actively participate in Village Community Banks (VICOBA). Community beliefs and norms, peer influence, family responsibilities, community perceptions and social interaction could create social conditions that discouraged men from participating in VICOBA. The theory therefore provided a useful basis for explaining how socio-cultural factors hindered men's participation in VICOBA.

2.2 Empirical Literature Review

Empirical studies have shown that socio-cultural conditions influence participation in community-based savings and financial groups. Pande and Ford (2021) found that gender norms and community expectations shaped participation in community groups, while Harper et al. (2020) reported that social norms and traditional expectations restricted participation in collective economic activities. Pamuk et al. (2022) found that relationships among relatives, friends and community members influenced participation in savings and loan associations in Tanzania, while Sulaiman et al. (2021) showed that social networks affected access to

information and involvement in community savings activities. Muthoni et al. (2021) and Kachika et al. (2022) further found that family responsibilities and competing household activities reduced participation in community-based economic activities. These findings indicate that community beliefs and norms, peer influence and family responsibilities can affect participation in community financial groups.

Other studies have shown that community perceptions and social interaction also influence participation. Tabe-Ojong et al. (2022) found that negative community perceptions and fear of social judgement discouraged participation in collective activities, while Asare et al. (2023) reported that community perceptions of socially accepted roles influenced participation in local economic activities. Moret et al. (2021) found that trust and positive relationships among members were important for sustaining participation in savings groups in Tanzania, while Bizoza and De Wit (2021) showed that regular social interaction strengthened cooperation and commitment among members. Although these studies provide evidence on the influence of socio-cultural conditions on participation in community-based groups, they did not specifically examine how community beliefs and norms, peer influence, family responsibilities, community perceptions and social interaction hindered men's participation in VICOBA. This study therefore examined these socio-cultural factors among men participating in VICOBA in Iringa Municipality.

RESEARCH METHODOLOGY

The study was conducted in Iringa Municipality, Tanzania, and used a mixed research approach combining quantitative and qualitative methods (Bryman, 2017). A cross-sectional research design was adopted to collect data at one point in time (Creswell, 2018). The study population consisted of 120 registered VICOBA members and 10 leaders from five selected VICOBA groups, together with one Community Development Officer. A sample of 92 respondents was selected from the 120 members using simple random sampling, while 10 key informants comprising five chairpersons, two secretaries, two treasurers and one Community Development Officer were selected purposively. The sample of 92 was determined using the Krejcie and Morgan (1970) sample size table.

Primary data were collected using structured questionnaires from 92 VICOBA members and semi-structured interviews with 10 key informants, while secondary data were obtained from books, journal articles, reports, government publications and relevant records. Quantitative data were analysed using frequencies and percentages in Statistical Package for the Social Sciences (SPSS) Version 26, while qualitative data were analysed thematically. Validity was

ensured through expert review and pilot testing, while reliability was assessed through pilot testing and revision of unclear or inconsistent items (Taherdoost, 2018). Ethical principles were observed through informed consent, confidentiality, voluntary participation, protection of participants and permission from relevant authorities.

DATA PRESENTATIONS AND DISCUSSIONS

This chapter presents and discusses the findings of the study on socio-cultural factors hindering men's participation in Village Community Banks (VICOBA) in Iringa Municipality. The findings are presented according to the study objectives and are supported by quantitative and qualitative evidence.

4.1 Socio-cultural factors hindering men's participation in VICOBA

This section presented findings on the socio-cultural factors that hinder men's participation in VICOBA in Iringa Municipality. The analysis focused on community expectations, peer influence and cultural beliefs on financial group participation as the main socio-cultural factors examined in the study.

4.1.1 Community beliefs and norms hindering men's participation in VICOBA

This subsection presents the findings on community beliefs and norms as a socio-cultural factor hindering men's participation in VICOBA. It focuses on whether community beliefs and norms affected men's attendance in VICOBA meetings and their savings contributions.

4.1.1.1 Community beliefs and norms hindering men's attendance in VICOBA

The results in (Table 4.1) indicate that community beliefs and norms hindered men's attendance in the selected VICOBA groups. A total of 81.5% reported that community beliefs and norms affected men's attendance, while 18.5% reported that they did not. Views obtained from VICOBA leaders provided further information about the findings reported by respondents. The interview responses described how community beliefs concerning the suitability of VICOBA for men affected their attendance in group meetings. One VICOBA Chairperson explained:

Community beliefs within the area have influenced some men's willingness to attend VICOBA meetings. Some men have viewed VICOBA activities as more suitable for women than men. This perception has made some men less willing to attend group meetings regularly. Men may also become concerned about how other community members view their participation. Changing these perceptions may encourage more men to see VICOBA as an important financial group for both men and women. (VICOBA Chairperson 1, 11 July 2026). A VICOBA Secretary further explained:

Community beliefs have made some men feel that VICOPA is mainly a women's activity. Some men fear being judged when they attend meetings with many women members. This feeling discourages regular attendance even when the men understand the benefits of saving and borrowing through VICOPA. Some men prefer other financial groups that they believe are more acceptable for men in the community. Positive community messages about equal participation could help reduce this perception and encourage more men to attend VICOPA meetings. (VICOPA Secretary 1, 13 July 2026).

The reality revealed by the findings was the perception that VICOPA activities were more suitable for women than men. This perception was reported to discourage some men from attending meetings and participating openly in VICOPA activities. The findings show that the social meaning attached to VICOPA participation created a barrier for men who were concerned about how their involvement would be viewed by other community members.

The finding was supported by Namusoke (2020), who reported that community attitudes and social relationships shaped decisions to participate in informal financial groups. The study is similar to the current findings because it shows that social expectations can hinder participation when an activity is viewed as unsuitable for a particular group. The finding also relates to Social Exchange Theory, which explains that individuals consider the benefits and costs associated with social participation. In the present study, negative community beliefs represented a social cost that discouraged some men from attending VICOPA meetings.

4.1.1.2 Effects of community beliefs and norms on men's attendance in VICOPA

The results in Table 4.1 further showed that some community beliefs contributed to irregular attendance rather than complete withdrawal from group activities. Among the respondents who identified community beliefs and norms as affecting attendance, 60.0% reported that these beliefs discouraged attendance, while 26.7% reported that they caused irregular attendance. Only 13.3% reported that community beliefs and norms encouraged attendance. The reality revealed by the findings was that negative community messages could affect men even after they had developed an interest in VICOPA. Some men were reported to reduce their attendance because participation exposed them to comments and perceptions that questioned their involvement. This showed that community beliefs did not only affect decisions to join VICOPA but could also affect the consistency of attendance among men who were already aware of or involved in group activities.

The finding can be compared with Nakato (2024), who analysed 81,853 savings groups across 30 African countries and found that the inclusion of men in predominantly female

grassroots financial associations was associated with wider gender conditions affecting the functioning of these groups. The study showed that gender inequality remained an important context in which men and women participated in informal financial associations. In Tanzania, Panman et al. (2022) found that savings group membership was strongly connected with social networks and relationships among community members in Dar es Salaam. The study showed that social connections formed an important part of participation in savings groups.

Table 4.1: Community beliefs and norms and men's participation in VICOPA. (n=92)

Category	Frequency	Percent (%)
Community beliefs and norms affect/hinder attendance		
Yes	75	81.5
No	17	18.5
Total	92	100.0
Effects of community beliefs and norms on attendance (n = 75)		
Discourages attendance	45	60.0
Causes irregular attendance	20	26.7
Encourages attendance	10	13.3
Total	75	100.0
Community beliefs and norms affect savings contributions		
Yes	44	47.8
No	48	52.2
Total	92	100.0
Effects of community beliefs and norms on savings contributions (n = 44)		
Reduces contributions	23	52.3
Causes irregular contributions	14	31.8
Encourages contributions	7	15.9
Total	44	100.0

Source: Field Data, 2026

4.1.1.3 Community beliefs and norms hindering men's savings contributions in VICOPA

The findings in Table 4.1 indicate that the effect of community beliefs and norms on savings contributions was less widely reported than their effect on attendance. A total of 47.8% reported that community beliefs and norms affected savings contributions, while 52.2% reported that they did not.

The views collected from VICOPA leaders provided additional information about the experiences behind the responses. The interview discussion showed that negative perceptions about men's participation could also affect their willingness to make regular contributions,

particularly when men were not comfortable being openly associated with VICOBA activities. One VICOBA leader explained:

Some men may join the group, but they are not always comfortable contributing openly because of the beliefs held by some people in the community. When a man feels that other people do not support his involvement in VICOBA, he may become less committed to some group activities, including making regular savings contributions. (VICOBA Treasurer 1, 16 July 2026)

A second VICOBA leader further explained:

Some men are influenced by the way VICOBA is viewed in the community. When a man feels that joining or saving in VICOBA is not respected by other people, his commitment to regular contributions can decrease. Some men prefer to participate quietly because they do not want their involvement to attract negative comments from others. This situation can affect the consistency of their savings even when they remain members of the group. Positive views about men's participation in VICOBA could encourage greater commitment to regular savings contributions. (VICOBA Treasurer 2, 18 July 2026)

Negative community views were linked to reduced commitment to regular savings rather than affecting all members equally. The researcher found that men who were uncomfortable with how their participation was viewed could reduce the consistency of their contributions while remaining members of the group. This supports the quantitative finding where 47.8% reported that community beliefs and norms affected savings contributions, compared with 52.2% who reported no effect. The interview evidence therefore shows that the influence of community beliefs was more specific to the commitment of some men than to savings participation among all respondents.

Findings were different from attendance because respondents were almost equally divided on whether community beliefs and norms affected savings contributions. However, the interview views showed that negative perceptions could reduce commitment among some men who were already participating in VICOBA. In this situation, community beliefs were not reported as a common barrier to every member, but they affected the commitment of some men to maintain regular financial participation.

The finding aligns with Nakato (2024), whose study across African savings groups showed that gender and social conditions formed an important context for participation in grassroots financial associations. This supports the current finding that community perceptions may affect some men's commitment to regular savings contributions. The finding also reflects

Social Exchange Theory because negative social experiences may reduce the perceived value of continued participation in VICOBA.

4.1.1.4 Effects of community beliefs and norms on men's savings contributions in VICOBA

The findings in Table 4.1 revealed different ways in which community beliefs and norms were associated with men's savings contributions. Reduced contributions emerged as the most frequently reported effect, followed by irregular contributions. The pattern indicates that negative community beliefs were linked with weaker commitment to regular savings among some men. Among the respondents who reported that community beliefs and norms affected savings contributions, 52.3% indicated reduced contributions, 31.8% reported irregular contributions and 15.9% indicated that community beliefs and norms encouraged contributions

The reality was that some men did not immediately withdraw from VICOBA when they encountered negative community perceptions. Instead, their reduced commitment was reflected through lower or irregular savings contributions. This indicates that community beliefs could hinder financial participation even among men who remained members of VICOBA groups.

The result corresponds with the evidence presented by Demirgüç-Kunt et al. (2022), who reported that social and economic conditions shape how individuals participate in formal and informal financial services. The comparison suggests that the social environment surrounding financial participation can affect individuals' continued commitment to savings activities. The result also reflects Social Exchange Theory because negative social experiences may reduce the perceived value of maintaining regular savings contributions in VICOBA.

4.1.2 Peer influence hindering men's participation in VICOBA

This subsection presents the findings on peer influence as a socio-cultural factor hindering men's participation in VICOBA. The analysis focuses on its influence on men's access to VICOBA loans and participation in group decision-making. The findings identify the specific effects of peer influence on these two aspects of participation.

4.1.2.1 Peer influence hindering men's access to VICOBA loans

The results in Table 4.2 show peer influence was identified as a social barrier to men's participation in VICOBA through access to loans. The findings show that respondents associated peer influence with men's decisions to seek and use VICOBA loan services. This means that some men faced social pressure when deciding whether to apply for or access

loans from their groups. A total of 63.0% reported that peer influence hindered men's access to VICOBA loans, while 37.0% reported that it did not. From the researcher's assessment, what was seen was that some men were discouraged from applying for VICOBA loans because of the views and experiences of their peers. Negative comments or advice from people within their social circles created hesitation among some men and reduced their willingness to use available loan services. Peer influence was thus seen as a barrier that affected men's use of VICOBA loans.

The finding is in line with Pamuk et al. (2021), whose study in Iringa District, Tanzania, found that social ties were closely connected with membership and access to loans in savings and loan associations. The current finding similarly showed that relationships with other people were part of the conditions surrounding men's access to VICOBA loans. The finding also reflects Social Exchange Theory because men may weigh the social costs associated with peer reactions when deciding whether to seek financial support from VICOBA.

4.1.2.2 Effects of peer influence on men's access to VICOBA loans

The findings in Table 4.2 revealed that peer influence affected men's access to VICOBA loans through different effects. Discouragement from loan applications was the most reported effect at 51.7%, followed by reduced access to loans at 37.9%, while 10.3% reported that peer influence encouraged loan access. The distribution showed that negative effects were more commonly reported than the positive effect of encouragement. The researcher noted that discouragement occurred mainly at the stage of deciding whether to apply for a loan. For some men, negative comments or experiences shared by peers reduced their willingness to seek VICOBA loans, while others experienced the effect through reduced access to the services. The small proportion reporting encouragement showed that peer influence was not entirely negative, since some men received support from their peers to use VICOBA loan services.

Landman (2021), in a study of informal savings groups in Gauteng and KwaZulu-Natal, South Africa, found that social pressures and group relationships formed part of the way members' experienced savings-group participation. The present finding is more specific to loan access among men and showed that peer influence was mainly associated with discouragement and reduced access. The finding reflects Social Exchange Theory because the expected social consequences of seeking a loan can affect the decision to participate in the service.

Table 4.2: Peer influence and men's participation in VICOBA. (n=92)

Category	Frequency	Percent (%)
Peer influence hindering men's access to VICOBA loans		
Yes	58	63.0
No	34	37.0
Total	92	100.0
Effects of peer influence on men's access to VICOBA loans (n = 58)		
Discourages loan applications	30	51.7
Reduces access to loans	22	37.9
Encourages loan access	6	10.3
Total	58	100.0
Peer influence hindering men's participation in VICOBA decision-making		
Yes	43	46.7
No	49	53.3
Total	92	100.0
Effects of peer influence on men's participation in decision-making (n = 43)		
Reduces involvement in decision-making	15	34.9
Causes withdrawal from decision-making	20	46.5
Encourages involvement in decision-making	8	18.6
Total	43	100.0

Source: Field Data, 2026

4.1.2.3 Peer influence hindering men's participation in VICOBA decision-making

The findings in (Table 4.2) further showed that peer influence hindered men's participation in VICOBA decision-making. The responses indicate that opinions and behaviour of peers affected the willingness of some men to participate in discussions and group decisions. A total of 46.7% reported that peer influence hindered men's participation in VICOBA decision-making, while 53.3% reported that it did not. The evidence from the responses showed that peer influence was a relevant concern in men's involvement in group decisions, although it was not reported as a hindrance by the majority.

The findings were further supported by the views of another VICOBA leader on how peer opinions influenced men's involvement in group decision-making. A VICOBA Treasurer explained:

Some men become quiet during VICOBA discussions when they feel that their peers will not support their ideas. They sometimes avoid giving their opinions because they fear criticism or disagreement from other members. This behaviour reduces their involvement in discussions and important group decisions. Other men participate more actively when their peers

encourage them to speak and share their ideas. The views and reactions of other members therefore affect how some men take part in VICOBA decision-making. (VICOBA Treasurer 3, 22 July 2026)

Some men were less willing to take an active role in decision-making when they were affected by the views or reactions of their peers. This means that social interaction within the group formed part of the conditions surrounding men's involvement in VICOBA management activities. Musinguzi (2016), found that social networks were important in shaping participation in savings-group activities. The current finding is consistent with this observation because social relationships were also reflected in men's involvement in VICOBA activities. However, the present study focuses specifically on peer influence as a factor hindering men's participation in decision-making. Social Exchange Theory supports this finding because men can compare the benefits of active participation with the possible social costs of expressing their views in group decisions.

4.1.2.4 Effects of peer influence on men's participation in decision-making

Results in Table 4.2 showed that peer influence affected men's participation in decision-making in three main ways. Withdrawal from decision-making was the most reported effect at 46.5%, followed by reduced involvement at 34.9%, while 18.6% reported that peer influence encouraged involvement. The distribution, showed that withdrawal and reduced involvement accounted for the larger share of reported effects. The response pattern indicates that peer influence was more commonly associated with reduced participation than with encouragement. The researcher found that some men responded to peer influence by withdrawing from decision-making activities, while others remained involved but reduced their level of participation. A smaller group experienced positive peer influence that encouraged them to take part in group decisions. The findings are supported by Bossuyt et al. (2024), whose analysis of savings groups emphasised the importance of group interaction and social processes in the functioning of community-based savings groups. The current finding adds a specific dimension by showing that these social processes were associated with withdrawal and reduced involvement among some men in VICOBA decision-making. Social Exchange Theory further explains the pattern because members can reconsider active participation when the perceived social costs become greater than the benefits of involvement.

CONCLUSION AND RECOMMENDATIONS

5.1 Conclusion

The study concludes that socio-cultural factors hindered men's participation in Village Community Banks (VICOBA) in Iringa Municipality. Community beliefs and norms discouraged some men from attending VICOBA meetings and affected the consistency of their savings contributions. The findings also showed that some men viewed VICOBA as an activity more suitable for women, which created concerns about how their participation would be viewed by other community members. Peer influence also affected men's participation by discouraging some men from applying for loans and reducing their involvement in group decision-making. Therefore, negative community beliefs, social perceptions and peer influence created social barriers that limited men's active participation in VICOBA.

5.2 Recommendations

Community sensitisation: VICOBA leaders and Community Development Officers should conduct regular community sensitisation activities to promote the understanding that VICOBA is suitable for both men and women. Positive messages should be used to reduce the belief that VICOBA is mainly a women's activity and encourage greater acceptance of men's participation.

Positive peer influence: VICOBA leaders should encourage members to support one another in attending meetings, accessing loans and participating in decision-making. Positive peer support can help reduce fear of criticism and encourage men to participate more actively in group activities.

Inclusive group activities: VICOBA groups should create an environment where men feel comfortable expressing their views and taking part in group decisions. Leaders should encourage open discussion and discourage negative comments that could make some men withdraw from meetings or decision-making activities.

Community Development Officers: Community Development Officers should work with VICOBA leaders to address negative community perceptions about men's participation. This should include community meetings and awareness activities that promote equal participation of men and women in VICOBA.

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