

VILLAGE SAVINGS AND LENDING ASSOCIATION AS A COMMUNITIES OF PRACTICE

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Abstract

Learning is an ongoing social process that develops through interaction, participation, and engagement in practice. Drawing on Communities of Practice (CoP) theory, this study examines how an NGO in Batticaloa Eastern Province Sri Lanka uses shared staff learning and organisationally sponsored Village Savings and Lending Associations (VSLAs) to support microfinance management. An interpretivist qualitative case-study design was adopted in Batticaloa District. The present organisational analysis draws on seven semi-structured interviews with NGO personnel involved in VSLA facilitation and microfinance operations, supported by relevant organisational documents and field observations. The findings indicate two connected but analytically distinct forms of practice: informal staff learning around field problems and the purposeful facilitation of sponsored VSLA-based CoPs. Staff described localised lending routines, facilitative support, record-keeping tools, decentralised monitoring, and digital communication as practices they perceived as supporting loan administration, recovery, and programme continuity. The study extends CoP scholarship into NGO-led microfinance while showing the importance of distinguishing internally emergent staff learning from organisationally sponsored community structures.

Keywords: *Communities of Practice, microfinance, Non-governmental organization, Organisational learning, Village Savings and Loan Associations.*

1. Introduction

Communities of Practice (CoPs) have become an influential theoretical framework for explaining how learning is produced through participation in shared social practice. Lave and Wenger (1991) introduced the concept through their analysis of situated learning and legitimate peripheral participation, emphasising that learning occurs through engagement with others in meaningful activities. Brown and Duguid (1991) similarly argued that working, learning, and innovation are closely connected because practitioners exchange both explicit and tacit knowledge while addressing problems encountered in practice. Wenger (1998) subsequently developed CoP as a broader social-learning framework applicable to organisational and professional settings.

This study applies CoP theory to NGO-led microfinance in Sri Lanka. The organisational setting is important because microfinance providers must manage both social and financial objectives while operating in environments characterised by resource constraints, competition, repayment risk, and changing community needs.

2. Theoretical Foundations of Communities of Practice

CoP theory conceptualises learning as participation rather than as the simple transfer of information. In Lave and Wenger's (1991) account, newcomers learn through legitimate peripheral participation and may gradually move toward fuller participation as they acquire competence and become recognised members of a practice community. Learning is consequently intertwined with identity, relationships, and access to shared activities. Brown and Duguid (1991) extend this insight to organisations by showing that informal communities can generate practical knowledge that formal procedures alone may not capture.

Wenger (1998) identifies three mutually reinforcing elements of a CoP: domain,

community, and practice. The domain provides a shared area of concern and gives the group a common focus; community is created through interaction, mutual engagement, and relationships; and practice develops through shared routines, tools, stories, problem-solving approaches, and other forms of accumulated knowledge. These elements are particularly relevant to microfinance because lending, recovery, field coordination, and community facilitation depend not only on written procedures but also on experience-based judgement and repeated interaction.

2.2 From Emergent to Sponsored Communities of Practice

Early CoP scholarship emphasised communities as relatively organic and self-organising, but later work recognised that organisations can intentionally support communities without fully controlling them. Wenger and Snyder (2000) argued that organisational sponsorship can strengthen CoPs through legitimacy, resources, time, and managerial support. Wenger et al. (2002) further emphasised cultivation rather than command: organisations can create favourable conditions for participation, coordination, and knowledge exchange while allowing the community to develop its own practices.

Li et al. (2009) show that CoPs can range from informal groups to supported and formalised communities, illustrating that the boundary between spontaneous and sponsored CoPs is not absolute. Empirical research also supports purposeful design. Iaquinto et al. (2011), studying a state government department in Australia, found that intentionally created CoPs could support collaboration and expertise sharing when appropriate design and coordination arrangements were present. Jørgensen et al. (2019) similarly demonstrated that CoPs in healthcare operations can be deliberately cultivated through managerial support, coordination, and a clearly relevant practice domain.

3. Literature Review

CoPs have been applied across education, healthcare, public administration, and organisational settings. Kapucu (2012) showed that classrooms structured as communities of practice can connect theoretical learning with active participation. Wazni et al. (2021) found that a CoP for graduate health-sciences students supported networking, knowledge sharing, social support, and academic integration, while Rajendram and Shi (2022) reported that online and hybrid CoPs supported academic language development, peer feedback, and socialisation among international graduate students. These studies demonstrate the value of sustained interaction around a shared domain.

Healthcare and professional-practice research further illustrates the organisational potential of CoPs. Erklauer et al. (2022) used the domain-community-practice framework to support the development of a paediatric neurocritical care programme, and Smith et al. (2022) reported the use of a serious-illness-care CoP to facilitate knowledge transfer across clinical settings. Sadiq (2021) showed that a multidisciplinary CoP could support academics during a rapid transition to online learning, while Weller (2020) demonstrated how shared practice can shape practitioners' interpretations of ethics, compliance, and corporate social responsibility.

More recent work has extended CoP research into resource-constrained community settings. Nampijja et al. (2023) found that a CoP model delivered through community health volunteers in Nairobi's informal settlements was feasible and supported improvements in childcare knowledge and practice. Naal et al. (2024) likewise examined CoP-based capacity building for women community health workers in a low-resource setting. These studies challenge the assumption that CoPs are relevant only to high-resource professional environments. However, empirical evidence remains limited on how CoPs are deliberately configured and used as an organisational management mechanism in NGO-led

microfinance, particularly in Sri Lanka. This study addresses that gap by examining how NGO staff developed, facilitated, and used a VSLA-CoP model to support organisational learning and microfinance operations.

The overall objective of this study is to examine how NGO staff learn through shared practice and purposefully facilitate VSLA-based Communities of Practice in the management of microfinance.

RQ1: How do NGO staff develop and use CoP-like learning practices in managing VSLA-based microfinance?

RQ2: How do NGO staff perceive organisational sponsorship of VSLA-based CoPs as influencing lending, recovery, coordination, and programme continuity?

4. Microfinance and the Sri Lankan Organisational Context

Microfinance in Sri Lanka has been delivered through state, cooperative, private, and non-governmental institutions, with a long-standing focus on financial access for low-income and rural communities (Tilakaratna et al., 2005). The 2004 tsunami and subsequent post-conflict recovery increased the role of development organisations and NGOs in providing financial and livelihood support (Srinivasan, 2008). At the same time, the sector has faced concerns over commercialisation, tension between social and financial objectives, and the possibility of mission or practice drift (Copestake, 2004; Maïtrot, 2019).

Arambepola and Romeshun (2019) document serious concerns surrounding microfinance practices and indebtedness among women in Sri Lanka, illustrating the wider environment in which NGO providers must manage lending and recovery. For NGOs, this creates an organisational challenge: they must maintain financial discipline and programme continuity while preserving social-development objectives and community legitimacy. Against this background, a VSLA-based CoP can be

examined not simply as a borrower group but as an organisationally supported mechanism through which staff coordinate field knowledge, adapt lending practices, and decentralise aspects of savings and loan administration.

5. Methodology

This study adopted an interpretivist qualitative case-study design. Qualitative inquiry is appropriate when the purpose is to understand how participants interpret organisational practices within their natural setting (Denzin & Lincoln, 2000), while case-study research allows the investigation of contemporary processes through multiple sources of evidence (Yin, 2018). The case organisation is referred to as "Alpha NGO" to preserve confidentiality.

NGOs have played a longstanding role in community development and poverty alleviation in Sri Lanka (Akurugoda, 2017). The case organisation, Alpha NGO, is located in Batticaloa District in Sri Lanka's Eastern Province and has more than two decades of experience in community development and women's economic programmes. According to organisational records used in the study, the NGO has 11 employees and operates a microfinance portfolio of approximately LKR 7 million. The organisation evolved from a community-based initiative and later became a registered NGO under Sri Lanka's Voluntary Social Service Organisations framework. These characteristics made it a relevant case for examining how a community-oriented organisation uses CoP principles in microfinance management.

The broader project generated both organisational and borrower-side material. For the present paper, however, the organisational dataset comprised seven semi-structured interviews with NGO personnel whose responsibilities were related to VSLA facilitation, lending, recovery, community coordination, or programme management. Borrower interviews were excluded from the present findings and analysis. The seven

organisational interview records were filtered in NVivo and re-examined independently of the borrower material. Purposive sampling was used to obtain information-rich accounts from personnel with direct experience of the organisational processes under investigation (Rowley, 2012). To reduce deductive identification, quotations are attributed to anonymised staff codes rather than job titles.

Data were collected between April 2024 and September 2024. The organisational interviews were conducted face-to-face in Tamil and lasted approximately 30–45 minutes. A semi-structured format provided consistency across the principal topics while allowing interviewees to elaborate on their experiences and interpretations (Kvale & Brinkmann, 2009). The interviews explored the development of the VSLA model, staff learning, field coordination, lending and recovery practices, facilitation strategies, monitoring, and organisational challenges. Sampling adequacy was assessed through thematic saturation rather than statistical representativeness: by the later interviews, no substantively new themes relevant to the research questions were identified. This approach is consistent with qualitative inquiry that uses saturation to judge sample sufficiency (Guest et al., 2006). Guest et al. (2006) found saturation within the first 6 to 12 interviews in their empirical study, with major metathemes evident earlier; accordingly, the present study treated seven interviews as adequate once saturation was observed rather than as meeting a universal numerical threshold. Relevant organisational documents, including loan application materials, VSLA by-laws, and logbooks, were reviewed, and field observations were used to contextualise staff accounts. Administrative permission for field access was obtained through the relevant Divisional Secretariat arrangements, and the identity of the NGO was anonymised.

Interview transcripts and relevant documents were organised in NVivo and analysed thematically. For this organisation-focused paper, the seven organisational interview

records were re-examined and re-coded independently. The analysis followed the recursive logic of thematic analysis described by Braun and Clarke (2006): familiarisation, initial coding, theme development, theme review, definition and naming of themes, and interpretive writing. Coding combined theory-informed concepts such as domain, community, practice, participation, facilitation, and shared repertoire with inductive codes emerging from staff narratives. Triangulation between staff interviews, organisational documents, and observations was used to strengthen contextual interpretation, while care was taken to distinguish staff perceptions from independently verified organisational outcomes.

6. Findings and Discussion

The organisation-side analysis generated five interconnected themes: informal staff learning and problem recognition; purposeful cultivation of a sponsored VSLA-CoP; adaptation of lending and recovery routines; organisational facilitation and capability-building practices; and scaling through decentralised and digital coordination. The findings below are based on NGO staff accounts and related organisational evidence. They should therefore be interpreted as an analysis of organisational practice and staff perceptions rather than as evidence of borrower experiences or borrower-level outcomes.

6.1 Informal Staff Learning and Collective Problem Recognition

Staff described learning as embedded in everyday work rather than confined to formal training. Field travel, shared meals, and routine conversations became opportunities to compare village-level problems, discuss recovery difficulties, and exchange possible solutions. This informal interaction resembles the practice-based learning described by Brown and Duguid (1991), where knowledge emerges through engagement with real work problems.

When we go to the field we go by bus or motorbike with other field staff. We always talk about how to recover our money whenever we have time. We cover three to four villages; likewise other staff cover other villages. Sometimes we have lunch together in the field, so at that time we discuss every village problem. Finally, we found VSLA as an effective model. We learnt it through continuous collaboration with our staff and trained village people. (Staff-2)

The significance of this account lies in the learning process rather than in the officer's claim about effectiveness. Staff repeatedly exchanged situated knowledge about field conditions and gradually converted that knowledge into a shared organisational response. In CoP terms, the staff developed a domain centred on lending and recovery challenges, a community through repeated interaction, and a practice consisting of shared approaches to field problems (Wenger, 1998).

6.2 Purposeful Cultivation of a Sponsored VSLA-CoP

Staff accounts indicate that the VSLA arrangement emerged from organisational attempts to respond to competition, recovery problems, and the perceived limitations of existing lending models. The decision to support self-managed savings and lending groups therefore represented a movement from informal staff learning toward a deliberately cultivated community mechanism.

We faced a lot of problems because of high competition and social issues. We had several meetings with internal members and other organisations. Finally, we decided to establish VSLA in villages and encouraged people to save their own money and revolve that money as a loan with less interest. It is a self-developed and self-managed community, but we helped them to establish and grow. (Staff-1)

This arrangement reflects the later development of CoP theory in which communities may be organisationally sponsored while retaining

local ownership. Wenger and Snyder (2000) and Wenger et al. (2002) emphasise that organisations can provide legitimacy, resources, coordination, and support without completely determining the community's practice. The Alpha NGO case similarly combined organisational facilitation with localised group rules and self-management. This pattern is also consistent with Iaquinto et al. (2011), who found that purposefully created CoPs can remain useful spaces for collaboration when their design enables participation rather than imposing rigid control.

We started the first VSLA in Unnichchai. Now there are three VSLAs in Unnichchai itself. They were formed by community members themselves, but we provide logistical support and do regular visits. (Staff-4)

6.3 Adapting Lending and Recovery Practices

A central organisational theme was the use of the VSLA structure to adapt loan administration to local routines. Staff described coordinating lending and repayment with village economic cycles and using group-level knowledge to improve the timing and administration of credit. For example, one project officer explained that a VSLA in Kiran met on Wednesdays because the local market operated on Thursdays, allowing lending and repayment to be organised around a predictable weekly economic rhythm.

In Kiran, we have created a VSLA, and they meet every Wednesday because there is a weekly market on Thursday. Three to four people will borrow every week and return next week with interest so that the amount will be used by other members. If anyone needs money for an emergency such as medical expenses or a death, priority will be given to them. (Staff-3)

From an organisational perspective, the importance of this account is the adaptation of financial routines to local knowledge. Rather than applying a single standardised schedule, staff described a system in which timing and access were coordinated with community

circumstances. Such adaptation is consistent with the CoP emphasis on situated practice: knowledge is generated through repeated engagement with a specific operating context rather than solely through formal rules (Lave & Wenger, 1991; Wenger, 1998).

Giving loans through these VSLAs is easy for us because we do not need to spend time finding an appropriate beneficiary. When they are members of this VSLA, they will be much more accountable to pay back on time. We do not face repayment issues. (Staff-2)

This statement represents a staff perception of reduced screening and recovery difficulty; the present analysis does not independently verify repayment performance. Nevertheless, it indicates how staff understood the VSLA as an organisational risk-management mechanism. Shared group knowledge and repeated interaction were perceived to reduce information gaps, support accountability, and decentralise some monitoring functions. This illustrates how a CoP can become intertwined with management processes rather than functioning only as a learning forum.

6.4 Organisational Facilitation and Practice-Building

Alpha NGO staff described their role as facilitative rather than purely transactional. Organisational support included financial-literacy training, record-keeping guidance, periodic monitoring, and the provision of basic materials such as lockable savings boxes, calculators, and exercise books. Staff also adapted teaching methods to participants' varying levels of numeracy and literacy, indicating that facilitation itself became a form of situated organisational practice.

In some villages we introduced this with arrow signs. One arrow means Rs 100, so if they bring Rs 500 they note five arrows. Likewise, when they take a loan, they draw the number of arrows. Later they developed and did not need to use arrows; some groups now use figures directly and some use Excel sheets. (Staff-5)

The organisational significance of this practice is that staff created simple artefacts and routines that enabled participation in the financial process. Wenger et al. (2002) describe shared tools, representations, and routines as part of the repertoire through which a community sustains practice. Here, the organisation's facilitation strategy supported the development of such a repertoire while allowing methods to evolve with local capability.

6.5 Scaling, Decentralised Coordination, and Digital Continuity

Staff also described the diffusion of the VSLA model beyond its initial location. By early 2022, the organisation reported operating 24 VSLAs in Batticaloa District and had begun awareness activities in other areas. Organisational expansion relied not only on face-to-face field support but also on increasingly decentralised coordination.

We are now having 24 VSLAs in Batticaloa District, and we are conducting awareness programmes to start in other districts as well. In November 2021, I conducted an awareness programme in Kuchchaveli, Trincomalee District. (Staff-3)

Now I have created a WhatsApp group. Due to fuel issues, I did not go to the VSLA meeting, but they conducted the meeting and sent photos and the balance they had in that meeting. (Staff-5)

These accounts show how organisational support moved from direct physical supervision toward a combination of local self-management and remote communication. This pattern has parallels with contemporary CoP research showing that communities can be sustained through hybrid and digitally mediated interaction (Rajendram & Shi, 2022). For Alpha NGO, digital communication appears to have functioned as a continuity mechanism during mobility and fuel constraints, allowing monitoring and information exchange without requiring staff presence at every meeting.

6.6 Theoretical Synthesis: Two Connected Forms of Community of Practice

The analysis indicates two analytically distinct but connected forms of Community of Practice. First, an internal staff CoP-like learning process developed around recurring concerns such as field coordination, lending, and recovery. It was sustained through repeated interaction, shared problem solving, and the circulation of situated field knowledge. Second, staff purposefully facilitated VSLA-level CoP structures through local rules, group routines, record-keeping artefacts, monitoring practices, and logistical support. The present paper analyses how staff designed, supported, and interpreted this sponsored arrangement; because borrower-side data are excluded, it does not claim to establish how VSLA members themselves experienced that community.

This distinction sharpens the theoretical tension between emergence and sponsorship. The internal staff learning process resembles the informal, practice-based learning emphasised in early CoP scholarship, whereas the VSLA structure reflects later work on purposefully supported communities. Wenger and Snyder (2000) argue that organisations can foster CoPs while leaving room for local practice, yet formal sponsorship may also shape participation and power. Roberts (2006) notes that unequal positions within CoPs may influence who participates and whose knowledge becomes authoritative, while Thompson (2005) questions the extent to which CoPs can be purposefully designed without altering their emergent character. The case therefore illustrates a hybrid organisational arrangement in which internally generated staff learning and externally sponsored community practices coexist but should not be analytically conflated.

7. Conclusion and Contributions

This study examined the organisational side of an NGO-supported VSLA initiative through the theoretical lens of Communities of Practice. The findings indicate that organisational learning began through informal staff interaction around recurring field problems and was subsequently translated into a more structured VSLA-CoP model. Staff described facilitative leadership, local adaptation of lending routines, simple record-keeping and learning tools, periodic monitoring, and digital communication as mechanisms through which the organisation supported the model.

The principal contribution is to extend CoP theory into NGO-led microfinance management. Whereas much CoP research focuses on education, healthcare, and formal professional settings, this case illustrates how CoP principles can operate in a resource-constrained development organisation. The findings suggest that shared staff learning and sponsored community practices may connect field knowledge with lending administration, recovery, decentralised coordination, and programme continuity. Importantly, claims regarding repayment improvement and organisational efficiency are based on staff perceptions and organisational accounts; they should not be interpreted as independently measured causal effects.

8. Critical Considerations, Limitations, and Future Research

The organisational sponsorship of CoPs creates an important theoretical tension. CoPs are commonly understood as communities sustained through mutual engagement and shared practice, yet purposeful steering may influence participation, power, and the direction of knowledge creation. Roberts (2006) highlights the unequal power that may arise between central and peripheral participants, while Thompson (2005) questions whether a community can be deliberately designed without changing its character. Swan et al. (2002) similarly show that CoPs are

embedded in broader organisational structures and management priorities.

This study has several limitations. It is based on a single NGO and seven organisational interviews, so the findings are context-specific and are not statistically generalisable. The present paper deliberately excludes borrower-side findings and therefore cannot assess whether staff perceptions of accountability, learning, or repayment are shared by VSLA members. Nor does the qualitative design independently quantify changes in recovery rates, administrative costs, or programme sustainability. Future research should compare multiple NGOs, include longitudinal organisational performance data, and examine the relationship between organisational sponsorship and community autonomy. A separate borrower-focused analysis would also be valuable for comparing organisational claims with participants' lived experiences.

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