The Circle Was Always There. We Just Weren't Listening.

On culture, innovation, and what two hundred self-help groups in tribal Jharkhand taught me about management — and about myself

Global Peter Drucker Challenge 2026 · Professional Category

Let me start with a Tuesday morning, because that's where this actually begins for me.

It's early maybe seven, give or take — and the sal trees are still holding the night's damp when I reach the community hall in Tamba Panchayat, Khunti district, Jharkhand. Twelve women are already seated in a circle on the earthen courtyard. No chairs. No table. A few came straight from their kitchen fires; you can still catch the wood smoke on their sarees, that particular mix of haldi and dhuan I've come to associate with these mornings. No agenda, nobody flew in from anywhere, no projector, no workshop facilitator with that particular brand of confident, helpful energy that makes everyone feel slightly managed.

What happens over the next forty-odd minutes will never show up in any management journal. And yet before the circle breaks they'll have restructured a micro-loan for a member whose goat died, worked through a quiet dispute about shared rayareng (goat rearing) revenue, and sketched a savings plan timed to the paddy harvest. All of it held by nothing more formal than memory, trust, and the knowledge of who everyone is.

Nobody led this. Nobody needed to. The circle already knew how.

I work in the livelihood and social development sector in Jharkhand, overseeing programmes across a network of just over two hundred Self-Help Groups in Munda, Ho, and Santhal indigenous communities roughly fifteen thousand people. About two thousand women are enrolled. Of those, north of six hundred have started their own enterprises: vegetable stalls, food preparation,

goat rearing, bamboo handicrafts, small ration shops. Average monthly income has moved from near zero to around ₹4,000, and one woman running a cloth business is pulling ₹15,000 a month. More than many people I know with government jobs.

I want to be upfront: this isn't a simple success story. I'll get to the parts that didn't work, the meetings I left frustrated, the programmes that failed for reasons we should have caught. But the claim first.

None of this growth happened because we arrived and taught these women how to innovate. It happened, slowly and unevenly, because we stopped treating their culture as a blank slate and started recognising it as a system that had been running purposefully, intelligently, collectively for a very long time before we got there.

What We Usually Mean When We Say 'Innovation' (And Why That's a Problem)

The story we tell about innovation goes roughly like this: a founder, a garage, a disruption, then scale. Or the organisational version fail fast, break things, iterate. You've heard it. It's not entirely wrong for the contexts it was designed for.

But it has a blind spot. A genuinely large one large enough that entire civilisations of organised human ingenuity can fall through it unnoticed.

Peter Drucker noticed. I keep coming back to his definition in Innovation and Entrepreneurship (1985): innovation is the "purposeful, organized search for change, and systematic analysis of the opportunities such change might offer." Not invention. Not disruption. Not a pivot. Purposeful. Organised. Systematic — words describing discipline and method, not drama. Words describing a community that has spent generations managing shared resources, collective risk, and seasonal uncertainty together. Words describing, honestly, what I watch happening in Sarbo every Tuesday morning.

And yet management literature treats communities like mine almost universally as recipients of innovation, not practitioners of it. If you don't have a pitch deck, if your system doesn't map onto startup metaphors, it gets filed under 'tradition' which in most management thinking is a synonym for 'the thing we need to overcome.' I arrived in Jharkhand with some version of that assumption, I think. I wouldn't have admitted it then.

The Munda, Ho, and Santhal communities of this region have been doing exactly what Drucker described purposeful, organised, community-rooted problem-solving for longer than management as a formal discipline has existed. Their system isn't encoded in org charts and KPIs. It's encoded in culture, in language, in the way twelve women settle into a circle and know, without being told, exactly how to begin.

Johar — and What a Greeting Can Actually Be

Before an SHG meeting starts in a Munda village, the women say johar to each other.

Johar doesn't have an English equivalent. It's technically a greeting, but describing it that way is like calling the Ganges a 'river' accurate, missing everything. Johar acknowledges the other person's full humanity before any business begins. It pre-assumes community. It says: I see you. What we do here, we carry together. In Mundari it holds all of that weight.

I remember the specific meeting where this clicked for me not as cultural observation but as organisational mechanism that explained something I'd been puzzling over for months. We'd been running SHGs across different villages with roughly similar program designs: same training, same structure, same support. Some groups thriving. Others stagnating or quietly dissolving. The difference wasn't resources or location or field staff quality. It was whether the women in that

group already had a shared language for collective obligation whether the circle meant something before we named it an SHG.

This matters more than I initially wanted to admit, because it suggests our program wasn't doing what I thought it was doing. The Munda governance system called Kili-Parha documented to roughly 750 BC ran on collective decision-making within clan networks, each family accountable to the whole. The Ho had their village assemblies. The Santhal had the Manjhi-Pargana: layered village governance with defined roles, deliberative processes, and norms for managing shared resources. This isn't anthropology I'm citing to sound thorough. This is the organisational architecture that was already present, already operational, when our SHG program arrived.

What we brought, at our best, was a formal container a bank account, a register, a legal identity, a connection to microfinance. The SHG didn't build the circle. It gave the circle somewhere to keep its money. That's it. That's the whole story, honestly, and it took me longer than it should have to see it that way.

> *Management is an objective function, determined by the tasks — it is a discipline. And yet it is culturally conditioned and subject to the values, the traditions, the habits of a given society.*
>
> — Peter Drucker, Management: Tasks, Responsibilities, Practices (1973)

I think about that quote a lot. If management is genuinely culturally conditioned if it cannot be extracted cleanly from the social fabric in which it operates then the cultural fabric of a Munda village isn't an obstacle to good management. It is its medium. The Kili-Parha isn't a quaint historical footnote. It's the organisational theory that makes Nare Mukti function on a Tuesday morning when I'm not there.

Numbers, and What Numbers Don't Catch

Okay, some data, because it matters and because I want to be concrete.

In 2021–2022, we documented 143 women running businesses across 41 villages and 17 panchayats. Average monthly income: ₹4,063. Modest in absolute terms, but in communities where women previously generated zero independent income, transformative. One woman had scaled a single buffalo into a milk operation at ₹6,000 a month. Another ran a grocery shop at ₹6,500. A third had built a cloth business turning ₹15,000. These weren't microentrepreneurs in the slightly patronising way that word gets used in development circles. These were business owners who'd identified opportunities, managed capital, built relationships. Just not recognised as such.

By 2025–2026, that had grown to 508 women across 64 SHGs. Enterprise diversity had expanded into things I honestly didn't expect lac farming, sapling nurseries, bamboo handicraft export, dairy, xerox services. And every single woman in this cohort had received vocational training. Everyone. A hundred percent. I've learned not to throw that number around casually because it's actually hard to achieve, and I checked.

But there's a layer the register can't show, and it's the layer I actually want to talk about.

There's a woman she's real, she sells edli-gulgula from a stall at a village crossing whose enterprise shouldn't survive by conventional logic. No collateral, no credit history. And yet it's been running three years and growing. It survives because her SHG's collective savings gave her startup capital when no bank would. Because members walk fifteen minutes out of their way to send customers. And because when she missed a repayment her youngest was sick, rough month the group didn't charge anything. They sat with her and restructured the timeline. Why? Because of hongi.

Hongi is a Mundari concept the moral understanding that resources given by the community must be returned to it. Not a penalty clause. Not a contractual

obligation. The deep, internalised knowledge that what the collective entrusts to you, you carry with a certain kind of seriousness. Hongi is not a loan agreement. It's a statement about what kind of person you are.

Or there's a group of four women who started rayareng together goat rearing, pooling animals and labour. They didn't just share costs. They shared something that doesn't show up in any program report: multigenerational knowledge about which grazing lands hold moisture past October, which forest plants treat which goat ailments, which market day in which town runs better prices at which point in the season. No market research report could have given them that. It lived in their families, in conversation, in practice, and it was the actual foundation of their enterprise. That's not tradition as obstacle. That's tradition as competitive advantage. That's Drucker's definition, word for word: the organised application of existing knowledge to a new opportunity.

The Parts That Don't Work — Because I'd Be Lying If I Left This Out

The Drucker Forum's theme says it honestly: culture can divide and hinder as much as it connects and enables. I've seen both. Let me be straight about the second.

There is a particular kind of silence I've learned to read in SHG meetings. It's not the comfortable silence of a group thinking something through. It's tighter than that the held-breath quiet of a woman who has something sharp and clear to say but won't, because the most respected elder in the group has already moved in a different direction, and in Munda cultural logic, you don't contradict that. Not directly. Not in public. I have watched genuinely good business ideas disappear into that silence. I've driven back afterward more than once feeling like we'd lost something, not sure how to name it or fix it.

Then there are the husbands. Some supportive, some not. Some who came around slowly. Others who agreed to their wives' participation and then quietly expected all the income to flow back into the household pool rather than be reinvested. There are villages where social norms around women traveling alone still limit how far an enterprise can reach which means a woman with a genuinely good product is geographically capped by something that has nothing to do with her ability. These patterns have stalled growth in real groups and collapsed a few.

The same cultural system that produces johar that extraordinary collective solidarity also produces hierarchies that can silence the 24-year-old who just figured out that lac farming could triple the group's revenue. These aren't contradictions. They're the same thing, from different angles.

Drucker wrote that the purpose of any organisation is to make human strengths productive and human weaknesses irrelevant. For us, that's meant holding two things at once: genuine respect for the cultural architecture that makes these groups work, and deliberate design of space where individual voices can surface. Practically: women-only sessions before full-group meetings, where ideas can be floated without elder weight. Public storytelling not certificates, actual stories about younger women's growing enterprises, so the cultural framework absorbs their ambition as community pride. Elder women who've benefited becoming the internal advocates. Inside voices. Not outside pressure.

Culture is the medium here. It is not the message. And if you understand it well enough not romanticise it, not steamroll it, but actually understand it it gives you more than you expect.

What I'd Actually Say If I Were in Vienna

The Drucker Forum meets in Vienna every November. I've never been maybe someday. But I think about that room fairly often when I'm sitting in a village

meeting in this district watching something happen that none of the frameworks I was ever taught were built to see.

This district doesn't appear in management literature not in case studies, not in innovation research. And I want to say plainly: that is an intellectual loss. The women in these SHGs have built organisations that are resilient, adaptive, productive, self-governing without incorporation, formal credit, consultants, or OKRs. They did it using cultural infrastructure that most management theorists wouldn't recognise as infrastructure. That knowledge sits untranscribed in circles all over this country.

Johan Roos wrote on the Drucker Forum Blog in February 2026 that perplexity the willingness to sit with not-knowing rather than rush to resolution is a management resource, one depleted when we outsource thinking too quickly. The women in these circles have practised that discipline for generations. They know the forest reveals itself slowly. They ask before they answer. That's not a soft skill. It produces better decisions than most quarterly planning cycles I've been part of.

So here's what I'd want that Vienna room to take away — three things, kept concrete:

Do cultural due diligence before you design anything seriously, the way investors mean financial due diligence. Before introducing a program, understand the trust networks, authority structures, seasonal rhythms, existing mechanisms for collective accountability. Every SHG we've watched fail had the same root: designed for a generic community, not this specific one. Sound training, fine financial model, wrong cultural fit. Fatal. That's a management failure, not a community failure.

The woman doing the most important innovation work in your best SHG is probably invisible to your M&E system. She translates between your program logic and the community's cultural logic invoking hongi when a hesitant group needs to

move, stepping outside the cultural frame when an external resource is needed. She's been called a community liaison or an informal leader. She is an innovation architect. Name her. Compensate her.

Stop measuring only what's easy to count. Disbursements and attendance tell you what happened last month. They don't tell you whether anything will survive your departure. The real question: has this been absorbed into cultural life, or merely tolerated? An SHG that functions when I'm watching and dissolves when I leave has done nothing. One still meeting, still evolving fifteen years from now has become part of the culture. That distinction is the most important one in this work, and most monitoring frameworks can't see it.

Back to Sarbo

Nare Mukti has been meeting every Tuesday for years. Not every meeting is good — some are tense, a few are boring, one last year nearly fell apart over a land dispute that had nothing to do with the SHG and everything to do with old family grievance. They worked through it in the way this community works through things: slowly, with elder mediation, with some residual awkwardness that gradually faded. The circle is still meeting.

It will meet next Tuesday. And the one after. With or without our organisation's involvement. With or without external funding or program support. Because it has become part of how this community organises itself not just economically but socially and, I think, in terms of identity. It is, in the truest sense of what Drucker meant when he wrote about a functioning society, exactly that: a structure that gives people meaning, continuity, and a place to exercise their strengths alongside other people.

I've been thinking lately about why it took me took us so long to understand this. I'm not entirely sure, but I think we arrived with a theory of change fundamentally about what we were introducing, not what was already

there. We were looking for the gap we could fill. We weren't looking at the architecture already standing. That's a version of the same blind spot Drucker identified in mainstream management thinking the assumption that innovation must be imported, that tradition is inertia, that the most valuable thing you bring is the new idea rather than the clear eyes to see the old one properly.

The innovation was always there. Woven into johar that untranslatable greeting that pre-assumes community. Into hongi the moral contract that makes a loan repayment something beyond financial obligation. Into the Mundari word for forest, bir, which holds centuries of accumulated ecological knowledge about when to plant, when to hold. Woven into the Kili-Parha and the Manjhi-Pargana, governance systems that encoded collective accountability before management was a discipline. Woven into the rhythm of the circle itself, which knew how to restructure a loan and resolve a dispute long before we arrived with our registers and guidelines.

Our job as practitioners, programme managers, as the management community broadly is not to build this. It is to be humble enough to see it. Careful enough not to break it. And honest enough to say that the knowledge sitting in these circles is not a development problem waiting for our solution. It is something the world of management has barely begun to understand.

Johar.

References

Drucker, P.F. (1985). Innovation and Entrepreneurship: Practice and Principles. Harper & Row.

Drucker, P.F. (1954). The Practice of Management. Harper & Row.

Drucker, P.F. (1973). Management: Tasks, Responsibilities, Practices. Harper & Row.

Ostrom, E. (1990). Governing the Commons: The Evolution of Institutions for Collective Action. Cambridge University Press.

Prahalad, C.K. (2004). The Fortune at the Bottom of the Pyramid. Wharton School Publishing.

Hoffmann, J. (1903–1905). Encyclopaedia Mundarica. Government Printing, Patna.

Devy, G.N. et al. (2015). People's Linguistic Survey of India, Vol. 13 (Jharkhand). Orient BlackSwan.

Schein, E. (1985). Organizational Culture and Leadership. Jossey-Bass.

Author's organisation (2021–2026). Individual Entrepreneurship Data & SHG Programme Records, Khunti district, Jharkhand. [Primary field data, unpublished].

Roos, J. (2026, February 19). Perplexity is a Management Resource: What two days in Riyadh revealed about Drucker's enduring question. Global Peter Drucker Forum Blog. https://www.druckerforum.org/blog/