

A Comparative Study of The Methodologies to Promote Sustainable Self-Help Groups in Rural And Tribal Context of Eastern India

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Abstract- *This study is done base on the sixty days experience of two researches. The researchers chose two different contextual location i.e. Gaya of Bihar (Rural) and Ranchi of Jharkhand (Tribal) for understanding of the differences of the methodologies. The state, district and blocks are purposively selected, but the study panchayats are selected through a toll called “inception index”. The two researchers were trained in the basic methodology module to promote self-help groups in different locations by the host organization, but they were free to change, modify and evolve any tool of methodology to promote group without violating the principals of SHG guidelines and organizational goal. First few weeks they try the prescribed methodology but when they cannot get desired results they started to modify the methodology and come out with best outcomes. Now this study is done to judge about the methodologies by comparing them both considering the issues and field challenges each researcher faced. After a very elaborative discussion in this study it is found that both the methodology is one of the best methodologies as they bring a very good outcome in two different context. As there is not a specific scale to measure the outcomes quality only the proxy indicators are observed by the evaluators. In both the cases if we judge from the quality basis the methodology of Bihar is the best but it cannot promote more number of groups for the field constrains on the other hand the Jharkhand methodology can promote more number of groups but the number of member is very low as the other organizations already saturate the location. So in their own context both the methodologies is one of the best and cannot be switched in a cross contextual testing. Hence again it is proved that one single plan or one single methodology cannot define the dynamic development as it varies from pace to place, time to time and people to people. Later it is understood that it may be little difficult for the new promoters, so for their better understanding an approximate conceptual framework is also made in this study by ignoring the optimality.*

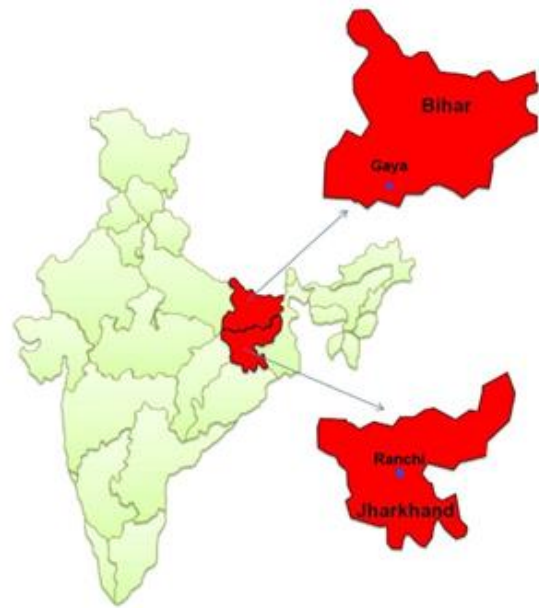
I. INTRODUCTION

Self-help group (SHG) is a successfully implemented concept. A SHG is a as an unregistered body of 12-20 men or women who come together to mobilise financial resources mainly through their own small savings and lend the total amount among themselves to meet the credit need of the members. Each SHG has their unique name and all the members stay near to each other either in a hamlet (rural) or same street (urban). This is a very unique model working with the poorest of the poor where the basic unit of development is a family. SHG never seek individual development each members are the representative of their family, so from a nuclear family only one member can be the part of a SHG. All the members of SHG are seeded with the concept of “We are poor but we are many, we alone cannot eradicate poverty but together we can”. There is a mutual trust, coordination and co-learning among the members. All the members treat the common place of meeting where they usually come and do savings, lending and other activities as a temple. Every meeting they start with prayer and the songs are chosen by the members. SHG not only strengthen the financial capital of the members but also the social capital. Social capital is the relation and interdependency among the members. The stronger it is the more a community is resilient to any sudden shock or loss.

In India and elsewhere state took lead role in development till the beginning of the last decade. Efforts of NGOs and civil society institutions were considered as voluntary and confined to small area; due to the valid reason that these efforts were restricted at a village or groups of villages and never spread beyond. Gradually, NGO initiatives on microfinance, water and other such development themes beyond reaching scale, proved effective in delivering development products and services. There is a sprout of development innovations and emergence of creative organizational designs. Some of them evolved through well documented field experiences and reflections based on development ideologies.

II. STUDY AREA

Bihar and Jharkhand is the two neighboring states and two of most backward states in India. According to World Bank data of 2012 Bihar and Jharkhand have 34 per cent and 37 percent population under the poverty line. This two states are one single state before 15th November 2000. Jharkhand has a very rich resources of several minerals where Bihar is an agro based economy which is very well known in India for its rich water sourced and several rivers. The soil in Bihar is quite fertile and availability of the water is almost nine months of a year. On the other hand Jharkhand have dense forests all over the state and for this reason the name derived from two words of Indian origin viz. “*Jhar*” means forest and “*Khand*” means the land. According to Wikipedia Bihar is consisting of 89 percent and 76 percent of the Jharkhand’s total population stay in the villages. As per 2001 sensuous of India Jharkhand is home of 32 types of tribal groups and they contribute nearly 26.3 per cent of the state’s population. Mondal and Tripathy (2019) study of the *Asur* community is a proof that this tribes are living here from the ancient period and even mythologies also speaks about them. According to Khan and Tripathy (2018) this tribal villages have a quite better sex ration than the rural areas of other state. In their findings they mentioned that in the village named Burakocha have 60 per cent population of women which is a very good sign for promoting the women Self-help groups. According to the sensuous 2011 the state have a sex ration of 947 female among 1000 male which is better than Bihar’s 916 out of 1000 male. Tripathy and Khan (2018) finds that in the villages of Jharkhand there is a high male literacy than the female, (male literacy stands at 76.84 percent while female literacy is at 55.42 percent) which indicates the less involvement in the main stream activities of female, which also point a need of the community banking programme for the female is very important in such a location.



Map 1 Gaya (Bihar) and Ranchi (Jharkhand) in India

Where in Bihar male literacy stands at 71.20 percent while female literacy is at 51.50 percent is also indicate a similar situation and need for the community banking programme. If we ignore this variables of development and came to the basic amenities which every citizen of India should get *i.e.* the medical facilities also very poor in this areas from different studies on rural and tribal areas done previously viz. Tripathy and Khan (2018) speaks about a rural village of Tamil Nadu named Keelamattiyam, in the article while expressing the health condition of the village they mention that There is not permanent and regular access to the health center in the village. A VHN (Village Health Nurse) came twice a week for checkup. One day for the pregnant ladies and one day for the vaccinations. Khan and Tripathy (2020) while discussion about the rural villages of Odisha the villages are economically not that much distressed, poor people somehow can manage their life but main problem is that there is no hospital, whenever any people suffer in disease he/she has to go Jaleswar (which is the block head quarter and around 20 km away from the study location) hospital and in case of delivery, it is more difficult to take patient in Jaleswar during his critical situation so according to villagers. Tripathy (2020) while talking the Bodo tribes of Assam in his study paper also mentioned that the villages of Assam also not get proper health facility but they have some traditional healer who are not an expert but in difficult situations they take care of people, and their food habit designed in such a manner that it keep the health good. But while discussing with the government officials they speak about the grass-root democracy of the villages, the panchayats should raise their voice against this types of issues in the *Gramasabha* (common gathering for village development). But due to the lack of

awareness and unity among the people they are exploded by other and could not get this types of basic facilities and their rights. Keeping all this issues in the discussion the SHGs are proposed to be a single solution as a catalyst of development. The Self-help groups are not only a means for the financial inclusion but also social capital building weapon. Which helps the people to come together which enhance their confidence and the bargaining power with the higher authorities and the so called upper classes. The two famous places from the two states was selected viz. Gaya from Bihar and Ranchi from Jharkhand for the area of the study.

III. KEY BENEFITS OF PEOPLES ORGANIZATIONS (SHG)

SHG Federations as People Organizations put people first. It is who, they are responsible for everything concern their lives. Capacity building of poor is essential to put them first in development process. Once poor take control of their destinies through broadening their choices and opportunities, the benefits to them are enormous. Among them, following benefits are significant –

- Promotes participative and vibrant grass-root democracy
- Enhances sustainability
- Enhances effectiveness in poverty reduction
- Promotes gender equity
- Strengthens demand system of poor at grass roots
- Creates multi-faceted partnership through nested structures
- Enables poor to shape their own destinies
- Ensures co-learning among member organisations
- Provides scale advantage

IV. METHODOLOGY

The states, districts and the blocks of the study was purposively selected. But for the selection of panchayats one tool is evolved during the study period. The name of the tool is called “inception index”. Inception index is a tool to understand the feasibility of the panchayats for the promotion of SHG. In such cases not only promotion in the later stages to maintain the SHGs man power is required. To utilize that human resource from the organization properly, the panchayat should have potentiality to promote minimum groups with 12-20 members in each group. But due to absence of required number of poor families and already covered panchayats for SHG promotion by other NGOs or Sate rural livelihood mission (SRLM) all panchayats are not suitable for the area of action. To solve all this issues and get a clear map inception

index was evolved. The details about the Inception index is given below –

The first steps for the selection of panchayats are to understand the panchayats to understand the panchayats we need to go through some criteria. By visiting the panchayats the researchers get some clear insight through proxy indicators, discussion with the resource person from the panchayats and some secondary data from different government offices helped to choose the panchayats.

The criteria which are used to select the panchayat are as follows – Poverty, distance from the main block headquarter, Number of left out families out of SRLM, Satisfaction of the SHG members from the service of the SRLM, People interest, Transport availability.

Then the criteria are given weightage according to the importance of them in the group promotion activity. The weightages of different criteria are –

Table 1 Weightage of different criteria for selection of the Panchayats

Criteria	Weightage
Poverty	40
Distance from the main block headquarter	2
Number of left out families out of SRLM	40
Satisfaction of the SHG members from the service of the SRLM	10
People interest	5
Transport availability	3

Then according to the Panchayat condition the scores are given to each panchayat with a scale of zero to five where the zero is the lowest indication for the possibility and suitability of group promotion and five is the highest indication for the possibility and suitability of the group promotion. After that the aggregated weightage score is take to select the Panchayats.

Aggregated weighted score =

$$\text{SUM of } \left\{ \frac{\text{Percentage of Score}}{100} \times \frac{\text{Weightage Factor}}{100} \right\} \times 100$$

Among the panchayats which one get more than a score of 55 those are selected for the study locations.

Two researchers are appointed in two different states and are taught the same methodologies for the promotion of sustainable SHGs. But they are free to modify the methodologies according to the location and addition of new methodologies are also very welcome during the study period.

This two locations are of two different dimensions one is rural and the other one is the tribal, so to do a comparison study of the methodologies followed by two different researchers to promote SHGs was the ultimate moto of this study.

To gather information about the panchayat maily the participatory tools of PRA (Participatory rural appraisal) like social map, Venn diagram, wealth ranking, mobility map etc. was adopted. And the detailed information of the newly joined members was collected through the member baseline form of the host organization.

V. RESULTS

Table 2 Methodologies followed in Bihar

<p>Selection Of Panchayat Step 1 – Visiting the panchayats and government office to understand the panchayat and fic the criteria for the inception index. Step 2 – Visit the panchayats give score to those with proxy indicators Step 3 - After that the aggregated weightage score is take to select the Panchayats.</p>	<p>Promotion of the SHG groups Selection of the key person ↓ Motivating the key person ↓ Concept seeding ↓ Video Presentation ↓ Exposure visit ↓ Poster presentation ↓ Identifying the members and name of group ↓ Select the office bearers. ↓ Evaluation of bylaw and Pledge</p>
<p>Preparation of Inception Document Step 1 – List out all the household of a panchayat in a paper. Step 2 – Take help of some old and unbiased person to identify the poor families from the list. Step 3 – The next step is to calculate how many groups can be formed out of those many families and is it viable?</p>	

The above table is representing the methodology followed in Bihar (Rural) for the formation of the groups in the area. The basic panchayat selection is same as described in the methodology part, but for the preparation of the inception document help of mainly two special tools are taken *i.e.* Social mapping and the Wealth ranking the process of this tow tools are given below

Social Map –

Using local materials, villagers draw or model current or historical conditions. The researcher then interviews the villager by "interviewing the map." Social map is the most important tool to understand the demography of a place. It also includes the social relationship of a village. A social map is a clear photocopy of a village made by the villagers, so it not only reflects the physical appearance of the different houses but during the course of discussion many internal information came out. It helps to understand a whole village population and help to get rid the unwanted population. It was done in each village where there was a possibility to formation of groups through some simple steps.



Figure 1 Sample Social Map

Step 1 - This process is a huge and laborious job so as much as population involve in the process the more information come out of the village in a participatory way through triangulation and cross verification. But to mobilise this many person a local key person is very important. In each village before conducting the social map key persons are contacted and according to the availability of most number of community members.

Step 2 –Once all the community members arrived in the places the concept and the purpose of the tool was clearly described to them. After that to make a basic outline of the village first the direction and the roads in the village are drawn with the help of all community members.

Step 3 – After this all the landmarks in the village are drawn in the map and next the houses are plotted in the map beside the roads and numbered.

Step 4 –The all the houses are drawn in the map are stared to record in the paper. The family head name, and the population details are taken during that time. After that the list was crosschecked with the community members.

Wealth Ranking –

Wealth ranking is the tool to categorize the community into different classes. It helps to find the potential members for a SHG and also helps to understand the level of poverty in a place.

Step 1 – Just after the social map is the best and actual time for this tool, but not with that much population who are participated in the social map. It can be done some old and unbiased person of the village in a closed place where the discussion can be triangulate and no manipulation can be done due to outsider pressure.

Step 2 – After selecting the people and the place the purpose of the tool must be cleared to the community. Then the after a short discussion a brainstorming should done about the people's perception about the three different categories i.e. rich, middle class and the poor. After that the criteria of being poor and other two respective categories can be evolved with the community. In such case if the community cannot evolve the criteria that time one name can be coined as a sample for put into one of three category. After that the reason behind putting the person into that category can become the criteria of the particular category and in future if any other criteria coined by the community can be added, because there is not a particular criteria of being poor.

Step 3 – After this the names should be written into the cards and told to the community to put the cards in the respective groups of economical class according to the criteria.

After this the potentiality of the panchayats are calculated according to the data collected through this two tools.

Table 3 Inception table of Aropur and Utlibara Panchayats of Bihar

	Village	Total Family	Families involved with SRLM	Left out Families	Eligible and interested family for group promotion	No. of groups can be promoted
Aropur Panchayat	Tiletha	88	0	88	60	3
	Chan sarh	84	36	48	40	2
	Salempur	88	33	55	39	2
	Baja Bigha	98	56	42	IG	0
	Chamukhap	72	55	17	IG	0
	Kajibigha	73	58	15	IG	0
	Mahammadpur	149	109	40	IG	0
	Aropur	104	82	22	IG	0
Utlibara Panchayat	Maher	207	142	65	IG	0
	Saidpur Tola 1	100	25	75	42	3
	Saidpur Tola 2	105	32	73	61	3
	Mohulachawlk	87	25	62	38	2
	Uthli	84	20	64	37	2
	Bhadan	104	72	32	IG	0
	Bhadra	41	30	11	IG	0
	Bankichak	98	62	36	IG	0
Parswan	150	95	55	IG	0	

*Note – IG – Domination of SRLM.

The above table is the inception table of the two panchayats of Bihar, which can give an estimated figure of the number of groups can be promoted in those two panchayats. The list of villages are given and the researcher have done social map and wealth ranking in all the villages to find out the potentiality and come out with this table. The optimal ignorance is followed during the estimation and all the figures are not accurate but helps a lot in the initial periods.

Promotion of the SHG groups in Bihar

For group promotion it is important to follow the systemic process because it ensures the sustainability of the

group and the group members will have clarity on the programme and its process. The groups are formed with the help of local key persons. The steps and activities are described below –

Selection of the key person

In each village all the poor households what are listed in the social map and wealth ranking are visited and personally asked that who are in the SRLM groups and who are not. Among the families who are not in the SRLM the most active and interested women is chosen as the key person of the village.

Motivating the key person

The key persons are personally motivated with in very intensive interpersonal communication through showing of different video and making clear about the concept Kalanjiam (SHG brand name of Host organization) and told to gather 15-20 members for the next meeting. In the meantime the key person also try to motivate some other members in the village.



Figure 2 Aditi Khan Motivating the key person in Bihar

Concept seeding

This process is very important. When the key person of the village gathered 15-20 members that time the concept of the Kalanjiam is clearly told to the members. In this time the members often told that they are too much poor to save Rs.100 a month. So often in this process to show the surplus or to find the surplus in the family cash flow is taken. If the family is in surplus then the no problem but if they are in deficit then the drainages are found and it was mostly the consumption of alcohol. So they are made understand how to reduce that expenditure and save the money. Then all the concept of why Kalanjiam, savings, credit all are clearly told to the members.



Figure 3 Saswatik Tripathy seeding concept in Jharkhand

Video Presentation

To motivate the members the videos are too much effective tool. When women are that women like them are doing that much activity for self-devolvement they also become motivated. Usually the group of interested women are told to gather together in a place where the videos can be shown to them. The laptop and the computer are used for the video presentation.



Figure 4 Video Presentation in Jharkhand

Exposure visit

The place where the study was done people over there previously was cheated by different cheat fund agents and Life insurance agents, so a huge issue of trust was there among the community to avoid this exposure visit was arranged in the nearby Kalanjiam group to achieve the trust of local community with the help of community.

Poster presentation

In the location there is a very high craze for the local money lenders, to make the people understand about how SHGs are different from moneylenders Posters were prepared

and shown to the community to clarify the doubts regarding interest rate, savings and other technical things.



Figure 5 Poster presentation By Aditi Khan in Bihar

Identifying the members and name of group

Then the members are selected, for the selection there are some criteria *i.e.*

1. Group member must be poor.
2. From a family only one women is allowed in a same group.
3. Member should be between 18 to 55 year old.
4. Member should be married.
5. Women should not be member of any other SHG group.
6. Women should not be a relative of any employee of promoting organization.

Later the members are told to find a suitable name for their SHG which will be carried out throughout the generations in official works.

Select the office bearers

Then the members are told to find out three office bearers *viz.* President, secretary and the treasures among them who will handle the official, legal and the accounting part of the group for next three years. This is mainly done by selection but in case there are more than one eligible and interested persons present there this process can go through an open election also.

Evaluation of bylaw and Pledge

Bylaw is the written norms or the rule book of a SHG. It includes all the specific and delicate things which involve in the processing of an SHG, from the date of meeting in each month to the interest rate and capital sharing norms are included in this written paper. This is evolved by the members with the help of an expert from promoting organization and later all the members agree with this by signing on it. Pledge is some statements which help the members to be together to

achieve a well define goal, this is also evolved according to the need and the context of the groups.



Figure 6 Pledge taking in Jharkhand

Table 4 Details of Promoted SHGs in Bihar

Sl.No	Group Name	Village name	Savings Amount	Members
1	MaaLaxmi Kalamjiam	Tilheta	100	20
2	Mahadev Kalamjiam	Saidpur Tola 1	100	20
3	MaaSaraswati Kalamjiam	Saidpur Tola 1	100	20
4	Maa Kali Kalamjiam	Saidpur Tola 2	100	20
5	MaaDurga Kalamjiam	Saidpur Tola 2	100	20

This is the five SHGs promoted in Bihar in the two selected panchayats. If we observe all the groups have the optimum member of 20 which is a very good sign and best output of the effective methodologies which are adopted during the course of study.

Table 5 Methodology followed in Jharkhand

Selection Of Panchayat	Promotion of the SHG groups
<p>Step 1 – Visiting the panchayats and government office to understand the panchayat and fic the criteria for the inception index.</p> <p>Step 2 – Visit the panchayats give score to those with proxy indicators</p> <p>Step 3 - After that the aggregated weightage score is take to select the Panchayats.</p>	<p>Selection of the key person</p> <p>↓</p> <p>Motivating the key person</p> <p>↓</p> <p>Concept seeding</p> <p>↓</p> <p>Video Presentation</p> <p>↓</p> <p>The economic simulation game</p> <p>↓</p> <p>Poster presentation</p> <p>↓</p> <p>Identifying the members and name of group</p> <p>↓</p> <p>Select the office bearers.</p> <p>↓</p> <p>Evaluation of bylaw and Pledge</p>
<p>Preparation of Inception Document</p> <p>Step 1 – List out all the household of a panchayat in a paper.</p> <p>Step 2 – Take help of some old and unbiased person to identify the poor families from the list.</p> <p>Step 3 – The next step is to calculate how many groups can be formed out of those many families and is it viable?</p>	

The above table is representing the methodology followed in Jharkhand (Tribal) for the formation of the groups in the area. The basic panchayat selection is same as described in the methodology part, and for the preparation of the inception document help of mainly two special tools are taken *i.e.* Social mapping and the Wealth ranking as described in the Bihar section.

Table 6 Inception Table of Tangar, Murto Beyasi and Tala Panchayat of Jharkhand

Panchayat	Village name	Total Families	Number of families are not in any SHG	Numbers of Groups Can be promoted
Tangar	Hutar	415	35	2
	Bejang	180	0	0
	Tangar	520	40	2
Murto	Melani	190	20	1
	Chutiya	90	37	2
	Kullu	192	22	1
Beyasi	Goko	67	9	0
	Sisai	71	18	1
	Modai	66	0	0
	Beyasi	65	7	0
Tala	Tala	400	39	3
	Hutri	117	0	0
	Kamati	500	70	4
	Ambatand	104	25	2

The above table is the inception table of the four panchayats of Jharkhand, which can give an estimated figure of the number of groups can be promoted in those two panchayats. The list of villages are given and the researcher have done social map and wealth ranking in all the villages to find out the potentiality and come out with this table. The optimal ignorance is followed during the estimation and all the figures are not accurate but helps a lot in the initial periods.

Promotion of the SHG groups in Jharkhand

In this case the first and the last few steps of the promotion is totally same as the methodology in Bihar, but in between there are some steps which are newly included or modified, those steps are discussed below –

The economic simulation game

This is an activity what actually used to motivate the women to come and join into the group by involving them as an active participant of a hypothetically created real-life situation. This game is very simple. The facilitator prepared some cards which actually represent the different real live living and nonliving elements. This cards are divided into some categories *viz.*

- The family cards – It includes Family head (mail), wife of the head, their kids, their old parent.
- The Cash cards – It includes different amount of currency
- The asset cards – It includes land, livestock, house, cars etc.
- The basic need cards – It includes food and clothes.

The steps are given below –

Step 1 – The interested women are divided into the groups of three members in each group. Then the one member from each groups are told to choose one closed envelop what are present

in front of them. The closed envelopes contain the family (different type F1- Newly married couple, F2- Married couple with one baby, F3- Married couple with earning child. F4- Old Married couple with earning child, F5- Only old married couple), some cash, some asset. Some each family is different in the nature and economic back ground. The facilitator will be there as a shop keeper of different materials. And there will be a limited resource forest but only open for the families who do not get cash in envelop.



Figure 7 Economic simulation game in Jharkhand

Step 2 –Then the groups are told to run the family, to run the family they need food, for food they need livelihood and asset. So different families face different problem, the families got cash they can purchase food from the facilitator. But who do not have cash they will go to the forest and can make livelihood out of it. Who have land cards they can do agriculture and earn more money. There will be 4-5 rounds of the game. At the end of each round assets will be calculated of the family.

Step 3 – At the end of round 1 there will be an anonymous announcement for every family. There will be a list of announcements which will contain good and bad news, the family heads will be requested to pick up a random number from a bowl and the number will be the announcement for that family. It may bring a shock or a gift, for example a family can get a piece of land from the government or it may be an accident to of the family head. If it is a gift no problem but in case of shock at that point the family do not have any savings but they can take loan from the facilitator but in high interest. Like that a real life situation is represented in front of the community.

Step 4 –In this step the families will be same and the process will be same but one outsider will come and form a SHG with the families, they will save money there. And the same process will be repeat. In this case all will help each other to

handle the shocks. And thus they will understand the importance of being in a SHG.

Poster Presentation

Posters are made to make people aware about why they should join Kalanjiam. As the people present there are not that much literate to read pamphlet, so a colorful and pictorial poster was made what clearly differentiate the SRLM and Kalanjiam services and way of working. In this area especially tribal belt people are not that literate to read the pamphlet but a colourful and pictorial poster can be very attractive if they contain the local culture and issues.



Figure 8 Saswatik Tripathy Presenting Poster in Jharkhand

Table 7 Details of Promoted SHG in Jharkhand

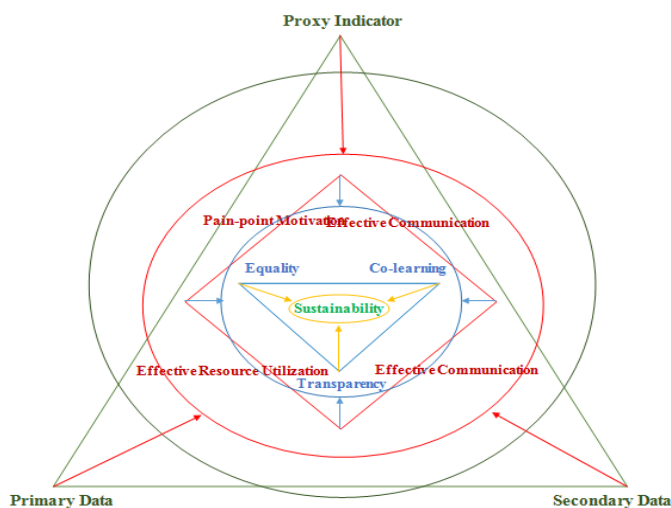
Name	Formation Date	Number of Members	Village	Saving amount (Rs.)
Salem	26/10/2019	12	Tangar	100
Madhu	03/11/2019	10	Pipratoli	100
Jai Sarna	06/11/2019	12	Sisai	100
Surajmukhi	08/11/2019	10	Kamati	100
Roshmi	10/11/2019	11	Ambayand	100
Chandni	13/11/2019	11	Pipratoli	100
Juhi	20/11/2019	10	Kamati	100
Saraiful	21/11/2019	12	Karkat	100
Shital	23/11/2019	10	Kamati	100

This is the five SHGs promoted in Jharkhand in the four selected panchayats. If we observe all the groups have the member of 10-12 which is a not a good sign but if we consider the situation of Jharkhand, there the SRLM is very much active and saturating all the block with their SHGs. In such a competitive situation promoting nine groups are not very easy. Hence it can be said that in the tribal areas this types of methodologies can be followed.

VI. DISCUSSION

Now if we compare the two methodologies, though they are mostly similar but there are small differences which brings a huge change in the results. The prescribed methodology from the institution was not that much elaborative or include any type of special motivation tools but the researchers were free to evolve their own tools and they do so. In the case of Bihar where there are more number of Kalanjiam SHGs it was quite easy for a exposers visit in the area and that was required to as people have a serious trust issue this is the effective use of available resources, on the other hand where in Jharkhand the groups were promoted the place is highly saturated with the SRLM groups and very few families are left for inclusion in the SHGs. In such case motivating the people was quite difficult, but regular visit and follow-up brings a positive result. Both the researchers adopt the poster as a tool but the topics are different, this is an example of effective communication through tools. Even if they use only vocal media the same message can be forwarded but use of a visual aid help to penetrate the message into the head of community. Presentation of video of the other successful women all over India is a better move to motivate people, this is an effective marketing. The economic simulation game which was done was required. The tribals do not have a very good habit of savings but to make them understand the need of savings in their life the simulation games is a very good choice. In both the places Bihar and Jharkhand two methodologies are can be prescribed as one of the ideal for the promotion of the SHGs as in both the cases it bring very positive result, but if the methodologies switched it may not bring a good result in a cross contextual situation. So for the better understanding of this two methodologies one conceptual framework can be made which will help the next generation SHG promoters.

Conceptual framework –



Circle of Inception- The outer green circle is the circle of Inception, it has three basic components to study and come out with the possibilities of SHG promotion. Primary data, Secondary data and the proxy indicators are the three main arms of inception which helps to figure out the approximate numbers.

Circle of Promotion – The red circle is the circle of promotion. After the inception there are four major components what should be strong of a SHG promoter. Effective resource utilization, effective communication, Effective marketing and the pain-point motivation are those four components. If this four components of a person is strong he/she can use or evolve any tools and utilize for effective group promotion.

Circle of retention – The inner blue circle is the circle of retention. After promotion of SHGs very often there is a possibility of breaking down of the group. But SHG is not a only means of financial inclusion but it is an institution for generations. So to retain its sustainability one group should have three major quality *i.e.* equality, co-learning and transparency. And it is a deputy of the group leaders and the manager to ensure this quality in the groups to achieve the sustainability.

VII. CONCLUSION

Self-help groups of women is a means of development. This study basically focused on the promotion methodologies of SHGs in two different context of rural and tribal. And this proved it again that a development is dynamic element. It defers while the place, time and people changes. One single plan or one single methodology for a whole nation can never be sufficient. Yes, it also prove that there will be similarities in the approach, may be in all cases base can be same, but small changes or value additions can bring a tremendous result. The both methodologies work its best in two different way in their respective locations but during the study when the researches followed only the prescribes method by the host organization that was not fruitful. Only after the small changes and adoption of different techniques and tools the actual success came. But for the new comers it may be little difficult, for the sake of them and a better understanding an approximate conceptual framework is prepared by ignoring the optimality. It may help the process in the initial period so that the upcoming researchers have some backup before jump into the field. As told previously the SHGs are the new weapon to achieve a sustainable society this methodologies can help to achieve that stage faster where the poverty and inequality will become myth.

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