

Table 2 Attitude of SHG members, Patna district, Bihar, India (N=100).

Statements rated	After		Before		'z' value
	M	SD	M	SD	
<i>Socio-economic upliftment</i>					29.35**
SHG works as a powerful tool for socio-economic empowerment of the poor in rural areas	4.65	0.47	4.0	0.47	13.56*
SHG helps to resolve the conflicts among the members	4.55	0.60	3.94	0.60	9.82*
SHG is an approach for collective efforts	4.38	0.48	4.00	0.48	7.79*
Group rules and regulations are based on democratic principle	4.21	0.67	3.82	0.72	5.78*
Female members can better utilize their spare time in productive activities through groups	4.24	0.74	3.85	0.70	5.94*
SHG formation can be a way to eradicate the poverty and unemployment	4.58	0.62	3.94	0.60	12.73*
SHG improves the saving behavior of the members	4.60	0.60	3.97	0.54	12.98*
<i>Education and training</i>					18.64*
Training helps in developing positive attitude for new techniques	4.31	0.58	3.97	0.52	7.14*
Education plays pivotal role in changing behavior	4.50	0.50	3.97	0.55	8.68*
Educated persons are more likely to be good entrepreneurs	4.54	0.49	4.0	0.50	10.78*
Training is essential to improve the competence understanding and professional behavior	4.40	0.51	4.0	0.49	8.12*
<i>Marketing and entrepreneurship qualities</i>					23.84*
Good entrepreneurs are developed by training and experience	4.31	0.58	3.94	0.58	7.68*
Group formation is the democratic approach for entrepreneurship development	4.50	0.50	3.92	0.60	11.76*
Market demand is very important factor to take up any business activity	4.54	0.50	3.89	0.65	11.20*
Knowledge of marketing is prerequisite to gain maximum benefit	4.40	0.49	3.91	0.61	10.04*
Product preparation through self help groups promotes the healthy competition among groups	4.35	0.51	3.91	0.55	9.38*
Risk taking is the important characteristics of a successful entrepreneur	4.59	0.53	3.90	0.55	11.43*
<i>Technology adoption and participatory research</i>					11.70*
Mass media is helpful for quick dissemination and popularization of the technologies	4.56	0.51	3.89	0.55	11.41*
Through group approach participatory research becomes easier.	4.58	0.61	3.87	0.64	7.68*
Groups are emerging as a very reliable and efficient mode for transfer of technology	4.36	0.62	3.79	0.68	8.58*
Need assessment is essential for the planning of a programme	4.53	0.50	3.94	0.50	10.68*
<i>Banking/Credit</i>					23.83*
SHG improves the coordination among members	4.61	0.49	3.91	0.49	12.12*
Meeting of different groups contribute in exchange of their experiences	4.43	0.51	3.92	0.55	9.38*
Frequent meeting may contribute in exchange of social norms and values among members	4.34	0.62	3.79	0.67	8.15*
Banks are more eager to sanction loan to groups compared to individual	4.64	0.48	3.86	0.48	13.77*
Financial assistance is essential to setup a new venture	4.56	0.49	3.90	0.49	10.80*
Overall					57.23*

Rating scale: 1=Strongly disagree; 2=Disagree; 3=Undecided; 4=Agree; 5= Strongly agree

*indicates that "z" value significant at 0.05% level of confidence (df=99).

Source: Authors

scores on the 5-continuum scale was observed from 3.82 to 4.00. The response in 'before' situation did not show any clear indication of being positive towards the group activities. Moreover, members were in "Undecided" situation as most of the responses were between 3 to 4 (Undecided to Agree).

In before situation, SHG members did not have any working experiences while in after situation the responses were encouraging.

In after situation, responses were departed from 'Agree' to 'Strongly Agree' as the response ranges from 4.21-4.65.

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