**List of Abbreviation**

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Description</th>
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<tbody>
<tr>
<td>ABM</td>
<td>Assistant Branch Manager</td>
</tr>
<tr>
<td>ADS</td>
<td>Area Development Society</td>
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<tr>
<td>AM</td>
<td>Area Manager</td>
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<tr>
<td>ASA</td>
<td>Activists for Social Action</td>
</tr>
<tr>
<td>BC</td>
<td>Backward Caste</td>
</tr>
<tr>
<td>BPL</td>
<td>Below Poverty Line</td>
</tr>
<tr>
<td>C.V</td>
<td>Calculated Value</td>
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<tr>
<td>CB</td>
<td>Commercial Bnks</td>
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<tr>
<td>CBNP</td>
<td>Community Based Nutrition Programme</td>
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<tr>
<td>CBP</td>
<td>Community Banking Programme</td>
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<tr>
<td>CBPPI</td>
<td>Community-Based Pro-Poor Initiative</td>
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<tr>
<td>CCD</td>
<td>Covenant for Community Development</td>
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<tr>
<td>CDP</td>
<td>Community Development Programme</td>
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<tr>
<td>CDS</td>
<td>Community Development Strategy</td>
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<tr>
<td>CEO</td>
<td>Chief Executive Officer</td>
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<tr>
<td>CGT</td>
<td>Continuous Group Training</td>
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<tr>
<td>CNP</td>
<td>Community-based Nutrition Programme</td>
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<tr>
<td>DHAN</td>
<td>Development of Human Action</td>
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<tr>
<td>DPIP</td>
<td>District Poverty Initiatives Project</td>
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<tr>
<td>DRDA</td>
<td>District Rural Development Agency</td>
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<tr>
<td>DWCRA</td>
<td>Development of Women and Children in Rural Areas</td>
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<tr>
<td>FGD</td>
<td>Focus Group Discussion</td>
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<tr>
<td>FI</td>
<td>Financial Institution</td>
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<tr>
<td>FR</td>
<td>F Ratio</td>
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<tr>
<td>HAD</td>
<td>Hill Area Development</td>
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<tr>
<td>HDI</td>
<td>Human Development Index</td>
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<tr>
<td>HPI</td>
<td>Human Poverty Index</td>
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<tr>
<td>Acronym</td>
<td>Full Form</td>
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<tr>
<td>IADP</td>
<td>Intensive Agricultural District Programme</td>
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<tr>
<td>ICDS</td>
<td>Integrated Child Development Scheme</td>
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<tr>
<td>IGP</td>
<td>Income Generation Programme</td>
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<tr>
<td>IGVGD</td>
<td>Income Generation for Vulnerable Group Development</td>
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<tr>
<td>IRDP</td>
<td>Integrated Rural Development Programme</td>
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<tr>
<td>JBY</td>
<td>Janasree Bima Yojana</td>
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<tr>
<td>MACS</td>
<td>Mutually Aided Co-operative Society</td>
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<tr>
<td>MCIs</td>
<td>Micro Credit Institutions</td>
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<tr>
<td>MDS</td>
<td>Malanadu Development Society</td>
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<tr>
<td>MFI</td>
<td>Micro-Finance Institution</td>
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<tr>
<td>MHH</td>
<td>Male Headed Households</td>
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<tr>
<td>MIDCs</td>
<td>Malanadu Integrated Development Centres</td>
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<tr>
<td>MoRD</td>
<td>Ministry of Rural Development</td>
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<tr>
<td>NABARD</td>
<td>National Bank for Agriculture and Rural Development</td>
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<td>NGO</td>
<td>Non-Governmental Organisation</td>
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<td>NHGs</td>
<td>Neighbourhood Groups</td>
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<tr>
<td>NIRD</td>
<td>National Institute for Rural Development</td>
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<td>NSSO</td>
<td>National Sample Survey Organisation</td>
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<td>PDS</td>
<td>Public Distributing System</td>
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<tr>
<td>PRADAN</td>
<td>Professional Agency for Development Actions</td>
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<tr>
<td>PRI</td>
<td>Panchayat Raj Institution</td>
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<tr>
<td>RBI</td>
<td>Reserve Bank of India</td>
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<tr>
<td>RDT</td>
<td>Rural Development Trust</td>
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<tr>
<td>RRB</td>
<td>Regional Rural Banks</td>
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<tr>
<td>SC</td>
<td>Scheduled Caste</td>
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<tr>
<td>SCG</td>
<td>Savings Credit Group</td>
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<tr>
<td>SERP</td>
<td>Society for Eliminating of Rural Poverty</td>
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<tr>
<td>SEWA</td>
<td>Self-Employed Women Association</td>
</tr>
<tr>
<td>SGSY</td>
<td>Swarnajayandhi Grama Swarozagari Yojana</td>
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<tr>
<td>Abbreviation</td>
<td>Full Form</td>
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<tr>
<td>SHGs</td>
<td>Self-Help Groups</td>
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<tr>
<td>SIDBI</td>
<td>Small Industries Development Bank of India</td>
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<td>ST</td>
<td>Scheduled Tribe</td>
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<tr>
<td>T.C.S.</td>
<td>Thrift Credit Society</td>
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<tr>
<td>T.V.</td>
<td>Tabled Value</td>
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<tr>
<td>U.S</td>
<td>United States</td>
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<tr>
<td>UBSP</td>
<td>Urban Basic Services for Poor</td>
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<td>UNDP</td>
<td>United Nations Development Programme</td>
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<tr>
<td>UNICEF</td>
<td>United Nations International Children’s Emergency Fund</td>
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<tr>
<td>UPA</td>
<td>United Progressive Alligance</td>
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<tr>
<td>VDC</td>
<td>Village Development Committee</td>
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<tr>
<td>WHH</td>
<td>Women Headed Household</td>
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