ABBREVIATIONS

**ACCIÓN International**: Americans for Community Cooperation International

**ADB**: Asian Development Bank

**ANOVA**: Analysis of Variance

**BRAC**: Bangladesh Rural Advancement Committee

**Crosstabs**: Cross tabulations

**CSD**: Centre for Self-help Development

**Df**: Degree of freedom

**DWCRA**: Development of Women and Children in Rural Areas

**FWWB**: Friends of Women World Banking

**H0**: Null Hypothesis

**H1**: Alternate Hypothesis

**HDFC**: Housing Development Finance Corporation

**HH**: Household

**HUDCO**: Housing and Urban Development Corporation

**JLG**: Joint Liability Group

**KSSS**: Kaira Social Service Society

**MACS**: Mutually Aided Cooperative Society

**MF**: Micro-finance

**MFI**: Micro-finance Institution

**NABARD**: National Bank for Agriculture and Rural Development

**NBFC**: Non-Banking Financial Company

**NGO**: Non Government Organisation
RBI: Reserve Bank of India

RMK: Rashtriya Mahila Kosh

ROSCA: Rotating Saving and Credit Association

SAPAP: South Asia Poverty Alleviation Program

SEWA Bank: Shri Mahila Sewa Sahakari Bank Ltd.

SHG: Self-Help Group

SHG-BLP: Self-help Group – Bank Linkage Program

SIDBI: Small Industries Development Bank of India

SPSS: Statistical Package for the Social Sciences

UN: United Nations

UNDP: United Nations Development Program

USAID: US Agency for International Development

YOY: Year on year