

ABBREVIATIONS

ACCION	International: Americans for Community Cooperation International
ADB	Asian Development Bank
ARDBs	Agriculture and Rural Development Banks
ANOVA	Analysis of Variance
BCS	Banking Services Corporation
BOT	Build Operate Transfer
BPL	Below Poverty Line
BR Act	Banking Regulation Act
CBs	Commercial Banks
CDPO	Child Development Program Officers
CMF	Centre for Microfinance
DFIs	Development Financial Institutions
FFAs	Formal Financial Agencies
HIV/AIDS	Human immunodeficiency virus infection / acquired immunodeficiency syndrome
IBRTPs	Index-Based Risk-Transfer Products
IGA	Income Generating Activities
MACS	Mutually Aided Cooperative Societies
MF	Micro Finance
MFBS	Micro Finance Borrowers
MFI	Micro Finance Institutions
MSME	Micro Small and Medium Enterprises
NABARD	National Bank for Agricultural and Rural Development
NBFC	Non Banking Financial Corporations
NGO	Non Government Organisations
NPA	Non Performing Assets
NRB	Nepal Rastra Bank
NRSP	National Rural Support Program

OECD	Organization for Economic Co-operation and Development
PACS	Poorest Area Civil Society
PDS	Project Data Sheets
RBI	Reserve Bank of India
ROSCAs	Rotating Saving and Credit Association
RFIs	Rural Financial Interventions
RRBs	Regional Rural Banks
SBI	State Bank of India
SBP	State Bank of Pakistan
SEWA	Self Employed Women Associations
SHGs	Self Help Groups
SJSRY	Swaran Jayanthi Shahri Rojgar Yojana
SLBC	State Level Bankers Committee
SMES	Small and Medium Scale Aquaculture Enterprises
VRMC	Village Resource Management Centre
UN	United Nations
UNDP	United Nation Development Program
USAID	US Agency for International Development