ABBREVIATIONS USED

ANOVA Analysis of Variance
APMAS Andhra Pradesh Mahila Abhivruddhi Society
APRACA Asia Pacific Regional Agricultural Credit Association
BDPOs Block Development Project Officers
BOB Bank of Baroda
BOI Bank of India
BOM Bank of Maharashtra
BPL Below Poverty Line
BR Banking Regulation
BRAC Bangladesh Rural Advancement Committee
BRI Bank Rakyat Indonesia
CBI Central Bank of India
CDPOs Child Development Project Officers
DF Degree of Freedom
DRDA District Rural Development Agency
DRI Differential Rate of Interest
FI Financial Inclusion
FIF Financial Inclusion Fund
FITF Financial Inclusion Technology Fund
FFIs Formal Financial Institutions
GCC General Credit Card
HDFC Housing Development Finance Corporation
HH Households
HSD Honestly Significant Difference
ICICI Industrial credit and Investment Corporation of India
IOB Indian Overseas Bank
JLG Joint Liability Group
KMO Kaiser-Meyer-Olkin
MACS Mutually Aided Cooperative Societies
MCPI Microfinance Council of the Philippines Inc
M-CRIL  Micro-credit Ratings International Limited
MFDEF  Micro Finance Development Equity Fund
MFI    Micro Finance Institution
MSEs   Medium and Small Enterprises
MSMEs  Micro Small and Medium Enterprises
NABARD National Bank for Agricultural and Rural Development
NAREGA National Rural Employment Guarantee Agreement
NAREGP National Rural Employment Guarantee Programme
NBFC   Non Banking Financial Corporation
NER    North Eastern Region
NGO    Non Government Organization
OBC    Oriental Bank of Commerce
PNB    Punjab National Bank
RMK    Rashtriya Mahila Kosh
ROI    Rate of Interest
RRB    Regional Rural Bank
RUDSETI Rural Development and Self Employment Training Institute
SBI    State Bank of India
SBOP   State Bank of Patiala
S.E.   Standard Error
SEWA   Self Employed Women’s Association
SGSY   Swarnjayanti Gram Swarozgar Yojna
SHG    Self Help Group
SIDBI  Small Industrial Development Bank of India
Sig.   Significance
SLBC   State Level Bankers’ Committee
UBI    Union Bank of India
UCO Bank United Commercial Bank
VIF    Variance Inflation Factor
VWS    Village Welfare Society
WWF    Working Women’s Forum