ABBREVIATIONS

ADB : Asian Development Bank
AIMS : Assessing the Impact of Microenterprise Service
APL : Above Poverty Line
APRACA : Asian and Pacific Regional Agricultural Credit Association
ASA : Association for Social Advancement
ASCRAs : Accumulated Savings and Credit Associations
BancoSol : Banco Solidario (the first non-governmental institution in the world to convert itself into a deposit-taking bank
BKK : Badan Kredit Kecamatan (Indonesia)
BPL : Below Poverty Line
BRAC : Present name of organisation previously known as Bangladesh Rural Advancement Committee and Bangladesh Rehabilitation Assistance Committee
BRI : Bank Rakyat Indonesia
CARE International : Cooperative for American Remittances to Europe International
CB : Commercial Bank
CDA : Community Development Association
CGAP : Consultative Group to Assist the Poorest
CMGs : Credit Management Groups
ComE : Empowerment at the Composite Level
CYSD : Centre for Youth and Social Development
DCI : Development Centre International
DECSI : Dedebit Credit and Saving Institution (An Ethiopian MFI)
FB : Fallback
NFB : No Fallback
GB : Grameen Bank
GTZ : German Technical Assistance
HDI : Human Development Index
HHE : Empowerment at the Household Level
IFAD : International fund for Agricultural Development
IFMR : Institute for Financial Management and Research
IMR : Infant Mortality Rate
IRDP : Integrated Rural Development Programme
J&K : Jammu & Kashmir
KUPEDES : Loan Scheme for small rural enterprises operated by BRI (Indonesia)
KURK : Kredit Usaha Raykat Kecil (Indonesia)
MFI : Micro Finance Institution
MMR : Maternal Mortality Ratio
MP : Madhya Pradesh
MSPs : Microfinance Service Providers
N : Total Respondents from the three districts of Trivandrum, Kottayam and Palakkad
$n_1$ : Respondents from Trivandrum
$n_2$ : Respondents from Kottayam
$n_3$ : Respondents from Palakkad
NE Region : North Eastern Region
NGO : Non Governmental Organization
OCED : Organization for Economic Co-operation And Development
OGE : Empowerment at the Organizational Level
PRADAN : Professional Assistance for Development Action
PREM : People’s Rural Education Movement
PROGRESA : (Programa de Educación, Salud y Alimentación, or Education, Health, and Nutrition Program). It is now called Oportunidades
PSM : Propensity Score Matching
RCT : Randomized Control Technique
RDP : Rural Development Programme
RDRS : Rangpur Dinajpur Rural Service
ROSCAs : Rotating Savings and Credit Associations
RRB : Regional Rural Bank
SBLP : SHG Bank Linkage Program
SEWA : Self Employed Women’s Association
SPE : Empowerment at the Socio Political Level
TN&UTP : Tamil Nadu and Union Territory of Pondicherry
TRDEP : Thana Resource Development and Employment Programme
UNDP : United Nations Development programme
USAID : United States Agency for International Development
VERC : Village Education Resource Centre
VSLA : Village Savings and Loan Association