List of Abbreviations

ACCION - Americans for Community Cooperation in Other Nations

AG - Agree

AIC - Associate in Claims

APL - Above Poverty line

BOB - Bank of Baroda

BRGF - Backward Region Grant Fund Program

BPL - Below Poverty line

CB - Commercial Banks

CGAP - Consultative Group to Assist Poor

COOP- Cooperative Banks

DA - Disagree

FIF - Financial Inclusion Fund

FITF - Financial Inclusion Technology Fund

FINCA - Foundation for International Community Assistance

FS - Formal Sources

GDP - Gross Domestic Product

ICECD - International Centre for Entrepreneurship and Career Development

IRDA - Insurance and Regulatory Authority of India

IS - Informal Sources

KCC - Kisan Credit Card

LIC - Life Insurance Corporation of India

MF - Microfinance

MFI - Micro Finance Institutions

MIX - Microfinance Information Exchange

MUDRA - Micro Unit Development and Refinance Agency

MSME - Small and Medium Enterprises

MYRADA- Maysore Resettlement and Development Agency

NABARD - National Bank for Agriculture and Rural Development

NRLM - National Rural Livelihood Mission

NBFC - Non-Banking Finance Companies

NGO - Non-Government Organization

NU - Neutral

PMJDY - Pradhan Mantri Jan Dhan Yojana

PMJJBY - Pradhan Mantri Jeevan Jyoti Bima Yojana

PMSBY - Pradhan Mantri Suraksha Bima Yojana

PRADAN - Professional Assistance for Development Action

RBI - Reserve Bank of India

RRB - Regional Rural Banks

RMK - RashtriyaMahilaKosh

SAG - Strongly Agree

SBI - State Bank of India

SDA - Strongly Disagree

SES - Socio Economic Status

SGSY - Swarnajayanti Gram SwarozgarYojana

SHG - Self Help Groups

SHGBLP - Self Help Group Bank Linkage Program

SIDBI - Small Industries Development Bank of India

SPSS - Statistical Package of Social Sciences (more specific IBM SPSS)

UN - United Nation

UNCDF - United Nations Capital Development Fund