

## ABBREVIATIONS USED

ANOVA	Analysis of Variance
ADS	Area Development Societies
ATM	Automated Teller Machine
BC	Backward Caste
BRAC	Bangladesh Rural Advancement Committee
CDF	Cooperative Development Foundation
CDS	Community Development Societies
CHIS	Comprehensive Health Insurance Scheme
DMC	District Mission Co-ordinator
GoI	Government of India
GoK	Government of Kerala
HDI	Human Development Index
ICDS	Integrated Child Development Services
IGA	Income generating activity
IKP	Indira Kranthi Patham
IRDP	Integrated Rural Development Program
KCC	Kisan Credit Card
KDMS	Kudumbashree Mission
KDS	Kerala Development Society
LGB	Local Governing Bodies
MACS	Mutually Aided Cooperative Societies Act
MDG	Millennium Development Goal
MFI	Micro-Finance Institution
MFO	Micro-Finance Organisation

MGNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
MGNREGP	Mahatma Gandhi National Rural Employment Guarantee Programme
MN	Minorities
MSME	Micro, Small and Medium Enterprises
NABARD	National Bank for Agriculture and Rural Development
NGO	Non-Governmental Organization
NGOs	Non-Governmental Organizations
NHG	Neighbourhood Groups
OC	Other Caste
PRI	Panchayati Rai Institutions
RBI	Reserve Bank of India
RCC	Rubble Concrete
RMK	Rashtriya Mahila Kosha
RSBY	Rashtriya Sadbhavana Yojana
SC	Scheduled Caste
SGSY	Swaranjayanti Gram Swarazagar Yojana
SHG	Self Help Group
SHPIs	Self Help Promoting Institutions
ST	Scheduled Tribe
VO	Village Organization
WEP	Women Empowerment Project