

## LIST OF ABBREVIATIONS

Sr. No.	Abbreviation	
1	AAY	Antyodaya Anna Yojana
2	AIDWA	All India Democratic Women's Association
3	AIMS	Assessing the Impact of Microfinance Services
4	ATM	Automated Teller Machine
5	BCNMS	Branchless Banking Systems
6	BRLPS	Bihar Rural Livelihood Promotion Society
7	CGAP	Consultative Group to Assist the Poor
8	CSP	Customer Service Points
9	DDP	Desert Development Programme
10	DFS	Digital Financial Services
11	DPAP	Drought prone area programme
12	DWCRA	Development of Women and Children in Rural Areas
13	IFAD	International Fund for Agricultural Development
14	IHDS	India Human Development Survey
15	INAFI	International Network of Alternative Financial Institutions
16	IPO	Initial Public Offering
17	IRDP	Integrated Rural Development Programme
18	JGSY	Jawahar Gram Samridhi Yojana
19	JLG	Joint Liability Group
20	JPRGY	Jai Prakash Rojgar Guarantee Yojana
21	JRY	Jawahar Rojgar Yojana
22	MAB	Micro enterprise Access to Banking Service
23	MCRIL	Micro-Credit Ratings International Ltd.
24	MDG	Millennium Development Goals
25	MFIs	Microfinance Institutions
26	MFIN	Micro Finance Institutions Network
27	MFO	Microfinance Opportunities
28	MYRADA	Mysore Resettlement and Development Authority
29	NABARD	National Agriculture Bank for Rural Development

<b>Sr. No.</b>	<b>Abbreviation</b>	
30	NBFC	Non Banking Finance Companies
31	NCAER	National Council for Applied Economic Research
32	NGO	Non-Government Organization
33	NMB	National Microfinance Bank in Tanzania
34	NREP	National Rural Employment Programme
35	NPA	Non-Performing Assets
36	NRLM	National Rural Livelihood Mission
37	NREGS	National Rural Employment Guarantee Scheme
38	NSSO	National Sample Survey Organisation
39	PMGSY	Pradhan Mantri Gram Sadak Yojana
40	PMIUPEP	Prime Minister's Integrated Urban Poverty Eradication Program
41	PMJDY	Pradhan Mantri Jan-Dhan Yojna
42	PMRY	Prime Minister's Rozgar Yojana
43	RBI	Reserve Bank of India
44	RCT	Randomized Controlled Trials
45	ROSCA	Rotating Credit and Savings Associations
46	RLEGP	Rural Landless Employment Guarantee Programme
47	SBLP	SHG Bank Linkage Programme
48	SC	Scheduled Caste
49	ST	Scheduled Tribe
50	SHG	Self Help Group
51	SEWA	Self Employed Women's Association
52	SIDBI	Small Industries Development Bank of India
53	SBI	State Bank of India
54	SERP	Society to Eliminate Rural Poverty
55	SGSY	Swarnajayanti Gramya Swarozgar Yojana
56	TRYSEM	Training Rural Youth for Self Employment
57	VAMBAY	Valmiki Ambedkar Awas Yojana
58	VOICE	Voluntary Operation in Community Environment