

ABBREVIATIONS

- **A.P.** : Andhra Pradesh
- **APL** : Above Poverty Line
- **BOI** : Bank of Baroda
- **BPL** : Below Poverty Line
- **CFTRI** : Central Food Technological Research Institute
- **CMG** : Credit Management Groups
- **CIF** : Community Investment Fund
- **DCCs** : District Credit Cooperative Banks
- **DRDA** : District Rural Development Agency
- **DWACRA** : Development of Women and Children in Rural Areas
- **FGD** : Focus Group Discussion
- **FI** : Financial Inclusion
- **GLPC** : Gujarat Livelihood Promotion Company
- **GOs** : Government Organizations
- **ICDS** : Integrated Child Development Scheme
- **IGPs** : Income Generation Programmes
- **IRDP** : Integrated Rural Development Project
- **IRMA** : Institute of Rural Management
- **ILO** : International Labour Organization
- **LDB** : Less Developed Blocks
- **MDB** : More Developed Blocks
- **MDGs** : Millennium Development Goals
- **MF** : Micro Finance
- **MFI** : Micro Finance Institutions
- **MYRADA** : Mysore Resettlement and Development Agency
- **NABARD** : National Bank for Agriculture and Rural Development
- **NGO** : Non Governmental Organization
- **NRLM** : National Rural Livelihood Mission
- **RBI** : Reserve Bank of India

- **RF** : Revolving Fund
- **RRBs** : Regional Rural Banks (RRBs)
- **SBI** : State Bank of India
- **SBLP** : Self Help Group Bank Linkage Programme
- **SB A/c** : Saving Bank Account
- **SCARDBs** : State Cooperative Agriculture and Rural Development Banks
- **SCs** : Scheduled Castes
- **STs** : Scheduled Tribes
- **SCBs** : State Cooperative Banks (SCBs)
- **SEWA** : Self Employed Women's Association
- **SGSY** : Swarnajyanti Gram Swarojgar Yojna
- **SHG** : Self Help Group
- **SHPIs** : Self Help Promoting Institutions
- **SRLM** : State Rural Livelihood Mission
- **TLM** : Taluka Livelihood Manager
- **UN** : United Nations
- **UNDP** : United Nation Development Programme
- **VDOs** : Village Development Officers
- **VO** : Village Organization