

Glossary and Abbreviation

ACCION	ACCION International, Washington, D.C. in particular is active in promoting new financial institutions based on the NGO, they finance
ADB	Asian Development Bank
BCCI	Bhutan Chamber and Industry
BDFC	Bhutan Development Finance Corporation
BNB	Bhutan National Bank
BOB	Bank of Bhutan
BRI	Bank Rakyat Indonesia
CSO	Central Statistical Organisation
Dungkhag	Sub division of Dzongkhag (Dungpa heads the dungkhag and is the sub-district administrator)
Dzongkhag	District (Bhutan has 20 districts administered by district administrators known as dzongdags)
EDP	Entrepreneurship Development Programme
EPC	Entrepreneurs Promotion Centre
FI(s)	Financial Institute(s)
FR	Friends and relatives
FUNDES	Fundación para el Desarrollo Sostenible, Niederurnen, Switzerland (Foundation for Sustainable Development in Latin America)
FYP(s)	Five Year Plan(s)
GEF	Global Environment Fund (small grants)
GEMINI	Growth and Equity through Microenterprise Investments and Institutions
Gup	Head man of a block (block is the smallest administrative division of a district or dungkhag)
IFAD	International Food and Agriculture Development
Helvetas	Helvetas, Swiss Association for International Cooperation
Lyonpo	Hon'ble Minister
m.a.s.l	meters above sea level
ME(s)	Microenterprise(s) (small business, small firms and microenterprises have been used interchangeably in the thesis)
ML(s)	Moneylender(s)
MTI	Ministry of Trade and Industry
NBU	University of North Bengal
NGO(s)	Non Governmental Organisation(s)
Nu	Ngultrum, (Bhutanese currency is pegged at par with Indian currency)
NWAB	National Women's Association of Bhutan
PM	Production and Manufacture units
RGOB	Royal Government of Bhutan
RICB	Royal Insurance Corporation of Bhutan
RMA	Royal Monetary Authority
ROSCA	Rotating Saving and Credit Association
Rs	Rupees (Indian Currency)
RSPN	Royal Society for Protection of Nature
SDC	Swiss Agency for Development Cooperation
SE(s)	Small Enterprise(s)
SEWA	Self Employed Women's Association
SHG(s)	Self-Help Group(s)
SR	Service units
SSI(s)	Small Scale Industries
Takka	Bangladesh currency
UNCDF	United Nations Capital Development Fund
USAID	U.S. Agency for International Development
UTB	Unit Trust of Bhutan