



# The Synergy of Microfinance: Fighting Poverty by Moving beyond Credit

*Binod B Nayak*

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**The Synergy of Microfinance** underlines the significance of innovative financial and risk management tools and non-financial complementary services by microfinance institutions in poverty alleviation. It undertakes a nuanced analysis of financial instruments— microcredit, microsavings, microinsurance, microleasing and payment systems for money transfer— and non-financial services such as social intermediation, livelihood promotion and access to broader market place.

Given the diminished expectations on microcredit impact, the book highlights results from randomized control trial (RCT)-based studies around the world. It argues that exclusive access to microcredit alone may not suffice in alleviating poverty on a mass scale and could pose a financial risk for poor households or households that over-borrow. There is also a discussion on the Andhra Pradesh microfinance crisis of 2010, and the developments that took place in its aftermath.

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