

Vikram Akula is the founder and chair of SKS Microfinance. In 2006, *TIME* magazine named him one of the world's 100 most influential people. He has received several awards, including the World Economic Young Global Leader (2008), the Schwab Social Entrepreneur of the Year in India (2006), and the Ernst & Young Start-Up Entrepreneur of the Year in India (2006). He has been profiled in media ranging from CNN to the front page of *The Wall Street Journal*. The author of [A Fistful of Rice](#) (Harvard Business Review Press, 2010), he lives in Hyderabad, India.



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elemenager

I'm the community manager for Microsoft Tag and I've read this book and it would have been awesome to have Tag's inside the book to give readers more interactive content. I've posted a blog on another book that is doing this. It would have been great to have Tags in the book with interviews with Vikram or presentations that you could get right on your phone to share with others. Love to see this become more popular with books like this.

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I discovered so many fascinating stuff in your pages especially it's discussion.
From the loads of comments on your articles, I assume I am not the only one having all the enjoyment here!

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Suelawino

I think the vital issue to note here is that 28% is a very high interest rate. The poor might be able to pay it back but that is till exploitation.

[1 year ago](#)

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Suelawino

still*

[1 year ago](#) [in reply to Suelawino](#)

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Patricia Parker

At Kids for Kids we LEND goats (6 to the poorest families living in remote villages in Darfur) and after 2 years they pass 6 offspring to another family. Lending 6 is an insurance that some will survive if a goat dies (but we also provide veterinary care in each of our villages) and by the time they pass on 6 to the next family their flock will have grown sufficiently to enable, as one mother told me, the mother to make decision for herself, often for the first time in her life. This way our goats end up helping the entire community. Goat finance works. You can find out more from our website - www.kidsforkids.org.uk! Patricia Parker - founder

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Siddharth

"Goat Economics" to Gates... interesting! The commercial banks are charging 16 to 18% on personal loans but Micro Finance in the name of helping `bottom of the Pyramid" charging 28%... still the repayment rate is 99.4%... ! how and where the commercial banks fail (in recovering the loan)...better let them learn lesson from MFIs and reach out to the poor to take them away from `glorified exploiters' in disguise of MFI (the GoI initiated investigation on SKS and that may expose the operations of MFIs in general and SKS in particular)...!

[1 year ago](#)



Jkimir

I grew up out of the "goat economics." It works. Let the world hear.

[1 year ago](#)

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Faisal

is it really hyperabad or hyderabad?????

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Dylan Schleicher

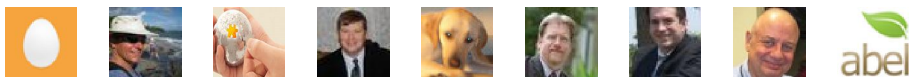
It is Hyderabad. Thanks for the edit, Faisal.

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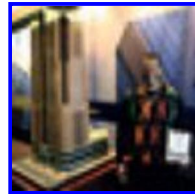
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