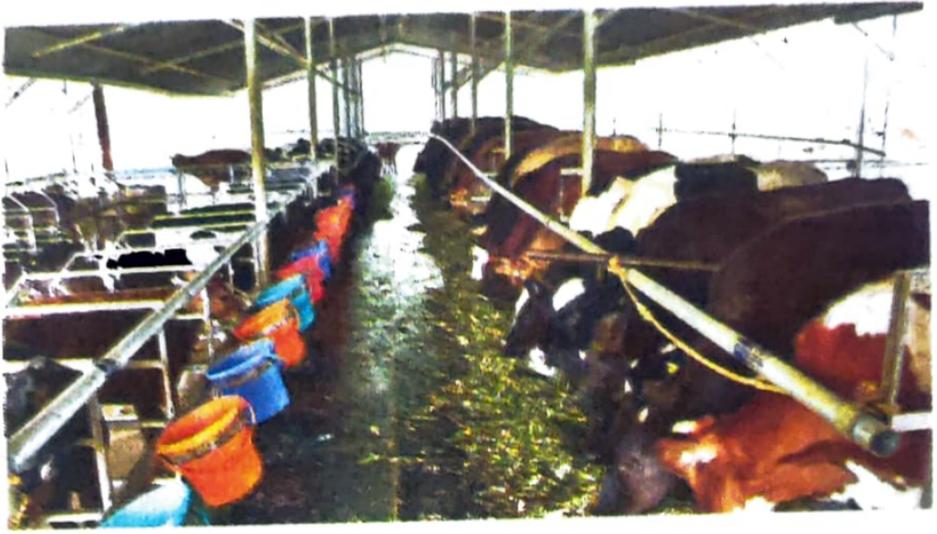


Milking Opportunities



By BINDU GOPAL RAO

Rangegowda and Nagaveni who live in Karnataka's Tiptur village, were farmers inundated with debt. Making matters worse, the bank wasn't waiving their agricultural loan. To stave off hunger, Rangegowda had no option but to think of selling his cows—his primary means of sustenance. Just in time, he met officers from Karnataka-based Akshayakalpa, a rural entrepreneurship initiative, and an organic milk brand. That fortuitous encounter resulted in circumstances reversing for the better. The farmer collaborated with the company to employ scientific dairy methods such as free-stalling, making soil chemical-free, machine milking, organic fodder cultivation and antibiotic and hormone-free milk production. Together, they share the common vision of empowering smallholder subsistence dairy farmers to become entrepreneurs.

Rangegowda's activities at the farm start at five in the morning with close observation of all cows. He grows his fodder crops free of chemicals and makes silage, a type of fodder made from green foliage crops, available at all times, that provides balanced minerals and proteins. Subsequently, the couple opened their own organic fodder production unit that cultivates Napier grass, excellent fodder for cows. The dung is collected in a slurry pool and is used to fertilise fodder crops. Such measures have helped him optimise farm costs. He was able to pay back his loan and

Rangegowda's dairy farm; (below) Shashi Kumar

expand his farm by investing the profit. Such kind of exposure has led him and his fellow dairy farmers to use apps like Stellapps, a herd management solution through which he monitors his farm production closely through a component called 'mooON' that assists farmers track health records, including records of vaccination, deworming, artificial insemination, pregnancy detection and more. So far, low farm and cattle productivity and lack of scientific management of farms have led to higher costs and lower profitability for Indian farmers. "Indian dairy farmers are predominantly smallholders with an average herd size of two cattle. Delivering services to a fragmented group of many



smallholder farmers is a costly affair for banks, veterinarians, feed providers and others. The lack of access to credit further restrains the farmer from expanding their farm and investing in mechanisation," says Shashi Kumar, CEO, Akshayakalpa.

Through Stellapps' mooPay FinTech solutions, farmers can avail loans easily. Easy access to credit helps them invest and start new enterprises. "It helps that funds are directed to the farmer's bank account. This helps them to buy cattle through partner banks," says Ranjith Mukundan, CEO and Co-founder, Stellapps. Such wealth-creating initiatives enrich villages, agitations notwithstanding.

