Ambuja Cement FOUNDATION

ENABLING PEOPLE & PROSPERITY

Ambuja Cement Foundation 5th Floor, Elegant Business Park, MIDC Cross Road B,
Off Andheri-Kurla Road, Andheri (E), Mumbai - 400059.
Tel: 02240667520 CIN: U91990MH1993NPL264710
www.ambujacementfoundation.org

UNSTOPPABLE

Ambuja Cement FOUNDATION

ENABLING PEOPLE & PROSPERITY




# UNSTOPPABLE

# unstoppable *(adjective)*

Incapable of being stopped.
Impossible to prevent.
Very determined to continue
or achieve something.

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Deep in the heart of this country, beyond the sand dunes, fields and rocky outcrops, live an altogether remarkable group of people.

Salt of the earth, grassroots, humble types – who'd give you their last grain of rice if you per chanced to walk by ...

Their faces are etched with life's hardship, but an incredible light shines through. For they have stared life's struggles in the face; weathered the storm and emerged, anew.

They are the unstoppable. With a passion burning so bright, nothing can stand in their way.

They are driven, inspired, motivated and forced by necessity, to overcome any hurdle, and surmount every challenge, they encounter along the way. And in the process, they have become leaders.

The stories, told in their own words, are remarkable, and our hearts burst with pride for what they have achieved, the extraordinary people they have become and for all they are yet to do.

We hope yours does too ...

# What makes a person unstoppable?

Is it a vision?  Or a desire?
A dream or a yearning?

Unstoppable people possess a drive, fuelled by myriad qualities that catapult them forward in their mission.

They are persistent, often courageous. They possess incredible enterprise and passion. They are leaders, who often work together. They harness the power of 'jugaad' and bring forth a 'grit' that steels them in the face of adversity.

And more often than not, they have someone who stands in their corner.

Someone who's got their back. Someone who guides them, and helps bring forth and unveils their strengths.

For the men and women in these pages, who all stem from remote, rural and sometimes tribal villages, that 'rock' is Ambuja Cement Foundation.

Toiling quietly in the background, Ambuja Cement Foundation's focus is on enabling them to shine their own light. To stand tall, stand strong and flourish in whatever they turn their hand to.

These are their inspiring stories ...



“I used to live an ordinary life – catching a few fish from the shores of my village. But one day I came across a relative of mine, who was returning from a big fishing expedition. He was a contractor for a boat owner and told me stories of catching hauls in a single trip worth Rs. 1 lakh.

I was hooked and an idea sparked in my mind – what if I could buy my own boat and go on expeditions like this? I made some enquiries, and to build my own boat I needed Rs. 20 lakhs – it seemed an impossible dream! But as a member of the Sorath Women’s Federation I had a glimmer of hope.

I appealed for a loan and was granted Rs. 4 lakhs – it was a good start. Quickly I scraped together bits and pieces of money from various loans, family and savings and finally I had enough. My heart was in my throat from the risk of it all …

Ghol Fish is a popular fish in the sea in my area and sells at a high price. I worked hard hauling in those ghol fish, and it paid off! In one fishing expedition I caught 4 tonnes of Ghol Fish which sells at Rs. 1800 per kg. I made Rs. 70 lakhs in that trip and could pay back my debts in one shot.

Sometimes, it pays to think big!”

**VENUBEN**
**Muldwarka, Kodinar, Gujarat**




*“Sometimes, it pays to think big!”*

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# perseverance *(noun)*

steadfastness in doing something despite difficulty or delay in achieving success.




“After my divorce, I moved back home. With a house of 12 people, I was teased for contributing nothing to the household.

I joined an SHG and there I learnt about chick rearing. With nothing in my hand, I took a loan of Rs. 20,000 and kickstarted my own business. I bought 350 chicks in 2011, but the birds got the ‘flu’ and 150 chicks died in that first year. It was a huge blow. Already in debt, I had to keep going.

I bought another 500 chicks and this time sought some expert advice on how to raise them the scientific way. 9 years on, I have diversified into different breeds of chicken, built a shed with a capacity for 30,000 chickens and earn Rs. 17,000 per month, which I use to invest in my niece’s education. Look who’s laughing now!”

**SHAFALI KHATUN**
**Kendua Village, Murshidabad, West Bengal**

“Just 1 year back, Kukudsath was as ordinary as any other village. We had a lot of problems and were wondering where should we begin?

It all started when ACF trained us on Sanitation as part of the Swacch Bharat Mission. There were night meetings, video shows, posters and other talks, as ACF and village volunteers tried to motivate people to adopt hygiene and sanitation in their lives. We were also briefed on the financial subsidies and benefits provided by the Government.

It was then that we, as the local Gramsabha, decided to take some major decisions. Buoyed by the changes we started to see, 45 community members explored other villages which had earned the status of a SMART village.

Today we have achieved 100% open defecation free status, have public toilets for migrants and guests attending community functions. Over 2500 trees have been planted and we have access to clean safe drinking water with RO and a water ATM. CCTV cameras have been installed to maintain law and order in the village, women and men have equally divided their work … the list goes on!”

**BHUJANGRAO SURYAWANSHI**
**Gram Sevak, Kukudsath Village, Chandrapur, Maharashtra**




*“It all started when ACF trained us on Sanitation as part of the Swacch Bharat Mission.”*




A river cuts through a rock not because of its power, but because of its persistence.

JIM WATKINS

**KALPANA MANNA**
**Chaturbhujkati Village, Sankrail, West Bengal**

"Once upon a time I used to lease this field out to another farmer, as I just felt there was no money to be earned in rice. I concentrated my efforts on rearing vegetables and goat/cow rearing to keep food on the table. But after learning about System of Rice Intensification, I changed my mind. I thought – let me try my hand at this and see if I can make it work. And the results were good – I got 33% higher yield than the previous farmer, and managed to reduce my input costs by 14%. It seems there is money in rice after all!"





*“Sometimes you just have to persevere.”*

“Her mother in law kept insisting that Pawan have her child at home. She was adamant about it. She had heard rumours about how crowded the hospital was and that Doctors didn’t pay attention. As a Sakhi Health Worker, I tried to tell her about the potential risks - to the mother and the child - but because the previous ultrasounds had been good, she didn’t listen.

Yet I kept trying, to no avail. Then in the 9th month, I finally convinced Pawan to come to the hospital, just once, to see the doctor and see what he said. And thank God she did! The doctor noticed that the baby was in the breach position. It was a serious condition. With his expert help, a healthy baby girl was born.

On coming out of the labor room, the doctor informed the family about the critical situation. ‘You did well to bring her to the hospital for delivery’ he said. ‘Otherwise, there was a risk to life.’

Sometimes you just have to persevere. People do not try to improve due to old beliefs, but it’s our job to make them understand, to help them see. I did that - and now she has a lovely baby girl!”

**SUNITA SHARMA**
**Kashlog, Darlaghat, Himachal Pradesh**

“No one would have dreamt that Harbinder Kumar would one day be working in the Ropar District Court House. But that’s exactly what this 24 year old, mildly intellectually challenged young man is doing - and he is loving it!

Having spent 7 years at Ambuja Manovikas Kendra (AMK), he trained as an Office Assistant and on graduating in 2011, secured a stable job at the office of Advocate Sh. D.S Deol, earning Rs. 2500 per month. He later shifted to work with Advocate Mr. Bawa and today he earns Rs. 10,000 per month.

This is a far cry from a child who had issues in speech and hearing, and poor social and self-help skills - but today he has transformed into an indepenent young man, with the ability to read, write, and take care of all his daily personal and professional activities.

However, this is not the only time Harbinder has excelled at something he has turned his hand to. He excelled at all AMK activities including sports, cultural, social, academic, and domestic skills - winning many awards the highlight being two silver and one bronze medal for Badminton at the 2011 World Summer Special Olympics in Athens Greece.

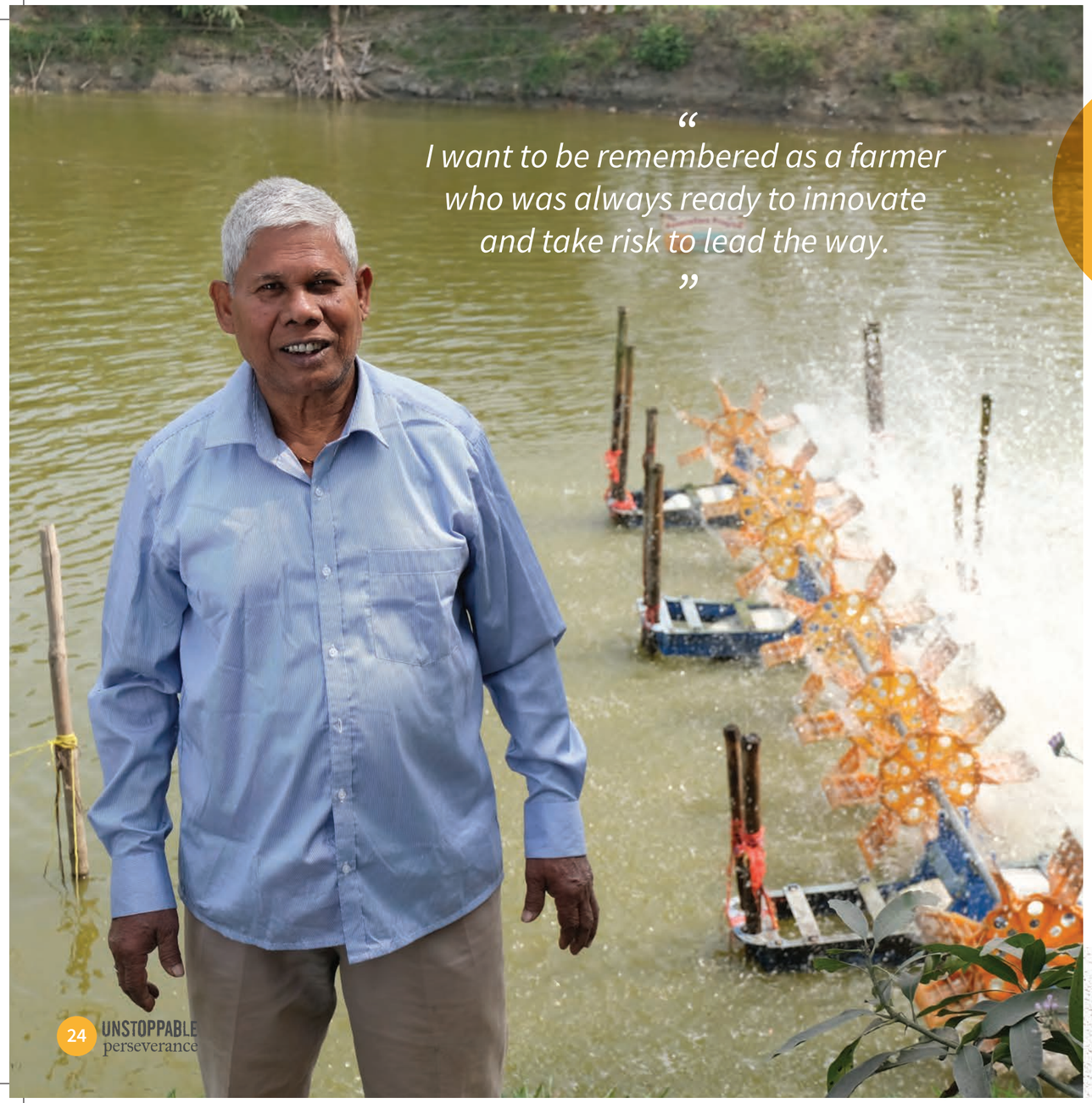
Is there anything this young man cannot do?”

**Narrated by Gurmeet Kaur**
*Asst. Trained Teacher, Ambuja Manovikas Kendra*

**HARBINDER KUMAR**
**Ropar, Punjab**




*“No one would have dreamt that Harbinder Kumar would one day be working in the Ropar District Court House.”*



*“I want to be remembered as a farmer who was always ready to innovate and take risk to lead the way.”*



**ASIT KANJI**
**Sankrail,**
**West Bengal**

“It was a bitter pill to swallow - I was 59. I'd just retired.  And was broke.

Despite growing up in a farming family of 28 people, I turned to the local jute mill for work in my youth, as it was difficult for us all to survive on farming.

In time I got married, had 3 children and started living separately on 1.33 acres of land, where, in my spare time I would cultivate paddy, vegetables and fruits. It was good pocket money to support the household.

In 2007 I was forced to retire - becoming solely dependent on agriculture as a livelihood. My wife Parbati worked shoulder to shoulder with me in the field, but somehow we couldn't generate enough to support our children -  for 2 years we struggled.

But in 2009, things began to turn around. I adopted the System of Rice Intensification (SRI) - my yield increased by 30% and my income almost doubled. It was a boon! Now I had a  fire burning in my belly.

What more could I do?

I had a pond on my farm and had grown some fish there, but mainly for our own consumption. ACF helped me purchase an aerator to oxygenate the water, taught me how to prepare cheaper, better fish food, and take Aquaculture more seriously.

In 2020 my income soared to Rs. 3 lakhs and I could finally rebuild my house, invest Rs. 1.5 lakhs for a poly house and run the business in 500 square metres.

Motivated, I wanted other farmers to turn their farms around too. Working with ACF I helped form the ‘Sabujbiplob Farmers’ Club’ which was linked with NABARD for support and I was elected the Chief Coordinator. Soon, everyone began to see results and profit from the work.

I want to be remembered as a farmer who was always ready to innovate and take risks to lead the way for other young farmers in my village.”

“I got polio when I was a child and struggled to walk – forced to walk on my knee which made everyone treat me differently. I felt I was a burden in the family as I couldn’t help my father in our field and wondered how I’d ever get any other opportunity in life with this condition. But I was determined to contribute, so I went to SEDI and signed up for a Smart Phone Repair course and threw myself into it wholeheartedly. I thought to open my own shop in my village Shri Balaji but in the beginning things were slow and I had a lot of doubts about the venture. Should I abandon it completely?  But then what else would I do? So I started opening my shop very early in the morning and staying until very late at night. Soon people began recognizing me, talking to me, and slowly business picked up. After two years I took a leap of faith and opened a new store where the rent was Rs. 8000 – more than my entire family’s earnings.  But I was feeling confident now – I was known for my hard work and people were treating me with respect. Today I earn Rs. 25,000 and am the highest earner in the family. Where once I was a liability, now I’m an asset.”

**PREMA RAM**
**Mundwa, Nagaur, Rajasthan**






# enterprise *(noun)*

boldness or readiness in undertaking; an adventurous spirit; ingenuity.




“I was one of 7 children and growing up, there were many days when my parents couldn’t provide even one meal for us all. So at the age of 10, my father sent me to Baishnabnagar to work as a child labourer on a dairy farm.

I took care of milking cows and their calves - working long, hard days – and slowly learnt all there was to know about dairy cattle. After 15 years of dedicated service, the farm owner gifted me one milking cow.

And so I returned home with my cow and the money I’d saved, and started my own milk business - collecting milk from villagers and SHG members, and on-selling it in the local township.

Within a few years, I bought four more cattle and today, people refer to me as a ‘progressive milkman’ – who would have thought! I earn a handsome return, and feel proud that I’ve developed a milk supply chain in the locality.”

**KUSH SARDAR**
**Kendua, Farakka, West Bengal**

**BALI DEVI**
**Marwa Mundwa, Rajasthan**

"We are goat people – we've always had goats, long as I can remember. My son was volunteering with ACF and learned a lot of new things about the goat business so he could support others in the community. He would come home and tell me all about it, so while I started out with 25 goats, I built up the herd to 50 in just 12 months by giving timely vaccination and deworming them. We would keep the females and sell the males – earning good money which let my boys get proper jobs in town. I also built a pucca house (brick and cement). I would spend the whole day out in the desert roaming with the goats and looking after them. It was a good life, but now age is catching up with me, and so I've scaled my operation down. Now, I just keep 3-4 goats for pocket money and good company!"





Small opportunities are often the beginning of great enterprises.

DEMOSTHENES

“Aquaculture has been in my family for generations. My father grew fish, my grandfather grew fish, my great grandfather did the same. Like many other families in this area, we have a large pond right next to our house, but fish were always seen as a ‘side’ thing.

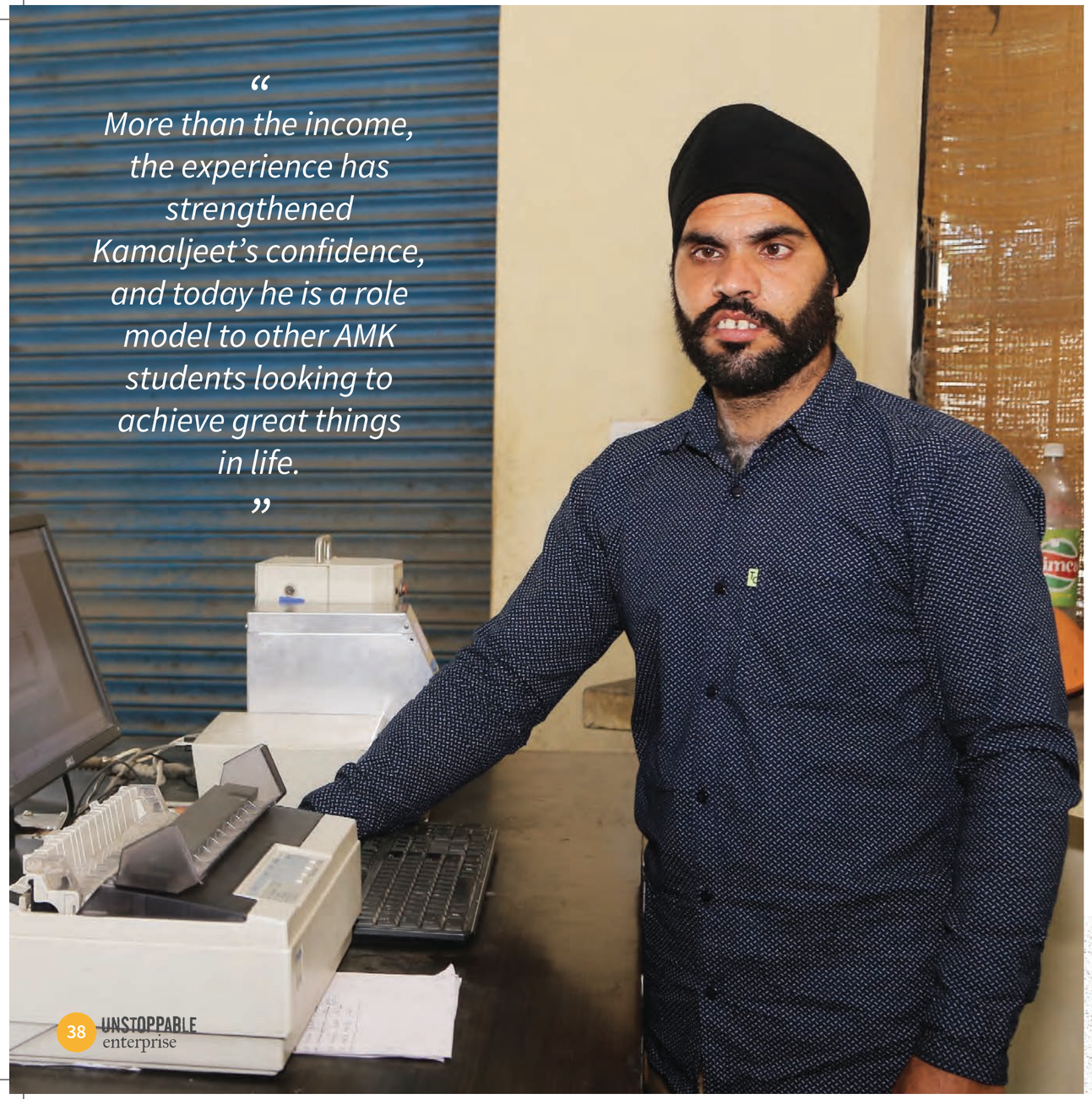
I got in touch with the ACF team at one of the meetings in our village. They showed very interesting things about aquaculture - I was shocked to know that I had not been following many scientific practices. I was unaware about applying lime to maintain the pH balance of the pond. I wasn’t feeding the fish regularly and the feed I gave them was expensive and ineffective.

And so I tried implementing all this knowledge and even used another fish breed that gave good returns. Earlier I would hardly manage 250 kgs produce in a year and this year I got 1056 kgs. My profit jumped from Rs. 22,000 to Rs. 1.2 Lakh!

I soon realised that I was not utilising the pond to even 25% of its capacity. In fact, the wholesalers told me that my fish were so tasty that they always reserved it for their special customers. So what am I doing with the extra money? I am saving it to get more ponds on lease – my dream is big now!”

**NARAN PATRA**
**Bhagwatipur, Howrah, West Bengal**






“Kamaljeet Singh was once struggling to deal with the day-to-day chores. But today, he independently runs a milk collection centre - earning an average of Rs. 8,000 per month.

Intellectually challenged, Kamaljeet joined Ambuja Manovikas Kendra (AMK) in 2001 at the age of 11 and the first ten years of his education was primarily focused on developing social and life skills. But in 2011, AMK focused on Kamaljeet’s rehabilitation. Weighing up his skill set, it was decided to provide him training on running a milk collection centre.

After six months of focused training at AMK, Kamaljeet was sent for on-the-job training organized by Punjab Dairy Board and AMK coordinated with the local dairy to get them to procure milk from Kamaljeet’s centre.

Initially, he could collect just 50 litres of milk per day, earning Rs. 1500 per month. But with consistent efforts and a zeal to learn, he steadily increased supply to nearly 350 litres of milk every day!

More than the income, the experience has strengthened Kamlajeet’s confidence, and today he is a role model to other AMK students looking to achieve great things in life.”

**Narrated by Suresh Thakur**
*Principal, Ambuja Manovikas Kendra*

**KAMALJEET SINGH**
**Budha Bheora, Punjab**

"In Darlaghat, Himachal Pradesh, livestock are a major source of income for families. A big challenge however, was access to timely, good quality veterinary care.

We thought, why not train local women with basic veterinary skills? And so we kickstarted Pashu Swasthya Sevikas (PSS) in 2008 where 23 local women were trained to provide prompt cattle care on people's doorstep. Things started slowly, but the dedication and promptness of the PSS made them crucial to farmers. Over time, they became linchpins of the community.

One day, we saw an opportunity to strengthen the PSS role – by starting a dairy business! The cattle they treated were healthier, and milk production was abundant. All they needed was guidance, and a market. The PSS were charged up! Confident now, they too wanted to unleash their potential. ACF devised a business plan for the project, and the PSS quickly convinced farmers to join the venture - registering their own Farmer Producer Organisation in 2016, with 37 women shareholders.

The FPO not only channelized collective milk supply, but also collectively procured low cost, high quality fodder from cities. Within 12 months, more women came forward, until over 150 women joined the FPO, and cattle numbers swelled from 487 (2008) to 1221 (2016).

The results? Women's earnings increased by Rs. 5000 per month per member, and FPO turnover was Rs. 40 lakhs, with Rs. 2.5 lakh profit. But the PSS are not yet content. They now have their sights set on launching a Dairy Cooperative! The sky is the limit!"

**RAVI NAYSE**
**Vice President**
**Skill Training Program**
**Ambuja Cement Foundation**



“During lockdown last year, a lot of people in USA were buying things online. We got word that our organic jeera, which is being exported to the US, was purchased by the india diaspora.

It all began when I decided to start innovating on my farm.  I've been  a farmer for the last 16 years, and have always prided myself on trying something new and different.

Jeera is renowned as one of the best cash crops in the area, which also uses less water, so my wife and I decided to sow the crop and focus on becoming organic. No chemical inputs whatsoever.

So when the Director of National Research Centre for Seed Spices visited the region along with the head of Diaspora Company Ltd, a company importing spices to the US, in search of high quality organic spices, it wasn't long before they made their way to my farm.

It seems they had visited up to 30 farms and were not happy with the quality being produced. With too much fertilizer and other chemical inputs being used, the produce would not meet US approval standards.

When we showed them the work we were doing and sent a sample of produce for trial, they immediately placed an order of 5 quintals of Jeera. This year, the order has increased to 20 quintals!

More than the increase in income, our value as people has increased. The attitude of others towards us has changed. I was featured on TV and today, people call me for advice on growing Jeera and marketing it. Now that's what I call a return on investment.”

**PRAHLAD RAM**
**PARMA DEVI**
**Puna Nadi - Inana, Rajasthan**



*“More than the increase in income, our value as people has increased.”*



*“Today I bring home Rs. 30,000 per month, employ 3 other mechanics and have the freedom to balance business and family.”*

**NABA KUMAR PAL**
**Sankrail, West Bengal**

“I love working for myself. Every day I open my shop and stand with pride, looking at my sign board and the business I’ve created – it’s hard to believe it’s mine! See, I was a high school dropout - as an only son I felt a huge pressure to help my parents in some way. I dropped out so that I could get a job and support them, but it wasn’t as easy as I thought it would be. With no qualification or skills, I was turned away at every door. By the grace of God I found out about SEDI and was excited to see a course in 2 and 3 Wheeler Repair – I always loved tinkering with bikes. On completing the course I got a job in a local service centre, but somehow I never liked the idea of working for others. I wanted to work for myself, and call the shots. So I rented a small shop, and ‘N Pal Motors’ was born. At first I was only able to earn about Rs.15,000 per month, but slowly my customer base grew – I worked hard and am a friendly type of bloke. Today I bring home Rs. 30,000 per month, employ 3 other mechanics and have the freedom to balance business and family.”



# courage *(noun)*

the ability to do something that frightens one; bravery. Strength in the face of pain or grief.



*“Once upon a time I used to go to the mandi and market to sell my produce, but now they come to me!”*

“Women in our community are invisible, and so was I. No one in my family would support me, but I knew I could grow vegetables and make a success of it. Somehow I convinced my brother to lend me some money and I got going – growing cauliflower, tomato, brinjal and sweet potato. Once upon a time I used to go to the Mandi (Market) to sell my produce, but now they come to me! The Rs. 1.5 lakh I bring into the household every year has changed the way my family and community treat me… they see me, and hear me now!”

**ROSHAN BANO**
**Kurki Village,**
**Pali District,**
**Rabriyawas,**
**Rajasthan**




“I used to despair about my life. I’m not like everyone else, and what are the chances in life for a disabled guy like me? I soon started drinking and even began selling liquor like everyone else in my village. The only respectable thing I did was shoe polishing, which did not earn me enough money.
One day, on the train, I stumbled drunk, and fell onto a man. Most would curse and push me away, but I was lucky - this man was from SEDI.

He asked me, “Why, a young guy full of potential like you, are throwing your life away on drink?” He talked and he talked and somehow convinced me to join SEDI, to learn something new. I enrolled for the mobile repairing course and slowly got an understanding of the trade.

Today I work for Samsung! I also get mobile repairing jobs at home which means I earn up to Rs 11,000 per month. I feel proud of my achievements. I sometimes wonder why I was so low on confidence and thought that my physical disability will be a hindrance in life!

“Jin logo ko hum pehle sir kehte the, aaj wo humein sir kehte hain. Accha lagta hai.” (People whom I used to address as ‘Sir’ are calling me ‘Sir’ today. It feels nice).”

**OM PRAKASH**
**Nagaur, Rajasthan**

When you can find drive in your own fears, you will be unstoppable.

DAVID GOGGINS






“My husband was a daily labourer and the only earning member of my family. But all that changed when he died suddenly, and I had to take responsibility for my children.

In a panic, I started doing daily labour work and despite earning a very low income, I joined a Self Help Group and started to save. It was here that I got training from ACF on goat rearing, and took a loan to buy a female goat for rearing.

This is where it all began - today I have 17 goats, earn an additional income of Rs. 80,000 and can stand on my own two feet in life - for both me and my children!"

**SANDHYA RANI MONDAL**
**Mohishgote village, Sankrail, West Bengal**



*“It took time, but soon I started to gain respect.”*

“My heart used to weep seeing my husband struggling to earn a decent income from his crop. And it wasn’t just him. The local moneylenders and middlemen were making farmers’ lives in our village miserable. I wanted to help, but how? I had never even stepped out of the house ever before!

When ACF offered to train me as an Agri Extension Worker in 2007, I faced big problems convincing my mother in law to let me do it. She was totally against me going around the village and talking to groups of men about farming. But this was the least of the problems I would face. People made fun of me, made allegations and often were heard saying, “Don’t know where does she go all alone far away from the village. What does she want to learn now after marriage and after having two kids?”

But I was adamant.

Working closely with ACF we helped farmers increase farm productivity, improve financial access and eliminate middlemen from the value chain. Farmers are now earning better, and their families are leading a better life. It took time, but soon I started to gain respect. This encouraged me to go one step further and soon I was chosen as the Vice Chairperson of the Village Development Committee.

But why stop there? ACF offered to also train me as a Sakhi and so I took that up as well.”

**VIMALBAI KODAPE**
**Dhanakdevi, Chandrapur, Maharashtra**

"I am no stranger to financial difficulty. When my father-in-law passed away at the age of just 55, I had to step up in life and start handling the financial responsibilities of the family. Marrying early in life, I found myself in a conservative family that restricted my movement outside the house. But all that changed when I was convinced to be a part of a Self-Help Group.

I plucked up the courage, raised my voice and this was the turning point of my life. These hardships proved to be good fuel in driving me to encourage other local women to step out of the house and dive into a livelihood.

Through my involvement in an SHG, I was elected as the Director of the women's managed cooperative 'Bhagvati Mahila Milk Co-operation' in 2003. Starting with just 5 women I worked hard to mobilise and engage women, and today 350 women are members– delivering milk daily to their very own collection centre, 'Sudama Sangh.'

Becoming active in the Sorath Women's Federation, I worked to solve the issues of women facing problems such as dowry and domestic violence – providing counselling and guiding them on financial support and livelihood opportunities. It was here that I also had a chance to contribute towards the sanitation work of my village. Initially facing resistance, my perseverance saw me succeed in building 3756 toilets in the district.

For these efforts I was honoured by the Chief Minister of Gujarat in 2015 for 'outstanding performance in uplifting the rural community', and was named as a 'Gram Mitra' (Village Friend), by becoming a member of the local Gram Panchayat Samiti.

What is my vision for the future? More empowerment for women through milk!"

**HANSABEN JADHAV**
**Sandhanidhar village, Kodinar, Gujarat**






*“With my father driving a truck for a living, I have been able to support my family in various family functions and obligations.”*



“When I first joined SEDI, I was the only person from my village, Hathbandh, to do so. My neighbours ridiculed me - “Look at you attending an institute that promises a job after just 3 months of training!” they would laugh. But I was quietly confident that my time at ACF’s Skill & Entrepreneurship Development Institute (SEDI) would soon deliver results.

And that it did. After just 3 months training in Retail Management, I scored a great job at Westside in Magneto Mall, Raipur as a retail assistant – earning Rs.12,000 per month.

People in the community were shocked and slowly began asking questions. “What institute did you study at again? How did you get the job?” Deciding not to hold any grudges, I opened up about my time at SEDI and shared my experiences.

Gradually, people from the village started to sign up for training. Pursuing a variety of trades, 5, then 10, then 20, 40 and 60 young people followed suit – one by one following in my footsteps and moving forward to develop a career.

With my father driving a truck for a living, I have been able to support my family in various family functions and obligations, including making some small investments for the future.

Whenever I go back to my village and see the different jobs and career paths taken by young people there, I feel proud of myself and of SEDI.”

**LEENA SAHU**
**Retail Assistant at WESTSIDE, Raipur**
**Hathbandh, Bhatapara, Chattisgarh**

"Baljinder works fulltime at G.S Inudstries, a company that makes spare parts for the Swaraj Mazda Group. He jokes with his co-workers, walks to and from work every day, and uses his salary to help with the family household expenses. Oh, and he is an outstanding Tabla player also. It's a far cry from the moderately intellectually disabled boy who at the age of 8, had difficulty walking, talking, and mixing with others. He couldn't read or write and his frustrations came out in the form of problem behavior. We were at our wits end. But after enrolling at Ambuja Manovikas Kendra, his life began to change.  He learnt how to take care of himself, participated in extra-curricular activities and took up vocational training. He excelled as an athlete, and was awarded Best Male Athlete at Punjab State Special Olympics two times in a row. Today, his employer is impressed with his work, honesty and behavior. He does simple work like screwing, unscrewing, and assembling the parts of their mechanical products. But he has a purpose and many reasons to smile these days."

**Narrated by Balwinder Singh**
*Father*

**BALJINDER SINGH**
**Ropar, Punjab**





# leadership *(noun)*

the art of motivating a group of people to act toward achieving a common goal.



*“Today I am on the Board of Directors in the rural mart.”*

“I’ve got 2 children and my husband is a private driver, but I always wanted to do something for myself. In 2014 I learned how to knit using a machine, making sweaters, scarfs and the like, I invested in my own digital machine and started taking orders. In a month I now earn Rs. 15-20,000 – which helps me fix my house, pay for treatment of my health issues and support my children’s education. My husband lost his job during COVID-19 pandemic and I was able to sustain the family with my knitting. We were procuring wool from Ludhiana at Rs. 340 per kg and on-selling it via the SHG Rural Mart at Rs. 420 per kg.  I started to get involved in the Rural Mart at a leadership level and today am on the Board of Directors. We have our sights set on turning our SHG into a federation soon.”

**SIMRAN KAUR**
**Ropar,**
**Punjab**

“Since childhood, I saw my father struggling to make agriculture profitable. I was very sure that I could do better. That with my hard work and skill, I’d earn more. But somehow, it never happened …

In 2015, I happened to attend a farmer meeting organised by ACF and realised there were so many modern and new techniques in farming. That was an eye-opener when I realized there were so many ways to improve agriculture productivity! I visited the ACF demonstration farm and that’s when I got to know the secret … ‘more inputs doesn’t necessarily mean more produce.’

Within a year, not only did the produce increase (both in quantity and quality), but I got to experience the power of collective bargaining, by working together with other farmers in a group. Soon, ACF chose me as an extension volunteer. I started guiding other farmers on more modern practices, multi-cropping and power of farmer institutions.

In a short time, I developed a strong reputation in the village. People developed a trust in my abilities and it came as a pleasant surprise when my villagers chose me as the village sarpanch - unanimously. It’s been almost a year that I have been the village Sarpanch and I have implemented several government schemes and projects in the village including Swachh Bharat Abhiyan (under which we have got 100 toilets constructed).

People are happy with my work and I am motivated to see what more I can do - after all I’m just 31 years old!”

**GOPAL JAMBULWAR**
**Panchgaon, Chandrapur, Maharastra**



Great leaders don't set out to be a great leader... they set out to make a difference.

LISA HAISHA






“In West Bengal, Mandals are known to be cultivators. So despite earning my trade as an electrician at ITI, I turned to the 30 acre family farm to work hard and build a business. I’ve always tried to push the boundaries – try new techniques and technologies. I had spent my life growing rice the old school way, but when I adopted the System of Rice Intensification I saw immediate results and motivated others to follow. I planted 6 bigha of fruit and timber to diversify and started exploring exotic fruits and vegetables too. Then one day I decided to optimise the two latent ponds on my land and kickstart aquaculture – that's when business really took off! I’d never really grown fish before but once I started, I had a definitive goal in mind – to take a scientific approach to raising fish and achieve the state average of 10 quintals of produce per bigha. But no one had ever achieved that and the local average was just 3-4 quintals, so I’d set myself quite a task. I learnt everything there was to know about fish and aquaculture and everyone was surprised, not the least myself, when I hauled in 24 quintals of production from my 3 bigha ponds. I was honoured by the Government Agriculture Department and today my pond is a demonstration pond where I teach others how to achieve similar results. I didn’t quite make the state average, but there is the next year to do that!"

**HIMANGSHU MANDAL**
**Sudna, Farakka, West Bengal**

“In my village, cotton farming is hard work and families often struggle to make a living, particularly now that the rains are increasingly unpredictable,”

A 10th generation farmer, today I’m helping to lead the Somnath Farmer Producer Organisation (SFPO), and trying to continuously improve the performance of our cotton farmer members.

We help members save costs and achieve fairer prices for their cotton, while developing new ways to boost their income. In the 2017-18 cotton season, our farmers achieved 24% higher profits, while using 19% less pesticide and 15% less synthetic fertiliser.

Today, I head strategy for the group, monitoring our performance and play a critical role in driving growth – actively educating and advocating BCI techniques to farmers across the district and helping grow membership of the FPO.

We started with a membership base of just 938 BCI Farmers, but today our ‘shareholder members’ now total 1,811 BCI Farmers. My goal is 5000 members in the coming years.

It’s difficult to describe the affection I feel towards the land. SFPO has helped me learn ways to better manage and care for my land in a way that also helps me better earn and support my family. Farmers are very connected to Mother Earth. If we treat mother earth well, in return she treats us well.”

**BALUBHAI PARMAR**
**Rakhej, Kodinar, Gujarat**





*“Apparently I’m the most progressive farmer in our village!”*

“We used to grow maize on our land but life was hard and it just never delivered the returns. I learnt about poly-house cultivation and took a chance – building a 4000sqmt house complete with drip irrigation and solar pump. Everyone thought I was mad – me just a housewife and with no experience in farming. But I grow Rs. 8 lakhs worth of Kheera (cucumber) in this house now – my family treat me differently, my village look at me differently and other farmers look up to me. Apparently I’m the most progressive farmer in our village!”

**CHETNA DEVI**
**Kurki Village, Pali District, Rabriyawas, Rajasthan**

“Never in my wildest dreams did I imagine where cows would take me in life! From a housewife in Nauni village in Darlaghat all the way to the offices of the Ministry of Finance, Agriculture and Animal Husbandry at the Himachal Pradesh State Government, - I’ve been on a wild ride.

I was one of the 30 founding members of the women only milk cooperative which has grown from strength to strength - swelling to 300 members today. Based on our success, we were invited to play an advisory role to the State Government in planning dairy activities for the state. Not bad for a cooperative that began just 5 years ago.

Our group was kickstarted by ACF’s Pashu Swasthya Sevikas who saw an opportunity whilst providing veterinary services to dairy cattle in the area. With an animal health background, we decided to focus on fodder management and improving animal health. The aim was to create an output of milk whose quality and nutritional value was so high, it blew any competition out of the water.

And that it did. Demand for milk increased and the livelihood of women improved. In fact, the women became local legends.

Back then it was very difficult for women to come out of their homes – the terrain was dangerous and women had to walk alone and it was just not socially acceptable for women to be out and about doing things. And trying to sell our product in the market – forget about it! No one would listen to women.

We started operations small by collecting milk from women daily and marketing it locally, but the cooperative has grown and today we have our own Bulk Milk Cooling Machine. We have aspirations to grow the cooperative to 1000 women and we want to build our own brand of packaged milk.

Not only has the cooperative provided an identity and income for women, but it has helped forge a path for other women. Today women from all across the community are stepping out of their homes and are into income generation and a variety of community activities. The cooperative women broke the glass ceiling set in the community – completely shattered it, in fact.”

**RENU THAKUR**
**CEO of Amrit Dhara Dairy Milk Cooperative, Darlaghat, Himachal Pradesh**





*“I earned trust and respect, and that's how I was made the Police Patil of the Village – solving disputes and problems and liaising with the police on village matters.”*

“Before the wadi project, I was a simple housewife and kept quietly to myself. But when I was given a Wadi (Orchard) to plant and tend to, I grabbed that opportunity with both hands. I would take a drum of water myself and water those trees daily - making sure they survived in the long, dry summers we face.

I was the first to kickstart wadi and keep those plants alive, and after seeing me, slowly other famers joined in. I would talk about it in the village and share what I knew. People came to know me and I got involved in other parts of village life also. I earned trust and respect, and that's how I was made the Police Patil of the Village – solving disputes and problems and liaising with the police on village matters. It seems that as my wadi grew, so did I...”

**LETU BAI**
**Dhanakdevi village, Chandrapur**

"I'm a fourth generation farmer from Bhagwanpur Uttarakhand and am passionate about organic farming – so passionate that I'm a guest lecturer at IIT Roorkee on that subject.

Like so many other farmers in the area, there once was a time when I invested heavily in pesticides and chemical fertilisers to increase crop production. But over time I watched as the health of my soil deteriorated and the produce became tasteless.

So when ACF introduced the concept of Organic Farming in 2010 I was convinced it was the way of the future and stepped forward as one of the first farmers to pilot organic farming - and was wowed by the results.

The produce tasted so good – it was by far superior to anything I'd grown before. So I got to work, motivating other farmers to join the organic farming movement.

By 2018 we decided to form the Bhu Amrit Farmer Producer Company. Of course it started small with just 20 farmers and 50 ha (hectares) under organic farming. But slowly we have advanced organic farming in the region and today boast 656 members (29% of whom are women) and 336 ha (hectares) under organic farming.

But along the journey we saw that the local market would just not pay a higher price for organic produce, so we began to discuss the prospect of value-adding products and creating our own brand of packaged goods to take to larger, metropolitan markets and command a higher price.

It was a bold move and perhaps ahead of its time, but over the last few years the gamble has paid off. The Bhu Amrit line of products (which include powdered jaggery, mustard oil, lentils, honey, cane sugar and more) can be found on the shelves of many retail outlets in Delhi, Gujarat and Punjab.

What next for Bhu Amrit? We are now on Amazon and Flipkart.

**RAVIKIRAN SAINI**
**Farmer & Director of Bhuamrit Farmer Producer Company Bhagwanpur, Uttarakhand**






"
*It was a bold move and perhaps ahead of its time, but over the last few years the gamble has paid off.*
"



**grit** *(noun)*

firmness of mind or spirit: unyielding courage in the face of hardship.



“When ACF began working in the deserts of Rajasthan, we called the community together, to better understand their needs. It was a typical kind of meeting for a rural community - men sat at the front, women at the back. Men did the talking, women sat and listened. But when we asked them "Tell us what you need?" the women jumped to their feet. "We want nothing, just bring us water!" they said.

In truth, these women were facing many issues - health, educating their kids, lack of money. But with the water situation so dire, water was all they cared about. And who could blame them? They walked up to 8 Kms a day to fetch it. They had no time for anything - even their children had to drop out of school to help.

And so we got to work, focusing on one thing – that every woman should have access to drinking water within a few meters. Rooftop rainwater harvesting systems were constructed, ponds desilted and community water tanks constructed. A well thought distribution system was developed next, so that every household would get an equitable supply of water.

Over the course of the next 10 years, the situation slowly turned around. Water became accessible. Abundant in fact - no longer plaguing the lives and minds of women. In 2015 a study showed a 5 times social return on investment for the water programme in Rabriyawas - external validation that a water revolution had in fact taken place.

Today our drinking water programme impacts 24,000 women in Rajasthan and 1000 women are into income generation as a result. SHG participation is up 50%. Women employment has increased.  And 100% of girls attend school.”

**PEARL TIWARI,**
**Director & CEO**
**Ambuja Cement Foundation**

“I used to cultivate 10 fish ponds as a side thing, and spent my days working as a casual labourer. But after getting some training from ACF, I decided to pursue aquaculture in more of a ‘business mode.’

I adopted mixed aquaculture and started implementing practices to better manage the water and prepare fish food at home. I started to see the results - earning a good profit from my efforts. I was motivated now.

I decided to expand the business and took on 7 more ponds on lease. Today I earn Rs. 6,49,750 per annum from my 115 Katha Ponds (720 sq ft) and I’m hungry to do more!”

**AVIJIT BAR**
**Mohisgot village,**
**Howrah,**
**Kolkata,**
**West Bengal**






*“Now I’ve got my sights set on promotion.”*

“I grew up watching my mother stitch clothes and scrub floors till her hands were red raw, just so we could survive. I wanted to pursue higher studies but there was just no money for that. So I took a course in Smartphone Repair and a fire was lit in my belly. I got a good job at HiTech Mobile Company as a Technician and bring home my salary of Rs. 10,000 every month - which is more than I ever dreamed! Now I’ve got my sights set on promotion, and am the pride of my family."

**DIPANNITA KOLEY**
**Ranihati, Howrah District, West Bengal**

The only person you are destined to become is the person you decide to be.

RALPH WALDO EMERSON



“Shamsher was our first child and you won’t believe how I was dancing with joy at his birth. But we could sense something was not right in his growth. Finally, my wife and I accepted that Shamsher was different.

He is special. So special in fact that he won Olympic Silver and Bronze Medals! He is a world recognised Snow Shoe Athelete - who would have thought? My little boy, who could not even eat on his own, underwent a transformation. He grew into an amazing man and athlete at Ambuja Manovikas Kendra (AMK) and we are so proud of him.

And see him today! We only need to wake him up in the morning and he’s off. He gets ready, packs his tiffin box, rides his bicycle, and takes the passenger bus for AMK. This is the same child whom people once pitied. ‘Ek cheez jisme main hamesha yakeen karta hoon ki Mehnat karne se hi barkat hoti hai (I always believe that success follows hard work)’.

I was sure that Shamsher had potential, but didn’t realise how much….Imagine the amount of hard work that must have gone into making our son a hero.”

**Gurmeet Singh**
*Father of Shamsher Singh*

**SHAMSHER SINGH**
**Ropar, Punjab**




*“He is special. So special in fact that he won Olympic Silver and Bronze Medals!”*




*“Look at all the things you can do in life, if only people let you!”*

“My husband and mother in law never used to let me do anything – my existence was limited to home! But I wanted more for my life. I became an SHG leader and then trained to become a Sakhi. Being only a IXth standard pass, I decided to finish off my studies at the age of 34. I have worked hard to achieve 100% institutional delivery and 98% immunisation across my village and am the nominated Crisis Manager for my village – being felicitated by the Block Level Government as a ‘Corona Warrior’ – look at all the things you can do in life, if only people let you!”

**CHINU MANDAL**
**Chandipur, Murshidabad, West Bengal**

“A special invitation for 'loans' went out to SHGs from the Women's Federation of Chandrapur in 2015. Usually provided for small businesses, weddings or for buying a house/vehicle, this was the first time loans were being offered for toilets.

I was excited to see applications flood in. But just 5 of the 22 from my village were for toilets.

So I decided to take up the challenge - to ensure one toilet for every household in my community. I started with awareness drives - be it SHG meetings, village functions or social gatherings, I talked about toilets everywhere I went.

But a transition like this is never easy. I faced harsh criticism. Women avoided me. People ignored me. But I didn't give up and decided to take some women to visit a nearby village where toilets had been built to see it with their own eyes. Within a few days, they were ready to build toilets.

In just 3 months, 85% of households in Pimpalgaon had toilets. 100% in 8 months. But toilet construction turned out to be the easy part - making people use them was a bigger challenge!

So I formed a 'Good Morning Team' - a group of women who guarded the common place for open defecation every morning. This caused a lot of uneasiness - villagers were frustrated, angry and even made threats.

But we stood our ground and gradually, change seeped in. Today Pimpalgaon has 100% toilet coverage - all of which are being used.

People now call me ‘Meena Tai’ …”

**MEENA DEVARAO BOBADE**
**Pimpalgaon, Chandrapur, Maharashtra**






**POULAMI METYA**
**Howrah, West Bengal**

“The automobile industry is one of the most male dominated industries in India and it is tough for women to find a role in it. Having studied mechanical engineering and with experience working in an auto parts manufacturing unit, I was unable to find a good job. Determined to capitalise on my experience and further hone my skills, I enrolled in SEDI’s 2 & 3 Wheeler Repairing Technician course – getting hands on experience in repairing and servicing works. And it worked! On completion I got a job at Yamaha Technocon Services, Ankurhati as Customer Relationship Manager with a salary of Rs. 11514/- per month. Not only did I get a great job, but I was proud to break the age old gender stereotype in automobile training, by being the only female candidate in my batch. Inspired, and eager to achieve more, I’ve now signed up to study an MBA in Marketing via Distance Education. I want to show others – we women can do anything.”



# passion *(noun)*

a strong feeling of enthusiasm or excitement for something or about doing something.




*“Everyone adores his friendly and smiling nature - the customers love him!”*

“Sachin only attended school for 3 years. Suffering from Down’s Syndrome, the schools could not handle his condition, and so his parents kept him at home. But all that changed when, at the age of 25, he got the opportunity to learn a vocation at Ambuja Manovikas Kendra. From the time he entered the building, you could see he had a passion for baking – so we trained him in ‘Baking & Packing’ and next thing, Sachin was recruited by a local baker in the area. He packages items and then assembles them on display for customers. There is a lot of ‘masti’ (fun) in the shop which Sachin loves and everyone adores his friendly and smiling nature - the customers love him!”

**Narrated by Anupama Katnawar**
*Vice Principal, Ambuja Manovikas Kendra*

**SACHIN KUMAR**
**Ropar, Punjab**

"When ACF approached me to implement the internet saathi project, I was not very sure. Forget the internet - women, including me, didn't even own a smartphone!

But the ACF team was confident. This was a project with Google in partnership with Tata Trusts. The Internet was an alien for all of us at that point of time, but is our best friend today. I was nervous but excited too - one thing that excited me about the internet saathi project was riding a bicycle!

Since 2015, I have reached out to 7000 women from 10 villages and earned more than a lakh under this project. Internet has opened up a whole new world for us women.

Look at me! Just 3 years ago I was earning daily wages as a labourer, and today I also run a beauty parlour. Now I just Google search the latest makeup and hairstyles and watch videos on YouTube to learn about it. It's all so easy! My customers are happy and the business is growing fast.

Not only is my financial status improving but I am being seen as a respectable person in the village. "Log poochte hain, mujhe internet teacher Anitaben ke naam se jaante hain" (People ask about me and refer to me as internet teacher Anitaben).

And today, I am much faster in my work than before - I don't use the bicycle anymore, I purchased my own two-wheeler. It saves my time."

**ANITABEN ASHWINBHAI BARAD**
**Panadar village, Kodinar, Gujarat**



Be fearless
in what sets
your soul
on fire.

JENNIFER LEE



**ANJANA GAYEN**
**Mohisgot, Sankrail, West Bengal**

"My chickens make me so happy! Where once I struggled to make ends meet with my husband's factory job, today I can earn from home and manage all my household chores and responsibilities also – I've no need to go outside to earn! I've gone from 15 chicks in 2019 to 135 chickens in just 2 years and earn a whopping Rs. 70,000. Wouldn't these chickens make you happy too?"





*“Today, my school is ISO certified and it is amongst the top 10 schools of the district.”*

“When I joined as principal of Zilla Parishad School in Pimpalgaon in 2013, children from the community were mostly going to faraway schools for education. Teachers were even waiting to get their transfer orders and shift to other schools.

The school was dead. It seemed hopeless, but I could see so much potential in the place. I started conducting meetings with teachers and parents and it seemed everyone wanted good education at the school, but didn’t know how. I knew we just had to work together - and work hard. We started with the infrastructure.

We planted trees and plants, painted buildings, and an E-learning system was installed. With ACF and the community's help, we even built a two storey school building. People were buoyed by what we could achieve and we started to do more.

Today, my school is ISO certified and it is amongst the top 10 schools of the district. Admission and attendance has gone up and both children and teachers look forward to attending school.This is the best reward I could have hoped for...”

**MORESHWAR BONDE**
**Pimpalgaon, Chandrapur, Maharashtra**

“All my life, I dreamed of being a nurse. But at just 13 years of age, my father passed away and soon after I was married. For almost 13 years I was restricted to housework and my nursing dreams seemed but a pipe-dream.

But in 2010, I had a child and whilst receiving vaccination, a local ASHA worker told me about a meeting in the village - they were looking for people interested in working in village health!  I was the first to raise my hand for the job!

And so I became the very first Sakhi in the Baloda Bazaar area and became very passionate and vocal about health – with many people coming to me for health advice and guidance.

ACF decided to expand the Home Based Newborn Care (HNBC) programme to another 13 villages with the support of 27 Sakhis and I was chosen to lead the training of the women - paying monthly visits to new Sakhis to motivate them and ensure none of them dropped out of the programme.

Over 8 years the health indicator and scenario across these 13 villages, completely transformed. And because of the role I played I was elected as a Ward Member - reporting to the Sarpanch.

What do my husband and in-laws think of all this? People say ‘your wife is one in a million – she takes care of you, your children, house, other family members and the community too!’ My husband feels very proud and I see my family brimming with pride.”

**AMREIKA PATEL**
**Sakhi – ACF Health Programme**
**Baloda Bazaar, Chhattisgarh**




*“People say ‘your wife is one in a million – she takes care of you, your children, house, other family members and the community too!’”*




“I was very passionate about trying my hand at growing vegetables, but could not convince my husband to let me try it. I secretly attended a training course by ACF and with their guidance and support, I found a way to get through to my husband. He finally gave me 10 Katha (7,200sq ft) of land to cultivate on my own.

With my own hands, I planted and tended to coloured cabbage. I poured in a lot of love to those plants. And when it came time to sell them, they drew a price of Rs. 35 per piece when an ordinary cabbage was being sold for just Rs. 5. After that, my husband sat up and listened to me... and I’ve been farming ever since.”

**PRATIMA MONDAL**
**Karatberia village, Sankrail, West Bengal**




# unity *(noun)*

the state of being one; oneness. A whole or totality as combining all its parts into one. Oneness of mind or feeling among a number of persons.

“20 years ago, we grew one crop of groundnuts a year – the crop was always poor because the groundwater we used was saline. Salinity had crept in 15 kms from the coast and we even struggled to find sweet water to drink. A government pipeline delivered drinking water to us from 30 kms away, but by the time it reached us, we had no idea of the water quality.

The harvest we had was never enough to survive on, so we all used to migrate to find work in other villages – mostly labouring on farms because farming was what we knew.

This was until ACF constructed check dams, renovated the waste weir, and ungated the Goma tidal regulator and recharged irrigation wells close to our farms. This not only helped provide water for the community but also helped recharge groundwater and push salinity back towards the coast.  They encouraged us all to invest in rooftop rainwater harvesting systems which we did and helped us work with WASMO to install tap connections. And suddenly things began to turn around.

It’s not hard to describe the difference between then and now. Before, the entire village lived in mud huts, but today we all have concrete houses. Once water came we grew 3 crops a year – cotton, sugarcane, wheat - and even got into animal husbandry. Today our village is considered 100% educated – all the kids go to school, the older ones have secure jobs or are attending collge. All because of water.

Me? Where once I couldn’t afford to send my kids to school, today my son is a mechanical engineer and my daughter has a Bachelor of Science and is appearing for the government exams. Earlier I had just 3 bigha (1.2 acre) of land, but today I have 30 bigha (12 acres). Where once I was forever away from home for labour work, today I’m the ‘king’ of my own humble ‘castle’ - and we are all the happier for it.”

**HARIBHAI**
**Pipli Village,**
**Kodinar, Gujarat**







"Globally, cotton farming has had a bad reputation. For its overuse of pesticides. For child labour. On all fronts, cotton has had a lot of cleaning up to do. As a cotton growing country, the situation in India was no different- at ACF, we struggled to change the ingrained practices of farmers - who were damaging the environment and barely surviving, in the process.

But in 2009 the Better Cotton Initiative approached us to be an implementing partner. It was a win-win partnership! They brought a tried and tested way of growing sustainable, profitable cotton to the table, whilst ACF had the ability to mobilise thousands of farmers. Kickstarting in 2010 with just 2500 farmers, it took time to get farmers buy-in. They were used to getting something in return, like seeds, for their participation. Here ACF only had knowledge to offer.

Farmers faced similar challenges, and worked in isolation, so we organised them into small learning groups before mobilising them into Farmer Producer Companies (FPC).

Next was to address the overuse of chemicals. Due to a lack of technical knowledge, farmers were being fooled to buy more fertilisers and pesticides - affecting soil health, productivity and profits. The FPCs started their own 'Farmer Malls' and began guiding and supplying farmers with inputs at competitive prices, as a solution. We also helped them reduce contaminants and strengthen collective bargaining.

Slowly farmers started seeing results and today, BCI farmers earn 19% profit. Even better, in just 9 years, numbers have swelled from 2500 to 1.69 lakh farmers, and ACF had a term on the BCI council."

**CHANDRAKANT KUMBHANI**
**Vice President**
**Community Development Programs**
**Ambuja Cement Foundation**

“For us women of Farraka, chickens were bad news. We had lost large sums of money investing in poultry farming with encouragement of the Government - but with limited support, training or veterinary services, the results were disastrous. So when ACF came along and suggested we raise chickens, we thought they were mad!

Most of us were happily earning money from rolling Bidis (cigarettes), even though the toxic fumes and dust was impacting our health. At least our families could eat! But ACF was adamant.

I was a homemaker with 17 family members who needed food on their plates. 3 other women and I decided to take the risk and so we started chicken rearing in 2014.

We needed Rs. 1 lakh to start, which we borrowed from our SHG and invested it in 3000 chickens. We were stunned when, after just 21 days, we got a profit of Rs. 10,000.

Buoyed by this success, I decided to go big – borrowing Rs. 80,000 and building a huge chicken shed near the house. Today I have 30,000 chickens and earn over Rs. 1.5 lakh per year. And there are 15 other women in Farraka just like me. Today we absolutely adore our chickens!”

**SULEKHA**
**Farraka,**
**West Bengal**






**DHARMARAM SHRIRAMRAM**
**Khiyarti Dhaani, Marwa Mundwa, Rajasthan**

“Farming is a family business and we all get involved – in fact, we live as part of a Khiryati Dhaani where almost 30 families live and work together in close proximity. We used to grow maize but found it tough to survive, so I would work as a labourer on other farms in the district. But we all decided to come together and drill a borewell to tap the groundwater so we could irrigate and collectively grow cotton. I like to adopt new things and am always ready to try my hand at something new – I’ve found it pays off on the farm. I’m planting other high value crops like cumin and fenugreek, have adopted micro irrigation and am exploring stronger markets for my produce with other farmers. This is how we have managed to pull down our mud hut, build a pucca house, purchase a bike and invest in a tractor. Today, I no longer work as a labourer, but hire labour on my 3 acre farm. We live together happily and freely... It's a good life.”

As individuals we are strong. Together, we are unstoppable.

ROSEMARY M. WIXOM



“A 'neonatal death' is defined as a death during the first 28 days of life and globally, this period carries the highest risk of mortality, per day, than any other period during childhood. In 2014 in Farakka, West Bengal, the neonatal mortality rate was incredibly high - 43.85 out of every 1000 - compared to a national rate of 28.

Troubled, our health team began to investigate. It turned out a mere 32% of women were having 'institutional deliveries' - the rest were birthing at home with local midwives, Dai Maas. Deciding to promote the benefits of institutional delivery, we kickstarted the 'Sakhi' initiative, starting with just 10 local women.

On completion of training in 2016, the Sakhis were optimistic. But the situation in the field was difficult. They faced cultural taboos, resistance from husbands, and resentment from ASHAs/ANMs

With so many challenges, we expected them to give up. Instead, they went the extra mile.
One Sakhi, Saira Bibi, convinced a woman having her 5th baby to go for hospital delivery. Despite huge resistance from the husband, Saira put herself on the line. 'Take me to the police if it goes wrong. I take full responsibility.' She said.

One baby was born on the way to the hospital, and the driver turned to go back. But Sakhi Marang Beti Besra insisted on going to the hospital - to cut the umbilical cord, provided primary care and ensured that the baby and mother were safe.

Slowly the situation turned around. Transformed in fact.

In just 2.5 years, the institutional delivery rate increased from 28.57 % to 85.07%, Infant Mortality fell from 39.47 to 24.3 and Neonatal Mortality fell from 43.85 to 27.77. Today we have lots of healthy, happy babies and mums!”

**ANAGHA MAHAJANI**
**Vice President**
**Program Research & Monitoring**
**Ambuja Cement Foundation**






*“This is not just an RO plant. It’s an example of the power of our community.”*

“We noticed cases of stomach and digestive ailments coming into the Health Clinic so we decided to test the water.

Contaminants were high and it was unsuitable for drinking - an RO plant was suggested as the best solution. The Village Development Committee (VDC) approached the Gram Panchayat for help, but were flatly refused - there was a lack of funds. However, land was alloted to rent, which was a starting point.

But we needed Rs 4 lakhs to start - where on earth would we get that from? ACF helped us develop a business plan, showing us how we could sell water and make profits. However after a series of talks, only 20 people came forward as investors, with just Rs. 2 lakhs raised. Seeing our passion however, ACF loaned us the rest.

Setting up an RO plant requires drilling a bore well to access underground water. Disaster struck, when drilling found no trace of water. We were shattered! With no other way forward, we each invested another Rs 7000 to try again. This time we hit the jackpot - abundant water!

However once established, very few people came forward to purchase water. We needed to make the business model work and bring in some marketing savvy. We advertised in local businesses, schools and nearby villages and it worked! Gradually, profits flowed in and within 10 months investors saw a return of Rs 3.5 lakhs.

Today, the RO plant supplies water to 500 people and 130 households. We also managed to buy the land rented to us by the Panchayat! This is not just an RO plant. It’s an example of the power of our community.”

**SHREERAM DATTUGI BHOGADE**
**Gulab Jithode, Chandrapur, Maharashtra**

“Kantha Stitch is one of the oldest, traditional art forms of Bengal, and holds a very special place in the lives of women here. I am the leader of Chandipur Maa Manasha SHG and most of our members used to rely on Biddi (cigarettes) binding to earn a living – inhaling toxic fumes along the way. Kantha was something in our hearts, but we didn’t know how to earn from it.  But working together, all 25 of us, we supported one another and began making dupattas, napkins, sarees and other items, which we started to sell at fairs and in showrooms. Slowly the business built up and in 2020 we earned over Rs. 2 lakhs - harnessing our passion as an income generation opportunity. Our dreams are even bigger now... ”

**SUJATA MANDAL**
**Murshidabad, West Bengal**







"When you visit a village in Rajasthan, you are bound to find a pond close by. One of the most ancient and traditional structures for rainwater harvesting, there are about 83,000 ponds in Rajasthan.

But many of these water bodies have fallen into disrepair – due to improper maintenance. Across communities, ponds seep water, have become polluted and are full of silt – reducing the quality and volume of water available.

In 2003-04, ACF decided to revive 4 ponds in Rabriyawas but knew in order to make the project sustainable, we must involve the local community – to ensure they manage each pond for future generations.

We got to work in the communities of Balada and Lakholav – ACF committed to the supply of machinery for de-silting of ponds, whilst the huge manpower and transportation required for the removal of silt, was provided by the community.

The soil was high in nutrients and provided a great resource to add top soil to farmer fields. So hand in hand, we got to work. ACF deployed machinery for pond excavation, shaping and de-silting, whilst women and men rolled up their sleeves – bringing in tractors to shift the huge quantum of soil to nearby fields.

Together we revived the ponds, resulting in an additional 10,880 m3 water storage capacity in Balada, and 3626 m3 additional water storage capacity in Lakholav. And the ripple effect in the community was unbelievable.

Farmers were able to bring 120 acres more land under cultivation, wells in the surrounding area were recharged, and soil fertility improved. There was a 57% decrease in water tanker usage. Expenditure on water reduced by 67% in Lakholav and 14% in Balada, and expenditure on health reduced by 22% in Balada and 47% in Lakholav."

**MANOJ AGARWAL**
**Deputy General Manager**
**Ambuja Cement Foundation**



# jugaad *(noun)*

a flexible approach to problem-solving that uses limited resources in an innovative way.



*“Today we earn Rs. 1.75 lakhs per annum and also have some status – we are known as the ‘Ber Women’ in the region.”*

“My daughter and I lived on a barren 4 acre plot for years – there was no breadwinner in our family. We did nothing and lived a miserable life. One day I peered over the fence and watched my neighbour tending to his Ber (Indian plum) plantation, and thought ‘We too, could do that!’ I attended a training session, learnt about it and we decided to take the plunge and establish 250 saplings. But water was a problem and to get started, we needed to install a drip irrigation system first. We were already neck deep in debt, but there was nothing to it – we had to take a risk. Somehow we scraped together the funds from mere dust, and put the drip system and plants in. Our entire lives depended on those lines of pipes and tiny saplings. It took time, we struggled to survive as we waited, but in the end it was worth it. Today we earn Rs. 1.75 lakhs per annum and also have some status – we are known as the ‘Ber Women’ in the region.”

**NENUDI DEVI**
**Balada Village, Rajasthan**

**MADHURAM JAT**
**Kharadi, Jaitaran, Rajasthan**

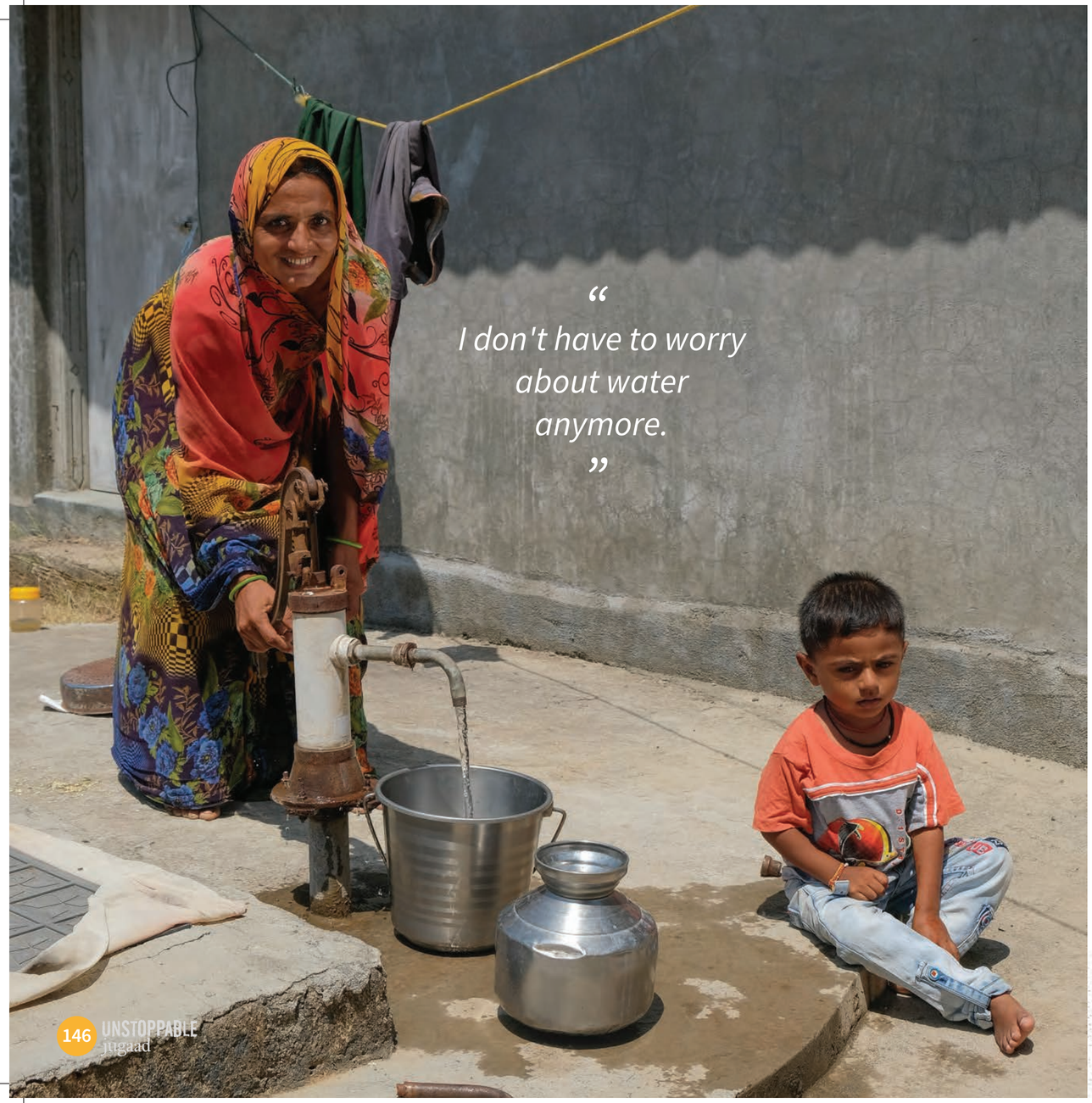
"Farming is often a subsistence business and that's what it was for me! But little did I know that I was burning away cash every time I burnt the stubble from my crop. Once I understood that the waste material could actually be used as a biomass fuel, and earn me additional income, I threw myself into it. I started supplying mustard husk as biomass, and then gradually also provided shredded juliflora as biomass – employing 15 people for 8 months of the year along the way. With the extra money I decided to reinvest it in this biomass business – purchasing machinery to chop the waste material, a new tractor and a two wheeler to speed things up. With the biomass business booming, I started to invest the profits in my general farming business and moved into high yield variety crops and adopted better fertilisers. That business started to grow and with the additional profits I could send my kids to private schools and give them a brighter future. Biomass has turned my life around – along with the lives of everyone around me. And we no longer need to burn stubble in the field - reducing carbon emissions and pollution. It is a win win for everybody."



Success is not about your resources. It's about how resourceful you are with what you have.

TONY ROBBINS





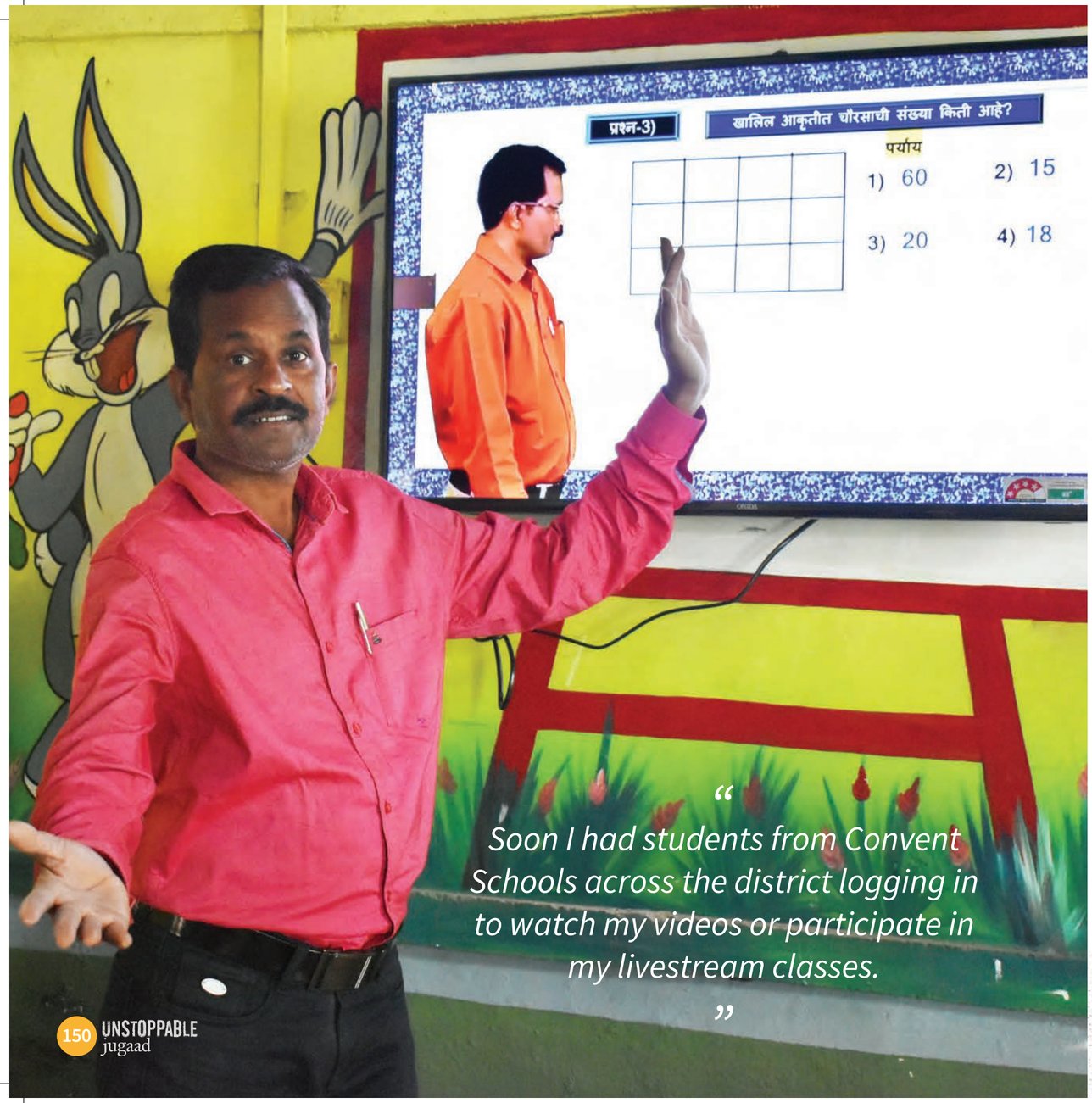

“The water around here was saline and made us sick – forcing me to trudge 4 kms daily to find sweet water. Already we were poor, like everyone else in our village, but this water issue made life harder. We learnt about Rooftop Rainwater Harvesting and whilst we couldn’t afford it, we knew life could only get better if we had one. We borrowed heavily and did what we could to get that water structure installed, before the rains. And then everything changed. We had our own water at our doorstep for most of the year and my life was freed up completely. I can now spend my time earning - I have 4 buffaloes and sell their milk daily. I can also focus on sending my child to school and don’t have to worry about water anymore.”

**MANJUBEN JALA**
**Kanjotar, Sutrapada, Gujarat**

**MANN SINGH**
**Jagitiya village,**
**Kodinar, Gujarat**

“Bananas are thirsty – drinking almost 50% of water as you grow them! In this water parched area I used to spend Rs. 45,000 on electricity for pumping water and on labour – and the bananas were awful. Perhaps that’s why you would not see a banana tree around here for miles! But I also saw an opportunity – if only I could sort out the water issue. Drip irrigation was the answer, where I could actually use less water, save money and grow more. Today I only spend Rs. 15,000 on the crop, get an extra 35% production – and the bananas are tasty! Now all my neighbours are turning to me to help them grow bananas without drinking the well dry.”






*“Soon I had students from Convent Schools across the district logging in to watch my videos or participate in my livestream classes.”*



“When COVID-19 closed the doors of my classroom on 17th March 2020, I had to think outside the box in order to reach and teach my students. What started as a Whatsapp group of 3-4 students, swelled to 6000 students from across the district on Zoom, when I tried my hand at making educational videos and livestreaming classes.

I’m a simple man from a farming family, and had never dreamed of teaching digitally, until I attended a series of ‘E-Learning’ training courses. The courses captured my imagination and I immediately went out and bought myself a laptop.

So when the pandemic hit in 2020, I decided to start making small videos to share lessons with students on various subjects. But my early videos were thwarted by slow internet, dull lighting and poor sound quality, and students found them difficult to follow as a result.

Taking feedback onboard, I got to work and set up a small studio in the loft of my house – setting up a tripod and lights, upgrading my wifi and microphone; and even purchasing a ‘greenscreen’ software that enabled me to project powerpoint presentations behind me as I taught.

From April to September 2020, I made over 82 videos and their reach far exceeded my expectations.

My aim was to impact my existing and past students. But the links spread far and wide and soon I had students from Convent Schools across the district logging in to watch my videos or participate in my livestream classes.

How does my wife feel about my accomplishments? She is just happy that now I can do all this without cluttering up her house!”

**GIRIDHAR PANGHATE**
**Hardona, Chandrapur**

“At the age of 6, I had a terrible accident. Whilst playing, a boulder crushed my arms and both my hands had to be amputated. I had little hope for the future - a job, a career, a family. Day-to-day activities alone, were a challenge!

But in 2014, SEDI launched a skill training programme to train disabled youth in mobile phone repairing, sewing machine operator, sales and computers, and I was one of the 100 students who signed up.

Every student had different needs and it was not all smooth sailing. Some students couldn't walk, classrooms had to be modified to meet special needs, others were deaf and needed special communication skills to be dealt with.

I was riddled with fear. Would I be able to do it? Could I succeed? But SEDI trainers kept us motivated. With difficulties finding placement partners, ACF prepared us for business - helping secure bank loans and finding investors for start-up costs.

And so when the inaugral batch graduated, 59 brand new businesses were inaugurated - mobile phone repair shops, electrical appliance and daily good stores.

There are 213 differently-abled students just like me, who have graduated from SEDI and are succeeding in life!”

**IDRISH JOKHIYA**
**Rajula Taluka, Gujarat**





*“It seems I’m putting my brain to good use after all…”*

“I was completing my graduation and had my sights set on a government job when my father passed away and our family fell into financial crisis. Being an educated person, what would people say if I simply joined agriculture? But with no other choice at the time, I thought, let me put my mind to good use in farming and support my family of 9. I saw an opportunity in growing vegetables, quickly learning that early production of seasonal and off seasonal vegetables was the only way to get a good price from the market. But we faced a big water problem and had to find a solution. We got together as a group of farmers, and installed a pump to ‘lift’ water from the nearby river to irrigate our fields. With enough water, the vegetable business provided handsome returns! I soon saw another business opportunity and established a ‘Vegetable Nursery’ to supply year-round vegetable saplings to farmers. It seems I’m putting my brain to good use after all...”

**BISWANTH MANDAL**
**Bhairabdanga, Bahadurpur, Farakka**

"I feel blessed to spend every day working amongst these courageous people – leaders, who in the face of every obstacle and set back, have dug deep and found the resilience and strength to triumph!

It is why we 'wake up' every day, and why we believe so strongly that investing in building community leaders is so crucial.

We are grateful for the steadfast support of Ambuja Cements Ltd. who have walked with us on this journey, and have been 'unstoppable' in their commitment to our communities.

We hope these incredible stories of perseverance have inspired you to become unstoppable in your own life – harnessing your own unique gifts to pursue your passion and make a difference.

In a troubled world, amid so much negativity and bad news, we wish you have found 'hope' among these pages, that humanity will prevail."



**PEARL TIWARI**
**Director & CEO**
**Ambuja Cement Foundation**



# What's stopping you?

# DUST COVER

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