Integrated Livelihood transformation through Sakhi Mandal

Anjala Minj, a resident of Headhdahu village in Namkum block of Ranchi district, Jharkhand is a successful woman farmer. Headhdahu village consists of more than 300 households predominantly of the backward communities, where majority of the people are dependant on agricultural activities.

In the year 2012, Anjela became a member of Khusboo Self Help Group running under the tutelage of JSLPS.

Anjela was selected to become an Aajeevika Krishak Mitra (AKM) and received several trainings and exposure under MKSP project by JSLPS. She started exploring modern farming techniques and began practicing organic farming. She also received Farmer's Kit for various Kharif and Rabi Crops. Soon, she began giving training to other farmers in her village. Her approach towards organic farming motivated people to adopt the Package of Practices (PoP) and the farmers involved in the complete process from nursery plantation to the harvest. The returns they got from traditional farming and what they get today from practicing sustainable agricultural varies widely. Anjela motivated the farmers not to use chemicals and to focus only on organic manure. She gives training to the farmers on nursery plantation, vermicomposting, weed and pest control techniques which includes preparation of AgniAstra, Brahmastra, and Neemastra. The farmers today do not need to go out of the village to buy any of these products. Anjela is also running Farmer’s Field School in her village where she has planted papaya, mango, guava, pomegranate, maize, pigeon pea, lemon, and chilli. She uses the micro drip irrigation method and also mulching which have improved the nutrients in the soil and its water retention capacity. At FFS she trains the farmers of her village in mixed cropping methods. This has resulted in the farmers
growing enough vegetables and fruits for self-consumption as well as for sale. Anjela is a source of motivation for all the farmers of her village. Most have completely shifted to organic farming where no chemicals and pesticides are used. Organic farming has helped many families to get out of poverty by increasing yield along with quality and profit. Anjela has changed the vision of people towards agriculture and the villagers are willing to take up agriculture as their main source of occupation. The percentage of migration from the village has also reduced considerably.

A Mother of two children, Anjela along with her husband Ajay Minz works on her 3 acres plot. With the modern agricultural techniques, they do seasonal agriculture. In the words of Anjela, “Earlier, we didn’t know what to grow in which season and were unable to get the right price for our produce. But now, we do seasonal farming. We have enough of green vegetables and rice from our land and we are earning more than Rs 1 lakh annually from agriculture alone. Apart from this, I am also earning Rs 2,500–3,000 from JSLPS for my services as an AKM. Presently, I have around 150 farmers who are taking my services on agriculture by modern techniques. Farmers in my village are using less fertilizers and are mostly using organic manure. Now, we are working on developing a good market for the produce of the villagers.”

Talking about the SHG, Anjela told, “Earlier, I used to feel very helpless, but now I am empowered. I can do what I want to do. We have increased our assets also, I have 20 goats, 15 hens and get vegetables from our poshan vatika. We do mixed cropping, it saves time and space and yields good result. The SHG is everything for me. It’s a small bank which is always available.”

One-day workshop on Take Home Ration Initiative

Social Welfare department & JSLPS in collaboration has commenced the initiative of THR. In this regard, Rural Development Department, JSLPS organized a one-day orientation cum workshop program on Take Home Ration Scheme at Panchayati Raj Training Institute, Jasidih, Deoghar for the Village Organization members of two Blocks of Deoghar district namely Mohanpur and Deoghar Sadar.

Deputy Commissioner, Mrs. Nancy Sahay, headed the program, along with DDC, Deoghar, Mr Shailendra Kumar Lal, Trainee IAS officer, Mr Ravi Anand, and Public Relations Officer, Deoghar, Mr Ravi Kumar.

The DC and DDC Deoghar addressed the assemblage. Highlighting the objectives of the scheme in her address, the Deputy Commissioner said that its main objective is to ensure that rural pregnant women and children get the right amount of nutritious food. It is an initiative to fight malnutrition prevalent in women and children in the villages of Jharkhand. The women of village organization will play a significant role in the scheme. Further she added village organizations will be linked with ICDS centers under this program and ensuring availability of food packets will be the responsibility of the village organization.
Women Entrepreneurs from Sakhi Mandals of Jharkhand recognized at National Level

Solar LED Lights stall declared among the best and Samvaaddata Sakhis steal the thunder.

“If India is supposed to be a bird, then women are one of the wings of that bird. In order to see this bird soar in the skies of development, it’s very important for both the wings to be equally strong,” said the Governor of Telangana addressing the opening ceremony of the 17th Rural Technology & Craft Mela.

The mela was held in the Rural Technology Park, National Institute of Rural Development & Panchayati Raj (NIRD&PR), Hyderabad. The theme of the mela this year was ‘Women Entrepreneurs’ and it aimed to celebrate and promote the entrepreneurial skills of the rural women from over 22 states around the nation. The mela was held from 29th November to 3rd December and more than 200 stalls were put up displaying a variety of products made by the women of Sakhi Mandal. These unique products not only exhibited the creativity of the rural women but also had the authentic touch of their respective states.

The Sakhi Mandal of Jharkhand participated in the mela with their unique products, namely, bakery items, Solar LED Lights, Sohrai Paintings, Bamboo Crafts, etc., and were a major attraction at the mela garnering a positive response from visitors. The indigenous art forms of Jharkhand were well displayed in the Bamboo Crafts and Sohrai Paintings. The visitors were also drawn towards the preservative-free chocolates and bakery items made by the Sakhi Mandal members and these products were a major hit among children and students visiting the mela. Another center of attraction from Jharkhand was the stall exhibiting Solar LED Lights, which received popular response from the visitors because of its portable size and reasonable prices. Visitors were also amazed by the fact that the women residing in the distant rural areas are trained and specialize in assembling solar lights and are earning their livelihood from this work.

Samvaaddata Sakhis from Jharkhand who were deployed specially for the coverage of events and activities at the mela were the biggest center of attraction for all. Rural women with professional cameras in their hands and confidence in their voices while interviewing dignitaries and the stall bearers were a sight to behold. It was a pleasant experience for all to see rural women who once wouldn’t dare cross the boundary of their homes, expressing themselves with such confidence. These Samvaaddata Sakhis constantly covered all the activities related to the SHG Mela and posted about it through their personal social media handles which was later shared by the official sites of NIRD&PR.

In the closing ceremony of the mela, Dr WR Reddy, Director-General and Mrs Radhika Rastogi, Deputy-Director General, NIRD&PR, wholeheartedly praised the Sakhi Mandal of Jharkhand. The stall displaying Solar LED Lights bagged the title of being one of the best stalls. Needless to say, Samvaaddata Sakhis were in everyone’s mention for their active participation throughout the mela. Mrs Radhika Rastogi, DDG, NIRD&PR, said, “It is very heartwarming to see women exploring themselves and their potential. They are constantly evolving, taking charge and becoming empowered. The real goal of
development can be achieved then and only then, when the other half of the population realizes their potential and gets opportunities to bring it to the grounds accordingly.” Along with special mentions, the Samvaaddata Sakhis were provided Certificate of Appreciation. This year, the Rural Technology & Crafts Mela was of special importance as it was entirely focused on the Sakhi Mandals.

Women Farmers following modern technique of Agriculture

The women farmers of Jharkhand are being trained to plant mustard, potato, wheat and rabi vegetable by Package of Practices.

Creating Sustainable Livelihood avenues: MKSP

Jharkhand State Livelihood Promotion Society (JSLPS) through Mahila Kisan Sashatikaran Pariyojana (MKSP) is reaching out to every rural woman farmer in Jharkhand, with the aim to empower them through self-sustainable livelihood activities.

Daru block of Hazaribagh district is one of the intervention areas of MKSP project. Here, at the Rural Service Center, the products made from medicinal plants and NTFP. The products include lemongrass oil, incense stick, phenyl, trifala, etc. More than 1,200 farmers are engaged under this intervention. The MKSP project has thus been able to provide a sustainable source of income generation for the farmers of Daru Block.

In this regard, a state team of JSLPS along with COO Shri Bishnu C Paridha visited Daru block. The purpose of their visit was to monitor and review the progress made by Rural Service Centre and the participation of PG members in the venture. The members of RSC gave a brief about their business plan, their progress and problems. The state team also visited the plantation plot where the cultivation of lemongrass, plamarosa, and tulsi is being carried on.

State team visit
Scripting Success through Storytelling

“Don’t judge a book by its cover”. This popular phrase succinctly explains the persona of Amita Devi. Short in appearance, extremely quiet and bit shy, it’s quite difficult to figure out that she is a Samvaadatta Sakhi. This story is about a woman who herself is a storyteller. Amita is an established Samvaadatta Sakhi who covers the success stories as well as stories of change from the villages.

Amita, aged 32, is a resident of a small village named Gadhsidam in Rania block situated 70km away from Khunti district headquarters. She got married 12 years ago and is a proud mother of two children. Post-marriage, she led a life of struggle and hardships. Her husband, Harishchandra Bhuiyan was a marginalised farmer and worked as a daily wage labourer during the off seasons. She along with her husband could hardly manage the bread and butter for her family. However, despite poverty and multiple hardships, Amita continued her studies and completed B.A. from Kolebira, Simdega. Then, she completed her B.Ed. and started working in the local school where she was paid Rs. 2,500. She managed to contribute this amount in her family income for few years through it.

Under a special drive to spread the reach of NRLM to the remote and under-developed blocks of the state, JSLPS initiated the process of community mobilisation and SHG drive in Raniya block in 2015. Amita Devi joined the very first Sakhi Mandal named Jeevan Jyoti Mahila Samiti on 10th September, 2015. Rania was completely an underprivileged block then and the literacy rate was very poor. Thus, people feared and resisted themselves from getting associated with any such structure. Moreover, because of several societal barriers, women were not allowed to move out of the house or interact with strangers freely. In this situation, Amita acted as a catalyst and mobilised hundreds of women and convinced them to join Sakhi Mandal. Amita, being the only educated woman in her village, was appointed the Book Keeper (BK) of her Sakhi Mandal and subsequently was handed over the responsibility of BK of Gadhsidam Aajeevika Mahila Gram Sangathan and VOA of Rania CLF in May, 2016 and April, 2017 respectively at the time of their formation. She handled these three responsibilities along with her teaching profession for couple of months but left her teaching job to focus on her BK job.

JSLPS took a new initiative of Samvaadatta sakhi in March, 2017, in which Amita got selected. She had been given several trainings for this and was initially handed a Karbon Smart phone for story coverage and communication purpose. As a Samvaadatta sakhi, she had to cover stories and events within her block that were published in the fortnightly “PANCHAYATNAMA”. Panchayatnama covers the stories and events of the rural Jharkhand which has dedicated pages for grass-root stories written by the Samvaadatta Sakhis. Her keen interest in writing and rigorous mapping of different villages in the block on her bicycle improved her journalistic skills with time.

As Samvaadatta Sakhis., Amita has contributed her stories in a record 27 editions of Panchayatnama. Amita, after sending few stories, purchased another smart phone with better features in it and repaid the Sakhi Mandal loan from the remuneration. Recollecting her experiences, Amita says, "I am very grateful to JSLPS for transforming an ordinary woman like me into a Samvaadatta Sakhi. This profession has not only given me a lot of exposure but a new identity as well. Further, I am able to better take care of my family with the earnings of BK and Samvadata
Recently, Amita participated as Patrakaar Didi in Saras Aajeevika Mela organized at India Gate lawn, New Delhi. She covered various activities of the Mela and also contributed stories in the 16-page compiled report titled ‘Saras Aajeevika Samvaad’ that was launched in the closing ceremony by the MoRD officials. They all were well appreciated and also awarded by MoRD for the same.

**Organic Farming: Changing Lives for the Better**

A Village Organization in Burmu block, Ranchi has set an example for the rest, with the families of all the 34 members of Chaingada Aajeevika Mahila Gram Sangathan under the Chaingada cluster of the block, are practicing organic farming. The members achieved this special goal through collaborative participation and action and the active role of the Aajeevika Krishak Mitra, Ranthi Devi.

_The cascading effect of organic farming on the village life is visible in Burmu block, where farmers are today a happy lot._

The head of the VO Sushma Devi said that they started to execute the idea in mid 2018 and at present all the members of the VO have opted for organic farming. Apart from Chaingada Village, Saalhan, Kori, Lawagada and Butru village of Burmu block are also gradually picking up organic farming and are eschewing the practice of using chemical pesticides in their land.

Under organic farming, the members merge modern farming methods with the use of organic fertilizers such as Brahmastra, Neemastra, cowdung manure, etc. Ranthi Devi, AKM, says, “Use of organic fertilizers instead of chemical ones has gradually started to show positive results on the health of the soil as well. The fertility of the land has increased, and the quality of the yield has also improved.” Another member of the VO, Sunita Devi from Saraswati Mahila Samuh, practicing organic farming says, “Organic farming not only improves the quality but gradually increases the quantity of the yield as well. In one of our VO meetings back in 2018, we were discussing the harmful effects of chemical fertilizer farming on our health. Then our Krishak Mitra, Ranthi Didi, explained to us the benefits of organic farming and today, we are happy to say that our farms’ produce is pesticide free.” The members of Chaingada VO are practicing organic farming on about 75 acres of their village land and grow crops such as paddy, vegetable crops such as tomato, potato, brinjal, spinach and groundnut, pulses, etc. These members also adopt techniques like line plantation which gives space between each plant letting the roots grow freely, resulting in enhanced quality of yield. The members sell their produce in the nearby markets and in markets of Ranchi as well. They are planning on collective sale of the produce as well so that more profits can be achieved by cutting down the costs of transportation incurred by individual members going to market.
Udaan Project: Enriching lives of PVTGs

The Particularly Vulnerable Tribal Groups (PVTGs) mostly reside in remote areas like hills or forests and live a primitive lifestyle. In India, there are 75 PVTG groups residing in different parts of the country. In Jharkhand, there are 8 PVTG Groups, namely – Birhor, Asur, Birajia, Korwa, Parahiya, Sabar, Mal Pahariya and Souriya Pahariya. The population of these tribal groups is declining day by day which has led the government to formulate many initiatives to bring them into the mainstream and improve their lifestyle. The members of Parhaiya community reside in different parts of Palamu district.

Community change-makers are facilitated to help PVTG families get their entitlement

Special attention is being paid to PVTGs under NRLM programme to bring them under the SHG fold. Udaan is a special project for PVTGs being implemented by JSLPS. A special drive of 3 days is conducted to bring PVTGs households under NRLM fold. A few active and educated members of the PVTG community are selected as ‘change makers’ to collect information about their village and help the PVTG residents get their entitlement.

Under the Dakiya Scheme, each PVTG family gets 35 kg rice per month at their doorstep. The responsibility of packing rice for PVTGs has been given to the members of Sakhi Mandal to ensure that the right quantity of rice is packed and the PVTGs are not short-changed. This responsibility is also a source of livelihood for the Sakhi Mandal.

In Manatu block of Palamu district, members of Vishnu Ajeevika Sakhi Mandal are involved in rice packing. Here 23 villages have been marked as PVTG villages that contain approximately 259 PVTG households. All these households have been covered under NRLM fold through the Sakhi Mandal. In the case of PVTGs, male Self Help Groups have also been formed. In Pathalgadwa hamlet of Kedal village there are 13 PVTG households. There are two SHGs in Pathalgadwa – one with male members named Shankar SHG and the other is a woman SHG named Suraj Ajeevika Sakhi Mandal.

In Manatu, 5 change makers have been selected and are being facilitated to conduct entitlement drive. Vijay Parhaiya, a change maker said, “We first do the social mapping of the PVTG villages to get an idea about the number of PVTG households. Then we fill the interview schedule that contains questions related to the village institutions and other entitlements. Once the entitlement drive is completed, we help people of our community to get their entitlements. We are being paid Rs 500 per day for our work during the entitlement drive.”

Through Udaan Project the PVTG families are not only being brought under NRLM fold, but are also being facilitated to get their entitlements.
SHG Empowering Women

Earlier, whenever there was an emergency, Sunita's father would turn to the moneylenders who gave credit at 10% interest rate. Half of her father's income would go into repaying the moneylender. Exploitation by moneylenders was rampant and the entire village was in the grip of the unscrupulous usurers.

Sunita had always wanted to contribute to the family income. But apart from helping in household chores and agriculture work, there was not much else that she could do. In 2014 after learning about ‘Pradhan Mantri Mudra Yojana’ from her villagers, Sunita took a mudra loan of Rs 20,000 and opened a small convenience store.

When a team of JSLPS conducted a CRP drives for the formation of SHG, Sunita too joined Ganga Sakhi Mandal in December 2017. When her group received the Revolving Fund (RF), she took a loan of Rs 10,000 and expanded her shop to include groceries. Sunita has already repaid her loan and is now earning Rs 1,000 monthly. Sunita says, “since joining the SHG I have become independent and have gained confidence to lead my life in my way. Earlier, I did not have the courage to present my views or decisions in front of my family, but today I am eager to place to do so. Being a member of the SHG has brought financial independence to me, improved my social status in society, and has developed a sense of security in me.”

Creating Awareness on Right to vote

They made Rangoli and posters in order to make people aware to vote in the forthcoming assembly elections. The women took an oath that they themselves would vote independently and would also encourage the people of their home and village to vote. Till yesterday, the women who had hesitated to vote themselves, have become so empowered by joining the Sakhi Mandal today that they are not only voting themselves, but are also inspiring others to vote.
Organic Farming: A lucrative livelihood opportunities source for farmers

Rekha Devi, 23, is working as Aajeevika Krishak Mitra (AKM) and hails from an underprivileged community of Deoghar district. Rekha has transformed her agriculture farm into an organic farm over the past two years and made her fortune from it. Her farm is situated in Tumbabel village of Mohanpur block in Deoghar district. She admits that her life changed when she started to work as an AKM.

Rekha was living in abject poverty for seven years after her marriage. Her family of 5 members hardly had any source of income. Her husband worked as an unskilled labourer in different cities of Jharkhand and West Bengal but even that depended on seasonal availability of work. His income was insufficient to even meet the basic expenses of his family. Rekha gave birth to two children during the period and this added to the family's burden. Rekha had seen poverty and adversity all her life and did not want the same fate for her children. She decided to work hard to ensure a decent life for the kids.

She came to know about Sakhi Mandals and joined Kamal Aajeevika Sakhi Mandal in January 2017. At the end of 2017, she got selected as an AKM and received various trainings provided JSLPS, RDD, Government of Jharkhand. During these training sessions she learnt about the importance of organic farming and new techniques and methods employed in it. She also learnt to make organic fertilisers like Brahmastra (for all type of insects), Nimastra (for small insects), Jivamitra, Ghanjivamitra and Nadaf at home. These fertilizers provided all the nutrients and safety from insects to her crops once she began organic farming and she did not require chemical fertilizers. Armed with the knowledge, Rekha converted her agriculture farm into organic farm, initially cultivating paddy in one acre of land. She then took a loan of Rs. 10,000 from her Sakhi Mandal and cultivated pigeon pea in 2 acres of land. Eventually, she started cultivating chilli, potato, tomato, brinjal and creeper vegetables in her fields.

Her previous annual income from all the sources was hardly Rs. 10,000 – Rs. 15,000 per year; but this year she is expecting to earn Rs 60,000 to Rs 70,000 from her fields. Taking inspiration from Rekha, several other women of Tumbabel village have also started organic farming with advanced methods. Rekha is also helping them master the art of making organic composts at home.

But the biggest achievement for Rekha came a few months back when made to the newspaper headlines as one of the 24 rural farmers selected by the Government of Jharkhand for an exposure visit to Israel to explore new innovative technologies and methods of farming. Rekha’s ideas, interest, willingness and dedication to work hard were responsible for her selection from Deoghar district for Israel visit. Rekha says, “My family has been involved in farming for years. We used to work for months to grow just one crop annually but we were making no money. As an AKM, I learned a lot from the various trainings and exposure visits which are definitely helping me increase our family income. For rural farmers, organic farming is a lucrative livelihood source.”
Promoting Successful Livestock Rearing Model

Babita Devi from Serangatu village of Gola block, Ramgarh district is an APS whose efforts have brought an impactful change in the number of livestock in her village. She joined Shanti Aajeevika Sakhi Mandal in the year 2013 and later got selected as Aajeevika Pashu Sakhi. She received the training of APS in the year 2015. Prior to this, the source of her family’s income was through agriculture practiced on a small piece of land. Babita Devi had completed her intermediate studies but stayed at home with her four children. Her husband was the sole breadwinner. On being asked what motivated her to become an APS, she replies, “I always dreamt of becoming a nurse, but that could never be realized. When I got the chance of becoming APS, I thought if not nursing why shouldn't I become a para-veterinary service provider? So, I didn't miss the opportunity.” When Babita started providing her services in her village, the people were reluctant to avail it at first. Due to high mortality rate, the villagers had already thought of giving up on livestock rearing. Babita had to struggle to convince the villagers and explain to them her role and the benefits veterinary services would provide to their animals. Babita says, “I didn't have any livestock earlier as it was very difficult to manage two square meals for my family in the small income we had. I took a loan of Rs 2,400 from my Sakhi Mandal and bought a goat and started rearing it. By observing the health status of my goat, the curiosity in the villagers began to rise and gradually they began to understand my point.”

The constant efforts of Babita Devi paid off so well that in the 60-70 homes where she provides her services, the number of livestock has doubled. This was all made possible with the decrease in mortality rate due to correct nutrition and cleaner rearing environment provided to the animals. Also, this led to healthier quality of livestock and in turn resulted in bigger income for the farmers and the improved status their livelihood. Babita has around 20-25 goats now. She recently sold 2-3 goats for Rs 10,000 to Rs 15,000 in the festive season earning a big profit due to the healthier quality of the goats. Babita Devi says, “The transformation has not only occurred in the number of livestock or lives of the villagers, but in my life as well. First of all, I have an identity of my own and I feel content that I have put my education to some use. My dream of acquiring a skill in medical sciences has been fulfilled. I support my husband in earning for the family. I feel empowered as earlier I used to have no money in my hand, but today, I am earning a regular income through veterinary services and sending my kids to school. I want them to gain proper education as education opens the doors to opportunities.”

Sakhi Mandals are becoming the spine of transformation occurring in the lives of the rural women of Jharkhand. They are not only becoming socially empowered, stepping out of their houses, taking responsibilities, earning an identity; but are also exploring and excelling in livelihood opportunities. Aajeevika Pashu Sakhis are one such game-changers in the course of this transformation which has resulted in replenishing the quantity and quality of livestock in Jharkhand and in bringing back the interests of the rural population into animal-rearing.
Business correspondent Sakhi (BCS) is a community cadre who develop the cater the financial services in rural villages. The main objective of the program is to bridge the gap between rural and formal banking system. The BC Sakhi have been reaching every corner of rural villages, establishing BC points and providing financial inclusion services to the rural people.

Through this initiative, the team of Hazaribagh was able to establish a BC point on 26 September 2019 at Bes village, one of the remotest areas in Hazaribagh District. The residents of the village neither had financial literacy nor access to financial inclusion services.

Reena Kumari (BC Sakhi) says, before the formation of SHG in their village in 2017, most of the villagers did not have a bank account especially women. Those who had an account found easy accessibility to financial inclusion services was tough, as there is no financial institution near the village. Lack of means of transportation was the chief deterrent to the mobility of the villagers. They had to travel to Khapriawah, Bes, Nawada where for marketing or in case of any other need. Today, with the help of BC point BC Sakhi is providing financial services such as account opening, cash deposit, cash withdrawal, fund transfer, SHG account opening, loan deposit, Insurance – PMJUBY and PMSBY, and other banking services to every household of the village. Till date, Reena Kumari, the BC Sakhi, has enabled transaction worth Rs 5 lakh along with account opening of 35 Villager and SHG members. She is also earning Rs 3,000 to 4,000 monthly.

Nutritional food distribution under Take Home Ration

Nutritious dietary supplement food were distributed to the lactating, pregnant mothers and malnourished children in Jharkhand under THR.
Photo Gallery

CEO, JSLPS Shri Rajiv Kumar, interacted with the CLF Accountants in the residential training program held at Ranchi.

Banking Correspondent Sakhis, transforming lives, Spreading smiles..

Exposure visit of PG members at Solar Lift Irrigation Plant, in Tingaria village of Khunti district.

Students of DDU-GKY participated in raising awareness on voting.

Sakhi Mandal members making lac bangles at Daru block of Hazaribagh district.

CEO, JSLPS, participated in the training programme of External Block Anchor Person of NRETP Project.

An Initiative of Knowledge Management & Communication Cell

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