



Start slowly

Inform staff early

Validate, analyze,  
execute

Make stakeholders  
understand DT

Learn, measure,  
reassess, scale

## **CRAFT PEOPLE OVERCOME THE CHALLENGES BY ADOPTING DIGITAL PLATFORM**





*"The weak can never forgive. Forgiveness is the attribute of the strong."*

**- Mahatma Gandhi**

Dear Friends,

Who hasn't been hurt by the actions or words of another? But some wounds can leave lasting feelings of resentment, bitterness and anger — sometimes even hatred. But if you cling to that suffering, you can end yourself paying the price. You can embrace peace and hope by accepting forgiveness. Think about how moving towards forgiveness might benefit your physical, emotional, and spiritual health. To each person, forgiveness means something different. However, in general, it entails making a conscious choice to let go of bitterness and rage. You might never get over the person or thing that hurt or insulted you. However, you can loosen your grip on that act by practicing forgiveness. It may assist in releasing you from the grip of the wrongdoer. In some cases, forgiving someone might even elicit sentiments of comprehension, empathy, and compassion for the person who injured you. Not forgetting or excusing the wrongdoing done to you is not what forgiveness entails. Additionally, it need not entail reconciliation with the wrongdoer. You can focus on yourself and move on with your life more easily when you are forgiven. It is possible to experience better health and mental tranquilly by letting go of past wrongs and bitterness. But sometimes a question arises in our mind, what if, I am the one who needs forgiveness, then the Assessing and admitting the wrongs you've done and how they've impacted others is the first step. Don't be too hard on yourself. Consider reaching out to the people you've hurt if you sincerely regret what you said or did and seek their forgiveness. Express your heartfelt remorse or grief. Make no justifications when requesting forgiveness. No one can be made to forgive you by force. It is necessary for others to forgive at their own pace. Recall that forgiving someone takes time. Whatever occurs, make a commitment to treating others with respect, empathy, and compassion. So, I will suggest to Letting go of grudges and bitterness and forgive people because giving forgiveness doesn't means they deserve it..but because you deserve peace.

Hope is the ability to see that there is light in the midst of all the darkness.  
Best Wishes!

*Arun Kumar*

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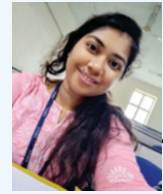
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## CRAFT PEOPLE OVERCOME THE CHALLENGES BY ADOPTING DIGITAL PLATFORM



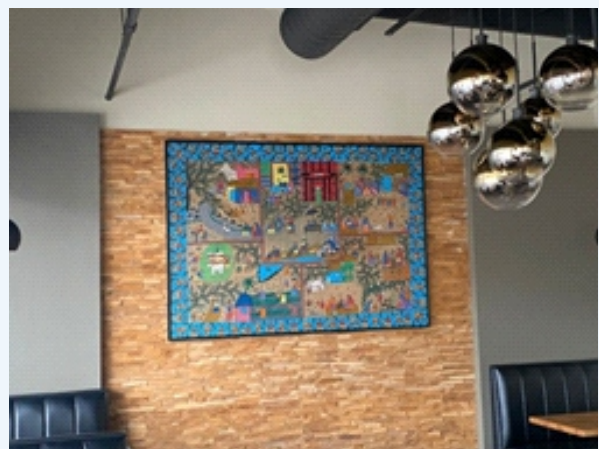
**Neha Singh**  
Research Scholar  
Amity University, Lucknow

The success of handicrafts is dependent on the products that are launched into the market in accordance with consumer tastes and preferences. Artists face several challenges, including licensing issues, low demand, a lack of access to raw materials, outdated tools and equipment, a shortage of skilled labor, high excise, poor infrastructure, policy uncertainty, local transportation (up to port), shipping issues, low subsidy, income tax, internet connectivity, and marketing. Rural producers/suppliers are currently trying to promote their products and services owing to a variety of factors.

By promoting traditional manufacturing methods with digitally created materials, digital technology in craftsmanship is now considered as an extension of the craftsman's hand. Both manual and digital procedures necessitate trial and error and are refined via experience, knowledge, and abilities. Sweaters were knitted or patterns were transferred onto paper in the past, shoemakers created shoes, and potters rolled vases and plates. Robots now employ an algorithm to incorporate complicated constructions made of copper wire, while 3D printers make furniture out of recycled materials.

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market in accordance with consumer tastes and preferences. Artists face several challenges, including licensing issues, low demand, a lack of access to raw materials, outdated tools and equipment, a shortage of skilled labor, high excise, poor infrastructure, policy uncertainty, local transportation (up to port), shipping issues, low subsidy, income tax, internet connectivity, and marketing. Rural



producers/suppliers are currently trying to promote their products and services owing to a variety of factors.

**Source:** Dolly Kumari artist painted madhubani Painting and able to sell her painting through social media( Instagram )

### Social Media Marketing

Social media marketing is the endeavor to persuade consumers that one's firm,



products, and/or services are worthwhile by using social media. Social media marketing entails marketing through online communities, social networks, blog marketing, and other channels. According to Lazer and Kelly (1973), social marketing is "concern with the application of marketing knowledge, concepts, and techniques to improve social as well as economic ends." It is also concerned with the social implications of marketing strategies, decisions, and operations." Social media marketing is more than just getting on the main page of Digg or another social news website. It is a scientific and purposeful procedure for establishing the company's influence, reputation, and brand within communities of potential consumers, readers, or supporters.

### **How Craftspeople are using Digital Platform Effectively**

Makers, merchants, galleries, and craft organisations are rapidly adopting Facebook, Twitter, and other social media platforms as critical tools for commercial and creative development.

In this article we look at some of the most important social media strategies and techniques being used in the craft industry today. We examine how these techniques are assisting in addressing the sector's problems, such as latent domestic and international market potential, the isolation experienced by solo merchants, and an underdeveloped retail infrastructure.

We analyze the potential for social media to improve the craft sector in four important ways, based on in-depth interviews with two makers who use social media.

**1. Marketing.** Social networking opens new opportunities for handmade e-

commerce. It specifically opens underutilized export potential as well as the possibility of converting 'window shoppers' into first-time customers. It also helps makers' firms mitigate their risk by broadening their retail base.

**2. Adding Worth.** Social media can be used to uncover hidden stories about the craft object and its creator. It has the potential to raise funds by demonstrating the creative process, the provenance of materials utilized, and the inspiration behind the piece.

**3. Creating Audiences:** Through their own frames of reference, social media can promote craft to new audiences with various cultural and lifestyle interests. In exhibition contexts, it can generate excitement by engaging audiences as active participants or commentators via mobile platforms and apps.

**4. Positioning :** social media can be utilized to help a maker or craft organisation gain a new professional and creative opportunities. As a result, it can assist both makers and organisations in evolving over time, as well as assist makers in managing numerous strands of an ever-changing portfolio profession.

### **Conclusion**

Almost all makers and craft organisations include social media in their business and creative development toolkits. When combined with online selling techniques, social media can help craft firms prepare for a changing economy by diversifying the retail base, developing international markets, and encouraging new consumers through content and customer comments.



Finally, social media helps creators to create a community of peers and viewers who support their work and help to overcome some of the challenges of working alone by sharing knowledge and information. There are numerous obstacles for makers and craft organisations using

social media, not the least of which is maintaining a comparable level of service for consumers who prefer other modes of contact. Nonetheless, it is undeniable that social media will play an important part in the growth of craft in the digital age.





## COMMERCE QUIZ

- What is a bank's 'Net Interest Margin'
  - Difference between Interest on Term Loans and Interest on Cash Credits
  - The Margin of Interest earned on Trading in Govt Securities
  - Difference between the interest income and the amount of interest paid out
  - Difference between the Base Interest Rate and the Average Lending Rate
- The basis of consumer surplus, according to Marshall, is
  - Law of diminishing MU
  - Law of proportions
  - Law of Equi-MU
  - All of the above
- First and foremost, which country initiated the World Economic Depression
  - India
  - Germany
  - China
  - USA
- Which of the following is a case of bailment
  - The lease of an apartment
  - Property held by a lender as collateral
  - Conditional sale of goods
  - A car is parked by the driver in a self-service parking lot, and the driver locks the car and takes the key
- Generally, deficit financing can create inflation. However, it can be checked if \_\_\_\_\_
  - government expenditure increases the aggregate supply in the aggregate demand ratio.
  - all the investment is indicated as payment on national debt only.
  - only the aggregate demand is increased.
  - All of the above

## ORAL THRUSH or ORAL CANDIDIASIS

A fungal infection of the mouth is called oral thrush. Antifungal medications are typically effective in treating it, and it is not communicable. Because it's brought on by a species of yeast known as Candida, it's also known as oral candidosis (or candidiasis).

**Symptoms of oral thrush includes,** White or yellow spots on your tongue, tonsils, gums, or lips; slight bleeding if the spots are scraped; soreness or burning in your mouth; dry, cracked skin at the corners of your mouth; difficulty swallowing; a bad taste in your mouth; loss of taste; and redness, irritation, and pain under dentures (denture stomatitis).

**Causes of oral thrush-** Candida albicans (C. albicans) overgrowth is what causes oral thrush and other yeast infections. A little quantity of C. albicans can dwell in your mouth without doing any harm, and this is normal. When your immune system is functioning normally, your body's healthy microbes help keep C. albicans under control. But the fungus can spread out of control if your immune system is weak or your body's delicate balance of microbes is upset.

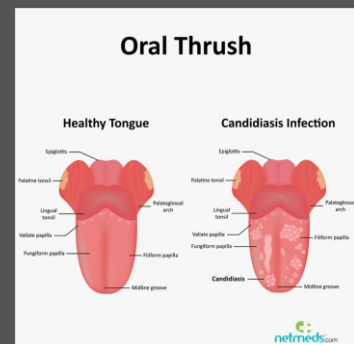
**Treatment for oral thrush-** To treat oral thrush, your doctor may prescribe one or more of the following medications:

- Fluconazole (Diflucan), an oral antifungal drug, clotrimazole (Mycelex Troche), an antifungal lozenge, and nystatin (Nystop, Nyata), an antifungal mouthwash that you can swish in your

mouth or swab in your child's mouth, are all examples of antifungal medications.

- Itraconazole (Sporanox), an oral antifungal drug, is used to treat oral thrush in people with HIV and in those who have not responded to other therapies. Amphotericin B (AmBisome, Fungizone), a drug, is used to treat severe instances of oral thrush.
- Oral thrush typically fades away a few weeks after you start treatment. But occasionally, it can come back.

**Prevention includes-** Avoid sharing cups and utensils with others, Eat a nutritious diet and practice an overall healthy lifestyle, Practice good oral hygiene by brushing your teeth twice a day, flossing every day, If you have dentures, remove them before you go to bed, clean them daily, and make sure they fit properly, If you have a corticosteroid inhaler, rinse out your mouth or brush your teeth after using it.





## THE ROLE OF SOCIAL MEDIA INFLUENCERS ON YOUNG ADULTS



**Neha Pandey**

Research Scholar  
Amity University, Lucknow Campus

Influencers on social media are now a constant in our life. These individuals utilise their influence on market goods, services, and way of life to their millions of followers on social media sites like Instagram, TikTok, and YouTube. Young adults resort to social media influencers for advice on everything from fashion and beauty to health and wellbeing in recent years, and they have grown particularly popular with them.

Influencers have become an important part of the digital landscape, and they can have a significant impact on young adults. The influence of social media on young people is undeniable, and this is particularly true when it comes to the role of influencers. In many cases, influencers can be positive role models and provide valuable information to their audience. For example, they can promote healthy lifestyles, provide educational content, and raise awareness about important social issues.

However, there are concerns about the potential negative impact of influencers on young adults, particularly when it comes to body image and health. Many influencers promote unrealistic beauty standards and promote products that can be harmful to the body, such as diet pills and detox teas. This can lead to young people feeling pressure to conform to these standards, which can have negative consequences for their mental and physical health.

Moreover, there are ethical concerns about the role of influencers, particularly when it comes to paid promotions. It is not always clear when an influencer is being paid to promote a product, and this can lead to young people being misled about the benefits and risks of the product. This

is particularly problematic when it comes to products that can be harmful, such as diet pills and beauty products.

Another concern is the potential for influencers to spread misinformation or endorse harmful practices. For example, there have been cases where influencers have promoted dangerous weight loss methods or encouraged their followers to go against medical advice. This can have serious consequences for the health and wellbeing of their audience.

Ultimately, the issue of the role of social media influencers on young adults is complex and multifaceted. While influencers can be positive role models and provide valuable information, there are concerns about their potential negative impact on body image and health. The issue raises questions about the nature of influence and ethical responsibility. Both influencers and their followers need to carefully consider the impact of their actions and reflect on their ethical responsibilities.

It is important for influencers to be transparent about their paid promotions and to ensure that they are promoting products that are safe and beneficial for their audience. They should also be mindful of the messages they are sending about body image and promote healthy lifestyles in a responsible and ethical way.

For their part, young adults need to be critical consumers of social media content and be aware of the potential risks associated with following influencers. They should question the messages they are receiving and seek out information from reliable sources. They should also prioritize their own mental and physical health and not feel pressured to conform to



unrealistic beauty standards.

While some contend that social media influencers benefit young adults, others worry that they could have a detrimental effect on their mental health and general wellbeing. This article will examine the impact of social media influencers on young people as well as the positive and negative aspects that come with doing so.

## Positive Role Models

The fact that social media influencers may act as positive role models for young adults is one of the main arguments in their favour. The promotion of healthy living choices like regular exercise, wholesome diet, and self-care is something that many influencers do on their platform. They also offer advice on how to have a good outlook and develop close bonds with others. Social media influencers may be a great resource for young adults who are searching for advice on how to have a happy and healthy life.

Additionally, social media influencers may be effective spokespersons for social issues including social justice, environmental sustainability, and mental health awareness.

## Inspiration and Aspirations

Young adults might get motivation and inspiration from social media influencers. Many influencers open up about how they overcame challenges and accomplished their objectives, which encourages others to follow their passions. Influencers frequently talk about their experiences visiting exotic places or going to glitzy events, which inspires young people to work hard and succeed.

Additionally, social media influencers can provide young adults a feeling of belonging and community. Young adults may interact with individuals who share their hobbies and have dialogues about issues that are significant to them by following influencers who have similar interests and beliefs. Those young people who feel alienated or estranged from their peers may find this to be very helpful.

## Risks and Concerns

While there are undoubtedly advantages to following social media influencers, this movement is also fraught with dangers and worries. Young adults running the danger of becoming too preoccupied with their looks and body image is one of the biggest risks. Many social media influencers present a highly edited and filtered version of themselves, which may give their followers false expectations. This can cause poor self-esteem and feelings of inadequacy, especially in young people who are already dealing with body image concerns.

Additionally, social media influencers may encourage young adults to engage in a culture of consumerism by urging them to purchase goods and services they may not actually require or be able to afford. Many influencers get paid to promote goods, which can lead to conflicts of interest and call into question the reliability of their advice.

Last but not least, influencers on social media may promote harmful lifestyle choices like severe dieting or binge drinking. Following influencers who encourage these behaviours can be especially risky for young individuals who are still forming their sense of self and values.

## Conclusion

In conclusion, social media influencers are now a major part of young adults' life. While there are undoubtedly advantages to doing so, there are also hazards and issues that need to be taken into consideration. It is important to teach young adults to be discerning users of social media material and to consider the messages and values they are exposed to.

Young adults can benefit greatly from assistance from their parents and teachers in navigating the social media landscape. In addition to encouraging young adults to put their own values and views ahead of those of influencers, they may offer advice and assistance in helping them build positive body image and self-esteem.





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8		4		6	2			3
	1	3	8			2		
				2		3	9	
5		7				6	2	1
	3	2			6			
	2				9	1	4	
6		1	2	5		8		9
					1			2

3	1	5	4	8	2	9	6	7
4	9	2	7	6	5	1	3	8
6	7	8	1	9	3	2	4	5
7	2	3	9	1	6	5	8	4
9	6	4	2	5	8	7	1	3
5	8	1	3	7	4	6	9	2
8	5	7	6	3	1	4	2	9
2	3	6	5	4	9	8	7	1
1	4	9	8	2	7	3	5	6

**Answer  
of the Previous  
puzzle**

Complete the Grid so that every row, column, and every 3 x 3 box contains the digits 1 to 9. Solve the puzzle by logic and reasoning alone, there is no maths involved,

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## INTERESTING FACTS ABOUT INDIAN STOCK MARKET

**Fact 1: Rule of 72-**The first thing a novice investor usually inquires about when they begin investing is how long it will take to double their initial investment. Using the rule of 72, which calls for a certain and fixed rate of interest, it is determined how long it will take to double the investment. To gain a rough idea of the return on investment, divide the rate of return by 72.

**Fact 2:** The largest stock exchange in the world is thought to be the Bombay Stock Exchange, or BSE. The BSE has the most companies listed on any stock exchange in the world with its 5,500 listings.

**Fact 3:** The Bombay Stock Exchange, which is regarded as the oldest in Asia, was founded in 1875 by industrialist Premchand Roychand. As he achieved success in the stockbroking industry, he was dubbed the Cotton King, the Bullion King, and the Big Bull.

**Fact 4:** The costliest share in the stock market is the one share of the MRF. It costs Rs 69,290 to buy 1 share of the MRF.

**Fact 5:** In 1995 the base value of nifty was 1,000 which recently crossed the 10K mark and now stands at 10,360 points.

**Fact 6:** Mumbai has the most Demat Accounts overall. Total 3.38 lakh demat accounts are now active in India as of September 2018. There are 177 lakh NSDL accounts and 161 lakh CSDL accounts, according to the information given in the SEBI bulletin from November 2018.

**Fact 7:** Stock Markets referred to as Bull and the Bear Market. Depending on primarily two states of the stock market it is referred to as Bull and the Bear Market. When the market is doing well with appreciating stock market prices it is called a bull market. The stock market is referred to as a bear market when the market is negative with falling stock prices.

**Fact 8:** The Tech giant TCS has a market cap of more than stocks listed on the Pakistan Stock Exchange.

**Fact 9:** Only a fraction percent of common people invest. Despite being the oldest and biggest stock exchange in the world only 2.5% of the common population make stock market investments.

**Fact 10:** When God of Cricket left International Cricket it affected the Indian Stock Market. In accordance with research by Russell Smyth and Vinod Mishra of Monash University in Australia, the Nifty index typically remains unchanged whenever an Indian team wins a game. But the stock market also suffers when Sachin Tendulkar loses a game. It was formerly close to 20% or higher.

# स्केनर द्वारा

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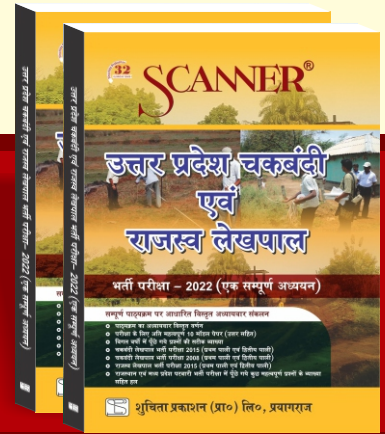


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## BHAVISH AGGARWAL

**Bhavish Aggarwal** is an Indian entrepreneur and co-founder of Ola Cabs and Ola Electric. Aggarwal was born and brought up in Ludhiana city, Punjab, in a Punjabi Hindu family. He graduated from Indian Institute of Technology Bombay with a bachelor's degree in computer science and engineering in 2008. He began working with Microsoft Research India as an intern for research before being restored as an assistant researcher. His first two years of employment were spent at Microsoft, where he also submitted two patent applications and published three papers in prestigious international magazines. He and Ankit Bhati launched Ola Cabs in Bengaluru in January 2011 as a joint venture. He found the ridesharing company Ola Cabs as a subsidiary of ANI Technologies on 3 December 2010 with his college friend Ankit Bhati. After having a negative taxi experience, Aggarwal conceived the idea for a cab firm, and in 2010 he and Ankit Bhati founded Ola Cabs. In 22 Indian cities, Ola Cabs has established itself as the most popular alternative for many customers and has grown to be India's largest network of personal transportation services. In a webcast for Bennet University students, he predicted that the COVID-19 epidemic will hasten technological advancements. He predicted that the markets would shift in favour of increased automobile rentals and subscription-based auto ownership. He announced in an internal email to Ola

staff that he will be leaving the company's day-to-day management to concentrate on the company's future forays into quick-commerce and electric vehicles in April 2022. In May 2017, Aggarwal initiated a test project in Nagpur, Maharashtra, by installing charging stations throughout the city and buying electric automobiles, electric buses, and electric rickshaws from manufacturers. Ola Electric was launched on May 26 under the umbrella of ANI Technologies. He acquired a 500-acre land in Pochampalli, Krishnagiri District in Tamil Nadu in January 2021 to set up the world's largest electric two-wheeler manufacturing factory and named it Futurefactory. He showcased Ola Electric's first electronic car, which is to be released in 2024. He also announced the setting up of the company's battery innovation centre (BIC) in Bangalore, which will be Asia's largest Cell R&D facility. He has been listed 30 under 30 Award by Forbes India in 2016, and won many other titles including, Global Growth Company Award by World Economic Forum in 2014, Unicorn of the Year Award by NDTV in 2016, Startup of the Year Award by Economic Times in 2015, and many more in the list.



## THE FROGS WHO WISHED FOR A KING

The Frogs were tired of governing themselves. They had so much freedom that it had spoiled them, and they did nothing but sit around croaking in a bored manner and wishing for a government that could entertain them with the pomp and display of royalty, and rule them in a way to make them know they were being ruled. No milk and water government for them, they declared. So they sent a petition to Jupiter asking for a king.

Jupiter saw what simple and foolish creatures they were, but to keep them quiet and make them think they had a king he threw down a huge log, which fell into the water with a great splash. The Frogs hid themselves among the reeds and grasses, thinking the new king to be some fearful giant. But they soon discovered how tame and peaceable King Log was. In a short time the younger Frogs were using him for a diving platform, while the older Frogs made him a meeting place, where they complained loudly to Jupiter about the government.

To teach the Frogs a lesson the ruler of the gods now

sent a Crane to be king of Frogland. The Crane proved to be a very different sort of king from old King Log. He gobbled up the poor Frogs right and left and they soon saw what fools they had been. In mournful croaks they begged Jupiter to take away the cruel tyrant before they should all be destroyed.



"How now!" cried Jupiter "Are you not yet content? You have what you asked for and so you have only yourselves to blame for your misfortunes."

**Moral: Be sure you can better your condition before you seek to change.**

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## CYNOSURE OF THE MONTH

### Ms. Neha Namdev Bhare

AIR: 30<sup>th</sup> CMA Intermediate (December 2021)  
Shahapur, Thane, Maharashtra.



#### 1. How do you feel after passing CMA Intermediate Examination?

It was the most beautiful feeling I had ever experienced. All that painful effort and every moment sacrificed during the journey feels worthwhile.

#### 2. What all has contributed to this success?

Well, Many factors contributed to it but the most important are Scanners(PYQ), Consistency, Perseverance and Support from family and friends specially Manish Kundekar & Sakshi Keswani. Also my sister Sanchita Bhare.

#### 3. What challenges did you face during your preparation?

Being the first person from a family pursuing a professional degree like CMA is the toughest challenge I have to face.

#### 4. How could you cope up with them? How did your coaching/teacher(s) help you?

I used online resources. Some problems are solved by Trial & Error. Many times I failed to deal with them or let's say I did things wrong but eventually coped with them.

#### 5. Your advice to the aspirant for CMA Intermediate Examination.

Try your best. Everything you sacrifice during preparation will give you returns infinitely. Focus on yourself and your preparation and let success follow you.

#### 6. Your view about Scanner?

Scanners specially in case of Theoretical Subject plays an important role. At the initial stage, Scanners are not required but as you come in last 2-3 months, Scanners can be the best friend.