

GROWING THREAT IN DIGITAL AGE

In the modern digital era, online financial transactions have become an integral part of everyday life. With the proliferation of smartphones, internet banking, UPI payments, and digital wallets, financial operations have become more convenient than ever. However, this digital revolution has also brought with it a surge in online financial frauds, posing serious threats to individuals, businesses, and the broader economy.

Online financial frauds refer to a wide range of deceptive practices carried out over the internet with the intent to steal money or sensitive financial information. Common forms of such frauds include phishing emails, fake customer care calls, QR code scams, identity theft, SIM swapping, and fake investment or loan offers. Fraudsters use increasingly sophisticated tools and tactics, often impersonating banks, government officials, or popular service platforms to gain the trust of unsuspecting users.

Over the past few years, there has been a significant rise in reported cases of online financial frauds across India. With the widespread adoption of digital payment systems like UPI, fraudsters have found new avenues to exploit. Victims are often tricked into authorizing fake transactions, sharing OTPs, or scanning malicious QR codes. Even educated and tech-savvy users have fallen victim to these scams, highlighting the sophistication of cybercriminals and the evolving nature of digital threats.

The impact of online financial frauds is not limited to financial loss alone. Victims often experience psychological distress, anxiety, and loss of trust in digital systems. In many cases, recovering the stolen money is a long and complex process involving banks, cybercrime units, and legal channels. Businesses, especially small and medium enterprises, face the additional burden of reputational damage and potential legal liabilities if customer data is compromised.

One of the key challenges in combating online financial frauds is the lack of digital awareness among a large section of the population. Many people, especially in rural or semi-urban areas, are not fully aware of safe internet practices. Moreover, the delay in reporting frauds, often due to fear or embarrassment, further complicates the process of investigation and recovery. Cybercriminals, often operating across states or even countries, exploit jurisdictional limitations and outdated policing systems. To effectively tackle the menace of online financial frauds, a multi-pronged approach is required. First and foremost, widespread awareness campaigns must be conducted to educate people about the latest scam tactics and safe online behavior. Banks and financial institutions should implement stronger security features, such as two-factor authentication and real-time fraud monitoring systems. Law enforcement agencies need to be better equipped with trained cyber-crime professionals and advanced digital forensics tools.

In conclusion, while digital banking and online transactions have brought immense convenience, they have also made individuals vulnerable to financial fraud.

The Farmer's Revolution: Viksit Krishi Sankalp Abhiyan

■ PROF POONAM PARIHAR

The "Viksit Krishi Sankalp Abhiyan" plays a vital role in agriculture development by promoting scientific outreach, sustainable practices, and farmer empowerment, ultimately aiming to make India the "Food Basket of the World." This campaign focuses on bridging the gap between research and field application, and fostering farmer-led innovations.

A nationwide initiative virtually, marking a significant step toward empowering farmers and strengthening grassroots agricultural development.

Hon'ble Prime Minister Narendra Modi has been inaugurated the nationwide initiative virtually, marking a significant step toward empowering farmers and strengthening grassroots agricultural development.

The Viksit Krishi Sankalp Abhiyan campaign, initiated by Union Minister Shri Shivraj Singh Chouhan, has been launched on 29th May 2025 from Puri, Odisha. The campaign will run for 15 days, concluding on 12th June 2025. Shri Chouhan will visit nearly 20 states, namely Jammu, Rajasthan, Gujarat, Uttar Pradesh, Bihar, Maharashtra, Haryana, Punjab, Uttarakhand, Assam, Meghalaya, Karnataka, Tamil Nadu, Telangana, Andhra Pradesh, Madhya Pradesh, Delhi, Chhattisgarh, engaging directly with farmers, scientists, and agricultural stakeholders. The campaign aims to educate farmers about modern technologies for major Kharif crops specific to different regions, raise awareness about beneficial government schemes and policies, guide farmers on using Soil Health Cards for crop selection and balanced fertilizer application, and collect feedback to understand to support research direction and innovation in agriculture.

The campaign will include participation from 731 KVKs, 113 ICAR institutes, state-level departments, and officials from agriculture, horticulture, animal husbandry, fisheries, as well as innovative farmers. The Viksit Krishi Sankalp Abhiyan has been started from 29 May to 12 June 2025 across over 700 districts. Team of scientists will travel village to village, engaging in direct interaction with farmers. The campaign aims to reach and interact directly with 1.5 crore (15 million) farmers across the country. The agricultural research has its own language, and the challenge lies in translating it into practical, scientific terms that can be effectively communicated to the end-users. This programme, he said, offers a platform to achieve that goal through collective and coordinated efforts by all stakeholders. (Shiv Raj Chouhan, Central



Agricultural Minister)

Agriculture is critically important to the Indian economy and society, serving as a cornerstone for food security, employment, economic growth, and rural development. It is the primary source of livelihood for a significant portion of the population and contributes significantly to the GDP.

Viksit Krishi Sankalp Abhiyan is a nationwide campaign launched to modernize Indian agriculture through scientific outreach, sustainable practices, and farmer empowerment. This Abhiyan is going to be conducted biannu-

ally before the Kharif and Rabi sowing seasons to provide timely field-level guidance on improving crop production, soil health, and resource management. It aims to cover over 65,000 villages across 723 districts and is expected to directly engage more than 1.3 crore farmers, fostering the adoption of scientific farming practices and promoting sustainable agricultural growth.

It aligns with the vision of making India the "Food Basket of the World" through science-backed, climate-resilient, and farmer-centric agriculture. The campaign is organized by

the Ministry of Agriculture & Farmers Welfare, Indian Council of Agricultural Research (ICAR), State Agriculture Departments, Krishi Vigyan Kendras (KVKs), and Farmer Producer Organizations (FPOs).

India promotes tech-driven farming through the Digital Agriculture Mission, AgriStack (Farmer IDs), and Namo DroneDidi. Apps like Kisan Suvidha and AI-based irrigation under "Per Drop More Crop" enhance farm advice and water efficiency (Source:DD). The Viksit Krishi Sankalp Abhiyan is agricultural campaign launched in India. It aims to enhance agricultural practices and support farmers across the nation. (Source Current Affairs 2025-2026)

The Indian Council of Agricultural Research (ICAR) and state governments will collaborate for effective implementation. The initiative targets around 1.5 crore. During the campaign, several critical topics will be addressed. These include vegetable research, climate-resilient crop varieties, water conservation techniques, and integrated pest management strategies. Farmers will receive guidance on adopting nutrition gardens and addressing challenges posed by climate change. An aspect of the campaign is post-harvest management. Farmers will be informed about the substantial losses in vegetables post-harvest and will be advised on low-cost techniques for better preservation. This includes the use of zero energy cool chambers and improved packaging methods.

The campaign will also focus on collecting data and feedback from farmers. This information will be analysed to understand challenges faced in the fields. The insights gained will guide future research directions, ensuring that agricultural practices evolve according to farmers' needs.

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The Viksit Krishi Sankalp Abhiyan aligns with Hon'ble Prime Minister Shri Narendra Modi's vision of Lab to Land. It aims to promote developed agriculture and contribute to the broader goal of a Viksit Bharat by 2047. The initiative is a step towards recognising farmers as vital contributors to nutrition and economic stability.

(The writer is working in SKUAST-Jammu)

Treating TB beyond medicine

■ DR MANISHA VERMA

At the recently concluded World Health Assembly at Geneva, the announcement of India's trachoma-free certification by the World Health Organization (WHO) is more than just a public health triumph; it's a profound testament to the power of a collective national will. This achievement, born from decades of proactive efforts in hygiene, cleanliness, and awareness, offers a compelling blueprint for how India is now tackling another ancient scourge, tuberculosis (TB). Indeed, the echoes of the trachoma victory resonate strongly in the nation's ambitious drive towards a TB-Mukt Bharat.

Just as a sustained focus on fundamental public health principles underpinned the fight against trachoma, the current war on TB is being waged with an equally comprehensive, and crucially, deeply ingrained Jan Bhagidari - people's participation-philosophy. This isn't merely a catchphrase; it's the very

bedrock of the government's strategy. The recent 100-day TB elimination campaign provides a vivid illustration of this resolve. The sheer scale of the undertaking, with 12.97 crore people screened and over 7.19 lakh TB patients notified, is staggering.

Yet, what truly sets this effort apart is the parallel commitment to dismantling the social symptoms of TB. The organization of 13.46 crore "Nikshay Shivers," or community screening and awareness camps, speaks volumes about a recognition that effective treatment extends beyond medicine to encompass the eradication of stigma, myths, and misinformation.

Jan Bhagidari, in the context of TB elimination, is a vibrant, multi-faceted phenomenon. It's an ecosystem that supports the tireless dedication of community health workers like ASHAs and Anganwadi workers, who are the most valuable point of contact in remote villages. They are the unsung heroes identifying presumptive cases,

ensuring treatment adherence, and providing vital nutritional support. Building on this foundation, the mobilization of resources by local self-help groups, NGOs, and faith-based organizations further strengthens this community-led effort by establishing critical patient support networks.

Before these frontline warriors even step onto the field, however, the ground is already being prepared by India's dynamic media ecosystem. The catchy slogan for the 100-day campaign, 'Jan Jan Ka Rakhe Dhiyaan, TB-Mukt Bharat Abhiyaan', is not just a clever turn of phrase; it's a national clarion call, resounding across television, radio, and public spaces in myriad local languages. This comprehensive awareness generation has been significantly bolstered by unwavering political will, with the highest echelons of government, including the Honourable Prime Minister, consistently championing India's progress. And under the aegis of the Honourable

Minister of Health and Family Welfare, a "whole-of-government" approach, fostering collaborations across ministries and proactive efforts at the state level, signifies a unified national commitment.

Another cornerstone of India's fight against TB lies in the pervasive reach of its Panchayati Raj Institutions. These over 2,50,000 local governments are pulling TB out of the shadows, normalizing conversations, and engaging sarpanches and gram pradhans as public health champions. What was once taboo is now openly discussed, and more importantly, acted upon, at the village level.

Media as a public health ally

The media's role in this monumental endeavour is indispensable. By spotlighting governmental interventions, social protection schemes, and inspiring stories of community-led initiatives, it cultivates public confidence and encourages individuals to step forward for care. This decentralized, people-centric model finds its most profound expression in the novel Nikshay Mitra initiative. The extensive media coverage around the Indian Council of Medical Research's evidence linking nutrition and TB treatment outcomes ignited a powerful wave of community action, bringing corporations, NGOs, individuals, and even children forward to become Nikshay Mitras. The distribution of over 3.06 lakh food baskets to TB patients and their families by more than 1.05 lakh Nikshay Mitras during the recent 100 days campaign vividly highlights the far reaching impact of this approach at the grassroots level.

Perhaps most powerfully, the emergence of TB survivors as champions has transformed the narrative. These individuals, having successfully navigated their own journeys of recovery, are now integral allies, offering empathy, guidance, and living proof that TB is entirely curable. Their structured training - where they understand the

science of TB, the ways in which it affects a patient psychosocially, and techniques to build community networks - and public sharing of experiences inspire treatment adherence and build crucial community empathy.

As India accelerates towards a TB-Mukt Bharat, the continued synergy between these key catalysts and the spirit of Jan Bhagidari will be paramount. Their combined power to inform, inspire, and mobilize is undoubtedly India's greatest asset. By strategically leveraging technology, fostering innovative communication strategies, and deepening community involvement, India is not merely striving to eliminate a disease; it is forging a healthier, more engaged society where every citizen is aware, every patient is supported, and where TB, truly, becomes a relic of the past.

(The writer is Additional Director General (Media), Ministry of Health and Family Welfare, Government of India)

WORLD NO TOBACCO DAY-COMMIT TO QUIT

■ SUNIL VAID

Every year on 31st May, the world observes world no Tobacco Day, a global health campaign lead by World Health Organization (WHO) to raise awareness about the dangers of Tobacco use and support effective policies to reduce its consumptions, known also as anti Tobacco Day, this observance highlights the devastating health, social, environmental and economic consequences of tobacco use and deceptive practices of tobacco and Nicotine Companies. World No Tobacco day serves as a powerful reminder of the public health crisis caused by tobacco and nicotine products, which claim over 8 million lives annually. The theme for World No Tobacco Day 2025 is "unmasking the appeal" which focuses on revealing how industries target youth through flavoured products, deceiving marketing and addictive product designs to create lifelong users.

WHO estimates that there are about 1100 million regular smokers in the world today. Global consumption of cigarettes has been rising steadily since manufactured cigarettes were introduced in beginning of 20th century. The consumption of tobacco has reached the proportions of global epidemic. The most prevalent form of tobacco use in India is smokeless tobacco and commonly used products are Khaini, Pan, Gutka. Smoking forms of tobacco used are bidi, cigarette and hookah.

World Health organisation came up with the idea of the World No Tobacco Day since 1987 to draw global attention to tobacco epidemic, prevent death and diseases it causes. Further to encourage the government to adopt policies to reduce smoking and other tobacco uses. The world health assembly passed a resolution making April 7, 1988 to be a "world no smoking day". After the resolution was passed, World No Tobacco Day on 31 May every year became a big day for health and community workers to help people quit tobacco.

COMMIT TO QUIT TODAY

Human Body is very vulnerable to harmful effects of smoking and it can harm our mouth, heart, lungs, blood circulation, stomach, skin, reproduction and fertility. Smoking causes cancer of mouth, lungs, oesophagus and stomach. Smokeless



Tobacco is known to cause oral cancer. Tobacco is also a major risk factor for non communicable diseases like cardiovascular disease, cancer, respiratory disease. Exposure of non-smokers to second hand smoke is an important cause of respiratory infections, worsening of asthma and poor lung function.

WHO served as a central hub for fostering communication and coordinating World No Tobacco Day events around the World. The WHO website provides a place for groups to share the news of their activities and the organization publishes this information on Line. Many Governments use World No Tobacco, Day as the

start date for implementing new smoking bans and Tobacco control efforts. The day has also been used as a spring board for discussing the current and future state of a country as it relates to Tobacco- for example in India with 275 Million Tobacco users, has one of the highest Levels of Tobacco consumption in the World. The GOI has also launched smoking Cessation Help Line to help curb the Wide spread addiction in the country.

For some, World No Tobacco day is seen as a challenge to individual freedom of choice or even culturally acceptable form of discrimination. From ignoring WNTD , to participating in protests

or acts of defiance, to bookending the day with extra rounds of pro Tobacco advertisements and events, smokers, Tobacco growers, and the tobacco industry have found ways to make their opinions heard.

The smokers may be made aware of numerous ways that can help them to kick the habit of smoking. Nicotine gums, Nicotine patches, lozenges and inhalers are designed to help smokers quit. Nicotine replacement therapy works by releasing a small amount of Nicotine into the blood stream, without the dangerous effects of inhaling tobacco smoke. This provides quick relief from the withdrawal symptoms and cravings that one can get when he stops smoking, and allows one to get on with the psychological habit of smoking.

Smoking suppresses immunity and increases the risk of being infected with COVID-19/ serious lung diseases. Smokers are susceptible as fingers come in contact with lips which increases the possibility of transmission of virus from hands to mouth. Sharing tobacco products such as waterpipes can transmit the virus between people.

World No Tobacco Day 2025 serves as a powerful reminder of the ongoing threat posed by tobacco & Nicotine products. Anti Tobacco Day 2025 is not just about awareness - its call to action for Govt's, Health Care Providers, Educators and Individual must work together to :

1. Challenge the tobacco industry's influence on public health policies.
2. Support youth focused education and cessation programmes.
3. Empower communities to resist marketing and misinformation.

It underscores the urgency of "unmasking the appeal" and dismantling the sophisticated tactics used by industries to trap millions into a lifetime addiction and disease. By exposing the truth, promoting regulations and empowering people with knowledge, Anti Tobacco Day continue to champion the global fight for a tobacco free world - one where every person can enjoy the right to health and a longer, healthier life. What we need is to burn, on a daily basis are calories & not tobacco . Stay healthy and happy with no tobacco.