

CYBER FRAUD: A GROWING CONCERN

Cyber fraud is a pervasive issue in today's digital age, impacting individuals, businesses, and governments alike. As technology continues to advance, so do the methods employed by cybercriminals, making it essential to understand what cyber fraud is, its various forms, and how to protect oneself from falling victim to it. Cyber fraud refers to fraudulent activities conducted via the internet. This can include identity theft, online scams, phishing attacks, and various forms of financial fraud. Cybercriminals exploit vulnerabilities in technology and human behavior to deceive individuals into providing sensitive information or transferring funds. Phishing: This is one of the most common forms of cyber fraud. Cybercriminals send emails or messages that appear to be from legitimate sources, such as banks or popular online services, prompting users to click on links that lead to fake websites. These sites often ask for personal information, including passwords and credit card numbers. Identity Theft: This occurs when a fraudster steals someone's personal information to impersonate them. This can involve opening bank accounts, applying for loans, or making purchases in the victim's name. Identity theft can lead to significant financial loss and damage to the victim's credit score. Online Shopping Scams: As e-commerce continues to grow, so do scams targeting online shoppers. Fraudsters create fake online stores or listings, often selling nonexistent products. Unsuspecting buyers make payments but never receive the items. Investment Scams: These scams promise high returns on investments with little risk. They often take the form of Ponzi schemes or unregulated cryptocurrency investments. Victims are lured into investing their money, only to find that the operation was fraudulent. Ransomware: This is a type of malicious software that locks users out of their own systems or files until a ransom is paid. Cybercriminals often target businesses, demanding significant sums to unlock essential data. The impact of cyber fraud is profound. For individuals, it can lead to financial losses, emotional distress, and a loss of trust in online transactions. Businesses can suffer from reputational damage, legal issues, and financial repercussions, including the costs associated with recovery efforts and regulatory fines.

Cyber fraud is a serious and growing concern in the digital landscape. By understanding the various forms it takes and implementing preventive measures, individuals and businesses can better protect themselves and reduce the risks associated with this pervasive threat. Awareness, vigilance, and education are key to staying safe in an increasingly interconnected world.

Reducing Pendency in Court Cases and Its Impact on Law and Order Machinery

■ PK MAM

The issue of mounting pending cases in Indian courts, now in the crores, continues to raise significant concerns. Equally troubling is the immense struggle prosecutors face in securing convictions, often hampered by the inability to provide foolproof evidence. This inadequacy frequently results in unfavorable verdicts, making justice seem like a hard nut to crack.

In this piece, rather than revisiting the many reasons for these delays (which I detailed in my 2022 article), I focus on the specific challenges that hinder legal practitioners and prosecutors from achieving justice for their clients.

As mentioned earlier, addressing these fundamental issues is crucial. One promising solution lies in the integration of technologies like artificial intelligence (AI) which could streamline the judicial process and significantly reduce case pendency. For instance, an Argentinian software has been suggested as a model for how India's courts could operate as efficiently as its passport offices.

Passport to Justice: Can AI help cut pendency dramatically? An Argentinian software suggests how India's courts can work as smoothly as its passport offices.

[Link to Article] (<https://timesofindia.indiatimes.com/blogs/toi-edit-page/passport-to-justice-can-ai-help-cut-pendency-dramatically-an-argentinian-software-suggests-how-indias-courts-can-work-as-smoothly-as-its-passport-offices/>)

India's judicial system faces an enormous backlog of cases, undermining public confidence in law enforcement and governance. The failure to resolve cases in a timely manner not only lowers conviction rates but also weakens the law and order machinery, enabling offenders to evade justice.

A major issue is the inability of prosecuting officials to secure convictions due to insufficient evidence or procedural challenges. This shortcoming leads to unfavorable verdicts and tarnishes the credibility of the justice system. As a result, the perception grows that justice is selectively applied, which erodes public trust. This erosion can lead to a breakdown in social order, as frustrated citizens may lose faith in the system's ability to deliver justice.

Impact on Law and Order

Delayed justice directly affects law enforcement's ability to maintain order. When cases drag on, victims are left without closure, while perpetrators often remain free, contributing to a culture of impunity. This not only demoralizes the police and prosecutors but also weakens their resolve to pursue future cases with diligence. The consequence is a significant drop in conviction rates, which undermines the deterrent effect of the law.

This inefficiency also increases the workload of law enforcement agencies, who must continue to track cases that should have been resolved, draining resources and energy. Over time, the system becomes overwhelmed, making it nearly impossible to deal with new cases effectively.

FATF Concerns: Terror Financing and Money Laundering

The Financial Action Task Force (FATF) has raised alarms about India's sluggish judicial process, particularly in cases of terror financing and money laundering. Over the last decade, the Enforcement Directorate (ED) registered around 5,000 cases of money laundering and terror financing but was able to complete investigations in only 2,300 cases, leading to fewer than 50 convictions. This slow progress in high-profile cases is a significant concern, as it weakens India's ability to combat financial crimes and affects national security. Delays in prosecuting these serious crimes not only embolden criminals but also damage India's reputation on the global stage, raising questions about its commitment to fighting terrorism and corruption.

Addressing the Pendency: The Way Forward

To reduce pendency in court cases, judicial reforms must be prioritised. Fast-track courts for specific cases, along with digitization and case management systems, can greatly reduce delays. A critical area of concern is the dismally low number of judges per million population. Addressing this shortage is essential for efficient case resolution. Additionally, subordinate courts often lack basic infrastructural necessities such as sufficient courtrooms, proper toilet facilities, and adequate staff. Improving these facilities is crucial to ensuring that the lower judiciary functions smoothly.

Furthermore, emphasis should be placed on using advanced Forensic Tools by the concerned departments to expedite the evidence-gathering process, making investigations more efficient and swift. This will ensure stronger cases are built, leading to timely convictions. Legal education must also evolve to prepare future lawyers for the practical challenges of law. Law schools should focus not only on theory but also on essential skills like evidence gathering and case management, ensuring that students are equipped to handle the realities of legal practice.

Conclusion: The pendency of court cases is a serious issue that impacts both law enforcement and the public's confidence in governance. Pertinent to note, in such cases, undertrials often face endless delays, with many spending more time in jail than the maximum sentence they would have served if convicted. Additionally, numerous innocent individuals remain imprisoned without a fair trial, further highlighting the need for swift and just legal proceedings.

Be the change that you wish to see in the world.

-Mahatma Gandhi

Jammu and Kashmir's Electoral Transformation: A New Dawn of Democracy and Aspirations

■ DIPAK KURMI

The first phase of the Jammu and Kashmir Assembly elections witnessed an unprecedented voter turnout, marking a significant shift in the region's political landscape. With participation levels crossing 58% at the time of writing and expected to exceed 60%, this robust engagement underscores a departure from the historically low voter participation in the region. The enthusiasm surrounding the elections has demonstrated the people's willingness to exercise their democratic rights and shape the future of Jammu and Kashmir, despite the political volatility of the past.

The initial success of the elections would have come as a blow to Pakistan-backed propagandists who have long peddled narratives that democracy in Kashmir is dead, especially following the abrogation of Article 370 in 2019. Instead, what the world witnessed on election day were long queues of voters eager to participate in the democratic process, highlighting a rejection of these external narratives and a renewed faith in the Indian electoral system. For the people of Jammu and Kashmir, the elections signal more than just the selection of representatives-they are about reclaiming their right to determine their future within the framework of a functioning democracy.

The vibrant atmosphere of the elections resembled the political fervor typically seen across India, with rallies, speeches, and debates dominating the landscape. The second and third phases of voting, scheduled for 25 September and 1 October respectively, are expected to maintain or even surpass the level of voter engagement seen in the first phase. This surge in voter turnout and political enthusiasm reflects a broader mainstreaming of the Valley and is a testament to the transformations witnessed in the region since the abrogation of Article 370.

A New Political Landscape: Mainstreaming Kashmir

The abrogation of Article 370 in 2019, which stripped Jammu and Kashmir of its special status, has undeniably brought about significant changes to the political, social, and economic fabric of the region. Srinagar, the region's capital, stands as a symbol of this transformation. Once a city marked by strikes, terror attacks, and a pervasive sense of fear, Srinagar has now been revitalized. Lal Chowk, a place historically seen as the focal point of political protests, now proudly flies the Indian flag-something unthinkable a few years ago.

■ VIVEK KOUL

Our generation has grown up with technology and is used to always having it and being around it. Even though we started out with much slower or bigger, we know what it is like to constantly be 'plugged in' or 'connected.' This is definitely something that has completely altered the way that the world works and communicates, from the biggest companies to a few words exchanged via text by friends. In this modern age it is hard to remember a time when social media didn't play a crucial role in our lives. While Facebook merely started as a small website to connect Harvard students to one another, it has become a multi-billion dollar industry. Now sites like Facebook and Twitter have various advertisements and celebrity users can make millions by endorsing products on these social networking sites. In keeping with celebrities' influential power, social networking can be used to help better the world. Influential people can Tweet about various causes or charities they believe in, which helps to get their cause recognized. Social Media allows people to interact in ways we could never imagine without it. People don't have time to have an hour long telephone conversation everyday with multiple people. It is very easy to catch up on someone's life through a simple message on the computer, even email. Social Media enables a route of communication not just for personal life but for businesses, purchases, and anything you can basically imagine. Businesses have boomed due to advertisements or media sites because they get the word out quicker and faster. People hardly read the ads in the newspaper now, the world revolves around online communication and advertising on a website such as Twitter or Facebook makes people notice because that is where their primary focus is now. Social networking websites have helped to transform everyday people into red carpet-walking

■ DR. SARVJEET SINGH AND DR. TAJINDER KOUR

In a time when social media and smartphones rule the tech world, it's easy to forget about more outdated gadgets like pagers. Unfortunately, these oncedormant devices are now reappearing in a terrifying way-not for their primary purpose but as deadly instruments of terror. The revival of the "pager bomb" serves as a stark reminder that evil individuals' innovative thinking keeps up with technological advancements.

Prior to the invention of cell phones, pagers, which were initially intended to convey brief messages across radio frequencies, were widely used. They have essentially become obscure over time and are now only utilised by specialists in places with poor cell service or in specialised fields like healthcare. However, the repurposing of this antiquated technology into a destructive weapon indicates a troubling change in the tactics used by present terrorism.

In the past, the city would be eerily quiet after dark, with locals retreating indoors out of fear. However, today, Srinagar bustles with activity well into the evening, with tourists and locals alike enjoying the revitalized city center. This transformation is not limited to urban spaces. Across the region, the abrogation of Article 370 has brought infrastructural development, with roads, schools, and hospitals being built at a faster pace than ever before.

The talk of Jammu and Kashmir in the international media before the abrogation often revolved around allegations of human rights abuses, with reports of torture, rape, and arbitrary detentions dominating the headlines. While these narratives were often exaggerated or false, they nonetheless had a significant impact on the perception of the region. Separatist groups and their overground workers had perfected the art of "victim shopping," feeding visiting foreign journalists stories of oppression and brutality. These narratives, while not entirely baseless, were often manipulated to serve the interests of external actors, particularly Pakistan, which has long sought to destabilize the region.

However, much of this seems like a bad dream now. The security apparatus in Jammu and Kashmir has been successful in cutting off the financial channels that once supported these narratives and the activities of separatist groups. The disappearance of the Hurriyat Conference, a separatist political organization that once wielded significant influence in the region, is a testament to the changing tides. The death of Syed Ali Shah Geelani, the hardline Hurriyat leader, marked the end of an era where the Valley's political calendar was dictated by his hartal (strike) calls. In the past, elections were frequently marred by low voter turnout as the Hurriyat's calls for boycotts were followed by a significant section of the population.

The Role of the Security Apparatus in Normalization

The normalization of the situation in Jammu and Kashmir owes much to the stellar work done by the Indian security forces and the administration under the Lieutenant Governor's leadership. The Indian Army, in particular, has played a crucial role in ensuring that terrorism does not regain its foothold in the region. The strategy has been simple yet effective: anyone who picks up a gun is neutralized within a year. This has significantly reduced the life expectancy of local militants, deterring many from joining terror

oufits.

The crackdown on terrorists has forced Pakistan-backed groups to shift their focus to Jammu, but even there, the Indian security forces have remained vigilant. The continued success of counter-terrorism operations has ensured that the region remains stable, albeit with the ever-present threat of Pakistani interference. The security forces have paid a high price in terms of manpower to maintain this peace, but their efforts have not been in vain. The elections, conducted peacefully and with significant voter participation, are a testament to the effectiveness of the security measures in place.

Aspirations of a New Generation: A Return to Hope

Perhaps the most remarkable aspect of this election is the return of aspirations in the Valley. For decades, the people of Jammu and Kashmir have lived in a state of perpetual fear and uncertainty. However, this election has brought with it a renewed sense of hope. The youth, in particular, are playing an active role in shaping the political landscape. Having grown up amidst political turbulence, the younger generation is now eager to contribute to the region's governance and development.

For the first time in years, the people of Jammu and Kashmir are beginning to believe in a better future. The presence of young voters at polling booths is a clear indication that they see democracy as a viable means to achieve peace, stability, and progress. This election is not just about electing representatives; it is about fulfilling the aspirations of a population that has long been denied a sense of normalcy.

This resurgence of hope is also evident in the participation of political groups that were once considered separatists. Parties like the Jamaat and Engineer Rashid's Awami Ittehad Party (AIP) are now taking the democratic path to make their voices heard. In particular, AIP, which won the Baramulla seat in the Lok Sabha elections by defeating Omar Abdullah, has emerged as a significant player in the Assembly elections. Engineer Rashid, the leader of AIP, had a lead in 14 of Baramulla's 18 Assembly segments during the Lok Sabha elections, and his success in these elections could signal a shift in the region's political dynamics.

The Fall of Traditional Political Parties

The traditional political parties of Jammu and Kashmir, such as the National Conference (NC) and the People's Democratic Party (PDP), have themselves to blame for

The power of social media in digital age

sites can be used to connect people worldwide. This means that business meetings can be conducted internationally via Google Hangouts or old friends can reconnect. For businesses, schools, and various other groups, the communication possibilities are endless.

These social networking sites have increasingly grown beyond personal use. Recently, employers have begun using social networking sites to examine the background of their prospective candidates, as well as to host interviews via Facebook or other social media technology tools. Groups can schedule virtual meetings or brainstorm together even when they can't physically meet. This eases the scheduling pressures for school projects and board meetings. It goes without saying that we as a society have a grown reliant and dependent on social networking sites. Overall, we rely on social networks for connectivity and primary communication in today's world.One of the largest industries that social media has had an effect on is news and journalism. Since, the internet is now the fastest and easiest way to get news, print media is diminishing and publications are being forced to post their articles online. Another effect of this advanced technology is that virtually anyone can now deem themselves a "journalist" and produce news that they feel is accurate and credible. Almost instantly we can create, share, and spread newsworthy or gossip stories across the globe. Social media has only made this easier. Top news stories are being broken via Twitter and other social networking sites and people worldwide are made aware of them almost instantaneously. The power of social media has allowed our society to be much more knowledgeable of worldwide affairs and news.

Today, we can Skype our friends/ colleagues on different continents, use Twitter to track for global trends, manage our multiple email

the erosion of their support base. For years, these parties dominated the political landscape of the region, but their failure to address the real issues faced by the people has led to their decline. The consensus in the Valley now seems to be that these parties have done little to improve the lives of the people and must be relegated to the past.

The rise of smaller parties and independent candidates represents a significant shift in the region's political makeup. These new players are more representative of the local population and have managed to connect with voters in a way that the traditional parties have not. Whether or not they can fulfill the promises they have made to their voters remains to be seen, but one thing is clear: the political landscape of Jammu and Kashmir is undergoing a transformation.

This election is not about promises to bring back Article 370, a move that is both impossible and impractical. Instead, it is about the real issues that affect the daily lives of the people. The voters of Jammu and Kashmir are not looking for grandiose promises-they want a normal life, a peaceful life, and a prosperous life. These aspirations must be met if the new political leaders hope to maintain the trust of their constituents.

A New Chapter for Jammu and Kashmir

The first phase of the Jammu and Kashmir Assembly elections marks the beginning of a new chapter for the region. The high voter turnout, the peaceful conduct of the elections, and the participation of new political players all point to a brighter future for the region. The abrogation of Article 370 may have been a turning point, but the people of Jammu and Kashmir are now taking control of their own destiny through democratic means.

The road ahead will not be easy. As long as Pakistan continues to meddle in the region's affairs, there will always be the threat of instability. However, the people of Jammu and Kashmir have shown that they are resilient, and they are ready to face the challenges ahead. The elections are a reaffirmation of their faith in democracy and a clear indication that they are committed to building a better future for themselves and for generations to come.

As the region moves forward with the remaining phases of the elections, one thing is certain: Jammu and Kashmir is on the path to progress, and its people are determined to make their voices heard. The elections are not just about politics-they are about hope, aspiration, and the promise of a better tomorrow.

accounts from our smartphones, coordinate with fellow professionals on LinkedIn, share photos and stories from last night on WhatsApp, launch a brand on Instagram, create a community on Facebook, get breaking updates from our news apps, order a taxi to the office with Uber and monitor our daily calorie usage with our FitBit. And we can do all of these things without even getting out of bed. Social media has its negative side as well. Instead of learning something new, or engaging in exercise, Indian teen's hangout on Facebook, share their selfies and comments and spend a lot of time on unproductive activities. Result is low intellect and poor physical shape. Office workers use social media during work hours. This distracts them from work and makes them unproductive. Every person with a smartphone and an Internet connection has access to social media all the time - on your PC, on mobile, at the cafe, while travelling, while resting at home, etc. This has made addicts out of many urban Indians. Such addiction eats into free time and disrupts sleep, kills confidence, causes stress and much more. Having access to people's lives at all times is not always a good thing. A new trend of cyber bullying is wreaking havoc all across the world. This is especially true with young kids. They are publicly harassing one another, and posting mean or slanderous things which are broadcasted to the entire cyber world. One of the biggest problems with the social media craze is that people are becoming more and more addicted to using it. It is the number one time waster at work, in school, and at home. All of this has caused people to have literal withdraws from their social networks. In a nutshell we can say that if the social media is being used in discipline, it will definitely bring a revolution otherwise our young generation may perhaps falls under the prey or trap of it.

return of the pager bomb serves as a reminder that we need to continuously evaluate both new and old devices. Although the advanced nature of today's threats might easily fascinate us, the real risks are frequently the ones that go unnoticed, such as pager bombs.

The pager bomb is back, and it serves as a sharp reminder that no technology is safe from abuse in these unpredictable times no matter how obsolete it may seem. By remaining watchful, broadening our security approaches, and never forgetting that nothing in the war against terror can be left to chance, we must adapt to the new ways and think beyond the limits of terrorists.

The world must not forget that the weapons of yesterday can still be manipulate today.

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