



Cyber Safety and Digital Security Awareness among Farmers

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India is witnessing a rapid transformation in agriculture through digital technologies. Farmers are increasingly using smartphones, mobile banking, Unified Payments Interface (UPI), Direct Benefit Transfer (DBT), e-NAM, digital land records, crop insurance portals, and various agricultural mobile applications for accessing information and government services. These digital initiatives have improved transparency, convenience, and financial inclusion among rural communities. However, along with these benefits comes the growing challenge of cybercrime. Many farmers, particularly in rural and tribal regions, possess limited digital literacy and are often unaware of cyber threats such as phishing calls, fake subsidy schemes, fraudulent loan applications, SIM swap fraud, QR code scams, identity theft, and online financial fraud. Cybercriminals frequently target farmers by exploiting their lack of awareness, leading to financial losses and misuse of personal information. Creating awareness regarding cyber safety and digital security has become an essential component of rural development. The National Service Scheme (NSS), through its motto "Not Me But You," plays a significant role in educating rural communities about safe digital practices. By organizing awareness campaigns, demonstrations, street plays, workshops, and interactive sessions, NSS volunteers can help farmers confidently adopt digital technologies while protecting themselves from cyber fraud.

Objectives of the Awareness Programme

The Cyber Safety and Digital Security Awareness Programme was organized with the following objectives:

1. To create awareness among farmers regarding various forms of cybercrime and digital fraud.
2. To educate farmers about safe use of smartphones, mobile banking, UPI, internet banking, and digital payment systems.
3. To promote secure online behaviour by encouraging the use of strong passwords, OTP confidentiality, and two-factor authentication.
4. To familiarize farmers with official government portals and authentic digital agricultural services.
5. To encourage immediate reporting of cyber fraud through the National Cyber Crime Reporting Portal and cyber helpline (1930).
6. To improve digital literacy among rural communities for safe adoption of digital technologies.
7. To strengthen trust in digital governance and financial inclusion initiatives.
8. To enhance the role of NSS volunteers in promoting cyber awareness and digital empowerment in villages.

Need For Cyber Safety Among Farmers

Modern agriculture has become increasingly dependent on digital services. Farmers receive PM-KISAN benefits, crop insurance payments, subsidies, and market information through

digital platforms. Unfortunately, cybercriminals exploit this transition by impersonating bank officials, government representatives, insurance agents, and telecom providers.

The major reasons why cyber safety awareness is essential include:

- Increased digital financial transactions.
- Limited digital literacy among rural populations.
- Dependence on WhatsApp and social media for information.
- Growing use of agricultural mobile applications.
- Rising incidents of online financial fraud targeting farmers.

Therefore, awareness and education are the strongest tools to protect farmers from cyber threats.

Common Cyber Threats Faced by Farmers

The programme explained several common cyber frauds affecting rural communities:

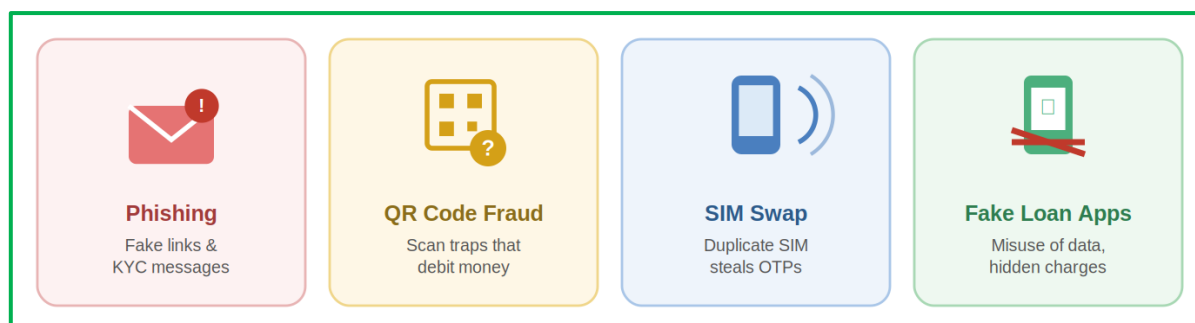


Fig:1. Common cyber frauds targeting rural communities.

1. Fake PM-KISAN and Subsidy Calls

Fraudsters pretend to be government officials and ask for Aadhaar details, bank account information, or OTPs to release pending subsidies.

2. Phishing Messages

SMS or WhatsApp messages containing fake links ask farmers to update KYC or verify bank accounts, resulting in theft of confidential information.

3. QR Code Fraud

Cybercriminals convince farmers to scan QR codes for receiving payments. Instead of receiving money, the farmer unknowingly authorizes a payment.

4. Fake Loan Applications

Unauthorized mobile applications promise instant agricultural loans but misuse personal information and demand excessive charges.

5. SIM Swap Fraud

Fraudsters obtain duplicate SIM cards to intercept OTPs and access linked bank accounts.

6. Social Media Misinformation

False information regarding government schemes, crop prices, employment opportunities, and investments spreads rapidly through WhatsApp and Facebook.

Suggestions

To strengthen cyber safety among farmers, the following recommendations are suggested:

1. Conduct regular cyber awareness camps in every village through NSS units.
2. Include cyber safety education in all agricultural extension programmes.
3. Develop awareness materials in local languages with simple illustrations.
4. Strengthen collaboration among banks, KVKs, CSCs, telecom providers, and educational institutions.
5. Organize practical demonstrations on safe digital transactions.
6. Promote digital literacy among women farmers and senior citizens.
7. Encourage farmers to verify every digital communication before responding.
8. Establish village-level Cyber Safety Volunteers through NSS.
9. Display cyber safety posters in Gram Panchayats, banks, PACS, and cooperative societies.

10. Encourage immediate reporting of cyber fraud through the National Cyber Crime Reporting Portal and helpline 1930.

Conclusion

Digital technology has transformed Indian agriculture by making financial services, agricultural information, and government schemes more accessible to farmers. However, increasing dependence on digital platforms has also exposed rural communities to various forms of cybercrime. Therefore, cyber safety awareness has become an essential component of sustainable rural development. The National Service Scheme serves as an effective platform for promoting cyber literacy among farmers through awareness campaigns, demonstrations, community interaction, and educational programmes. By equipping farmers with practical knowledge of safe digital practices and encouraging responsible use of technology, NSS contributes towards protecting rural livelihoods, strengthening financial security, and building confidence in India's digital ecosystem. A digitally empowered farmer is not only better protected against cyber threats but is also more capable of utilizing modern agricultural technologies for improving productivity, income, and overall quality of life. Through continuous awareness, community participation, and institutional support, NSS can play a vital role in creating cyber-secure and digitally resilient rural communities.



Fig:2. Awareness of Cyber Safety and Digital Security