

# Indus Water Treaty (IWT)

## Why in the News?

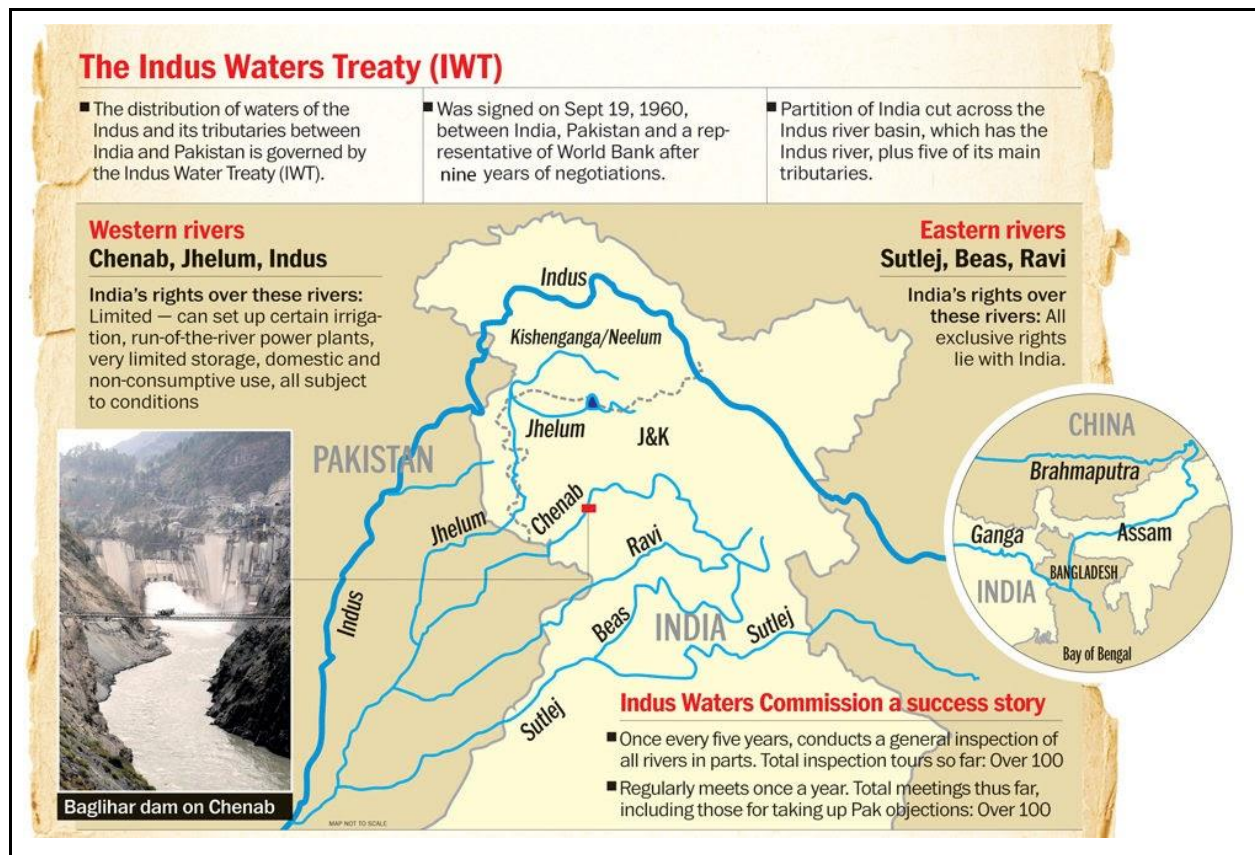
The Neutral Expert appointed by the World Bank under the **Indus Water Treaty (IWT)** recently supported India's stance on its authority to resolve disputes related to two hydroelectric projects in Jammu and Kashmir.

## Background of the Dispute

- The dispute arose after **Pakistan lodged a complaint in 2015**, prompting the World Bank to initiate two parallel dispute resolution processes:
  - **Neutral Expert (at India's request)**
  - **Permanent Court of Arbitration (at Pakistan's request)**
- **Projects in Question:**
  - **Kishanganga Hydroelectric Project (330 MW):** Commissioned in 2018 on the **Jhelum River**
  - **Ratle Hydroelectric Project (850 MW):** Under construction on the **Chenab River**
- Pakistan opposes these projects, fearing they could reduce water flow to its agricultural lands despite their **run-of-river** design, which doesn't involve significant water storage.

## About the Indus Water Treaty (IWT)

- **Signed in:** 1960, brokered by the **World Bank** between India and Pakistan
- **Water Allocation:**
  - **Eastern Rivers (Ravi, Beas, Sutlej):** Allocated for **India's exclusive use**
  - **Western Rivers (Indus, Jhelum, Chenab):** Reserved primarily for **Pakistan**
  - India can use Western Rivers' waters for:
    - **Domestic use**
    - **Non-consumptive uses** (navigation, flood control, etc.)
    - **Agriculture**
    - **Hydropower generation**
  - India's share is **30%** of the Indus River System, while Pakistan gets **70%**
- **Implementation:**
  - Both countries have **Permanent Indus Commissioners** as communication channels for treaty implementation.
- **Dispute Resolution Mechanism:**
  - **Permanent Indus Commission (PIC):** First level of dispute resolution for technical or factual disagreements
  - **Neutral Expert:** Appointed for technical disputes if PIC fails to resolve them
  - **Court of Arbitration:** A seven-member tribunal for legal disputes



## Challenges to IWT

- **Pakistani Objections:** Regular protests against Indian hydropower projects on the Western Rivers, citing violations of the treaty's technical norms
- **Climate Change:** Rapid melting of Himalayan glaciers may affect water flows in the Indus system
- **India's Growing Needs:** Rising population and increased agricultural demands push India to reconsider its water usage rights
- **Geopolitical Tensions:**
  - Water viewed as a **strategic asset**
  - After the **2016 Uri attack**, Indian leaders hinted at reconsidering the treaty
- **Trust Deficit:** Lack of transparency in data sharing and dam operations

## Way Forward

- **Joint Water Management:** Integrated river basin management with collaborative climate studies
- **Modernization of Treaty:** Update the treaty to include modern technologies and water-sharing principles like:
  - **Equitable and Reasonable Utilization (ERU)**

- **No-Harm Rule (NHR):** Obligation to prevent significant environmental harm to other nations
- **Transparency:** Real-time satellite-based monitoring and data-sharing mechanisms to improve trust
- **Strengthening Early Warning Systems:** Joint flood forecasting and disaster management initiatives

## Global Principles on Transboundary Water Sharing

Framework	Key Provisions
Helsinki Rules (1966)	Regulates river usage across borders, emphasizing dispute resolution through negotiation or arbitration
Helsinki Convention (1992)	Prevents and controls water pollution across international boundaries
UN Watercourses Convention (1997)	Establishes " <b>Equitable and Reasonable Use</b> " and " <b>No Harm Rule</b> " as key principles for water-sharing

By fostering cooperation, modernizing the treaty, and embracing technological advancements, India and Pakistan can ensure sustainable management of the Indus River system amid rising climate challenges and geopolitical tensions.

## Cooperatives

### Why in the News?

The **Union Home Minister and Prime Minister of India** inaugurated the **UN International Year of Cooperatives (IYC) 2025**.

### About IYC 2025

- **Proclaimed by:** United Nations General Assembly in **June 2024**
- **Theme:** "*Cooperatives Build a Better World*"
- **Objectives:**
  - Raise awareness about cooperatives' role in **sustainable development**
  - Strengthen the **cooperative ecosystem**
  - Advocate for **policy reforms**

- Inspire **youth leadership**
- **Host:** Committee for the Promotion and Advancement of Cooperatives (**COPAC**)

### What are Cooperatives?

- **Definition:** Voluntary associations of individuals with shared needs who unite to achieve **common economic goals**.
- **Aim:** Support members, especially the **poorer sections**, through **self-help** and **mutual aid**.
- **Resource Sharing:** Members pool resources for **mutual benefit**.
- **Global Movement:** Promoted by the **International Co-operative Alliance (ICA)**, founded in **1895**.
  - India hosted the **ICA Global Cooperative Conference** in **November 2024**, under the theme "*Cooperatives Build Prosperity For All*" aligning with the **Sahkar Se Samriddhi** vision.



### Cooperatives in India

- **Origin:** Cooperative Credit Societies Act, **1904**
- **Current Status:**
  - India holds **27%** of the world's cooperatives.

- **20%** of India's population is part of cooperatives (global average: **12%**).
- Top Sectors: **Housing, Dairy, and Primary Agricultural Credit Society (PACS)**
- Leading States: Maharashtra, Gujarat, Telangana, Madhya Pradesh, and Karnataka
- **Constitutional Provisions:**
  - 97th Amendment, **2011**
    - Added **cooperative societies** under **Article 19(1)(c)** (Right to Form Associations)
    - Inserted **Article 43B** to promote cooperatives
    - Added **Part IXB** (Articles **243ZH to 243ZT**) for cooperative governance
- **Governance Structure:**
  - **Multi-State Cooperatives:** Governed by the **Multi-State Cooperative Societies Act, 2002** (Union List, Entry 44)
  - **State Cooperatives:** Governed by respective **State Cooperative Societies Acts** (State List, Entry 32)



## Cooperative Banks

- Financial institutions operated by members on a **cooperative basis**
- Registered under **State Cooperative Societies Acts**
- Regulated by the RBI under:
  - **Banking Regulation Act, 1949**

- **Banking Laws (Cooperative Societies) Act, 1955**
- India has around **1,400 Urban Cooperative Banks**, with half located in **Maharashtra and Gujarat**

### **Significance of Cooperatives in Socioeconomic Development**

- **Social Cohesion:** Strengthens community bonds
- **Empowerment:**
  - Equal representation through the **one-person-one-vote** system
  - Enhances **bargaining power**
  - Promotes **leadership development**
- **Financial Inclusion:** Provides affordable credit to **farmers and small businesses**
- **Wealth Redistribution:** Supports **marginalized communities** through low-interest loans
- **Moral Values:** Promotes **trust, honesty, and cooperation**

### **Challenges Faced by Cooperatives in India**

- **Governance Issues:**
  - Political interference
  - Lack of awareness among members
  - Internal rivalries
- **Limited Reach:**
  - Underdeveloped in **Northeastern and Eastern states**
  - Focused on **single-purpose activities**
- **Operational Challenges:**
  - Weak audit systems
  - Poor coordination
  - Shortage of skilled workforce
- **Technological Gap:** Only **45%** of members are familiar with **digital tools**

### **Key Government Initiatives**

- **Institutional Support:**
  - **National Cooperative Development Corporation (NCDC)** (1963)
  - **Ministry of Cooperation** (2021)
  - National Cooperative Policy under the **Sahkar Se Samriddhi** vision
- **Legal Reforms:**
  - **Multi-State Cooperative Societies (Amendment) Act, 2023**
  - Model Bye-Laws for **PACS**
- **Economic Growth Initiatives:**
  - **World's Largest Grain Storage Plan**
  - **Margdarshika Plan** to set up **2 lakh new cooperatives**

- **White Revolution 2.0** to boost women participation in the dairy sector
- **Technological Inclusion:**
  - National Cooperative Database (NCD)
  - National Urban Cooperative Finance and Development Corporation Limited (NUCFDC) (Umbrella Organization for Urban Cooperative Banks)

### **Strengthening the Cooperative Movement**

- **Structural Reforms:**
  - Merge weak societies
  - Promote **Multipurpose Cooperatives**
- **Operational Efficiency:**
  - Professionalize management
  - Improve coordination
  - Digitalize services
- **Capacity Building:**
  - Skill development programs
  - Digital literacy training
- **Public Awareness:**
  - Mass campaigns
  - Inclusion of cooperative principles in education

### **Conclusion**

Cooperatives play a crucial role in **empowering communities**, promoting **financial inclusion**, and fostering **social cohesion**. With appropriate **policy reforms**, **technological upgrades**, and **capacity building**, cooperatives can significantly contribute to India's goal of **inclusive and sustainable development** under the **Sahkar Se Samridhhi** vision.

## **Beti Bachao Beti Padhao (BBBP) Scheme**

### **Why in News?**

The Union Ministry of Women and Child Development celebrated the **10th anniversary** of the **Beti Bachao Beti Padhao (BBBP)** scheme on **22nd January 2025**.

### **Objective**

The scheme aims to:

- Improve the **Child Sex Ratio (CSR)**
- Prevent **gender-biased sex-selective elimination**

- Ensure the **survival and protection** of the girl child
- Encourage **girls' education and participation**
- Promote **gender equality** and **women empowerment**

### Launch and Implementation

- **Launch Date:** 2015
- **Type:** Centrally Sponsored Scheme (100% funded by the Central Government) under the **Sambal vertical of Mission Shakti**
- **Ministries Involved:**
  - **Ministry of Women & Child Development (MoWCD):** Overall administration, advocacy, training, and monitoring
  - **Ministry of Health & Family Welfare (MoHFW):** Implementation of the **PC & PNDT Act**, capacity building, and health interventions
  - **Ministry of Education:** School enrollment, dropout re-enrollment, toilet construction, and education incentives

### Components of the Scheme

- **Advocacy Campaigns:** Mass awareness programs to address declining CSR and gender discrimination
- **Gender-Critical District Interventions:** Focused programs in **640 districts** to improve sex ratios, education, and healthcare access
- **Financial Incentive Scheme:** Linked with the **Sukanya Samriddhi Yojana** to encourage parents to save for their daughters' future

### Target Beneficiaries

- Girl Child
- Women
- Community at large

### Key Monitorable Targets

- Improve **Sex Ratio at Birth (SRB)** by **2 points** annually in critical districts
- Reduce gender gap in **Under-5 Child Mortality Rate** by **1.5 points per year**
- Increase **institutional deliveries** by **1.5% annually**
- Ensure **functional toilets** for girls in every school
- Improve **nutritional status** by reducing the number of **underweight and anaemic girls**
- Promote **girls' attendance** under the **Integrated Child Development Scheme (ICDS)**
- Enforce the **POCSO Act, 2012** to create a protective environment for girls



- Train local leaders as **Community Champions** to advocate for girls' education and gender equality

### Key Initiatives under BBBP

- **Digital Guddi-Gudda Board:** Online platform showcasing gender disparity in birth rates and information on girl child schemes
- **Udaan - Sapne Di Duniya De Rubaru:** Career shadowing program for girls to experience different professions
- **My Aim My Target Campaign:** Recognition of top-performing girls in higher secondary education
- **Aao School Chalein:** Door-to-door enrollment campaign for **100% girl child enrollment in schools**
- **Bal Cabinet:** Youth leadership program where girls simulate government roles to address community issues

### Conclusion

The BBBP scheme is a **comprehensive initiative** to address gender discrimination, promote girl child education, and empower women. It combines **advocacy, financial support, and community involvement** to create a safer and more equitable environment for girls.

## Sukanya Samriddhi Yojana (SSY)

### Why in News?

The **Sukanya Samriddhi Yojana (SSY)** has completed **ten years** since its launch.

### Objective

The scheme aims to:

- Promote the **welfare of girl children**
- Help parents save for their **daughter's higher education and future expenses**

### Key Features

- **Launch Date:** 22nd January 2015 under the **Beti Bachao, Beti Padhao Campaign**
- **Eligibility:**
  - Account can be opened by parents or legal guardians for **girls below 10 years of age**
  - Only **one account per girl child** is allowed
  - Maximum of **two accounts per family** (except in case of twins or triplets)

### Deposits and Contributions

- Minimum Deposit: **₹250 per year**
- Maximum Deposit: **₹1,50,000 per year**
- Deposits can be made for up to **15 years** from the date of account opening

### **Tax Benefits**

- SSY follows the **Exempt-Exempt-Exempt (EEE)** tax model under **Section 80C** of the Income Tax Act, offering tax exemption on:
  - Deposits
  - Interest earned
  - Maturity amount

### **Interest Rate**

- Interest rates are **revised quarterly** by the Ministry of Finance
- Interest is calculated monthly based on the **lowest balance** between the **5th day and the end of the month**
- The interest is credited annually to the account

### **Account Maturity and Withdrawal**

- The account matures **21 years** after opening
- Early closure is permitted for **marriage expenses** after the girl turns **18 years**, with proper documentation
- Withdrawals up to **50%** of the balance are allowed for **higher education** once the girl turns **18 years** or completes **Class 10**, whichever happens first
- Withdrawals can be made either in **lump sum** or **installments** (maximum one withdrawal per year for five years)

### **Account Management**

- The account is managed by the **guardian** until the girl turns **18 years old**
- After 18 years, the girl can manage the account herself by providing necessary documents

### **Premature Closure**

- Permitted in cases of:
  - Death of the account holder
  - Life-threatening medical conditions
  - Death of the guardian (with proper documentation)
- However, premature closure is not allowed within **five years** of opening the account (except in exceptional cases)

The SSY is a **secure, tax-efficient savings scheme** that encourages parents to build a financial safety net for their daughters' education and future needs.