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## 29. Mode of Compensation to Internally Displaced Persons (IDPs) from Thar Coalfields Areas of Sindh

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### Abstract

The main purpose of this study is to suggest the transparent mode of payment to expected internally displaced persons of Thar coalfields areas of district Tharparkar, Sindh province of Pakistan. According to national and international laws if people are displaced then they are being compensated as per applicable laws. Thar itself is backward area of Pakistan. At present due to presence of Thar coalfield, it is considered the mineral rich area of Pakistan. During mining, the people will be displaced and a suitable compensation will be set to pay. As practice, all IDPs are being paid the compensations in different areas of Pakistan by traditional ways and presently at some level, electronic media is used in transfer of payment to people. To make it more transparent a model is suggested. All the people having computerized national identity card (CNIC) be considered account holders and CNIC number be considered account number, which is already in practice by NADRA KIOSKS in Pakistan. All those who have no CNIC also be assigned account number with some identification. Amount whatever is decided be electronically transferred to every account. Every account holder be given a ATM card and password and for additional security finger prints/photograph be taken and after matching these, transactions should take place.

### 1. INTRODUCTION

Thar coal is in process of extraction and people living in the coalfields are expected to relocate. All over world those who are internally displaced persons (IDPs) are being given some compensation. It is said that relocation is the opportunity to prosperity and conditions of people improve. In Pakistan in case of Tarbella dam IDPs were given compensation in cash and plots (RAFIQ 1999). IDPs removed from Lyari River were resettled in well planned areas with all facilities like, Lyari Expressway, Baldia town and hawksbay, and these IDPs were living illegally in Lyari River (<http://lerpkarachi>). This area is so beautiful government has constructed roads, schools, colleges, shopping areas, parks, mosques, electricity and sanitation facilities etc. Those IDPs who were living in adverse conditions in Lyari River with very bad smell are living with honour. Expected IDPs, which will be removed from Thar coalfields, will be naturally given compensation as it is already in practice in Lyari River and Tarbella Dam. The Thar coalfields are located in Desert, Tharparkar District of Sindh province in Pakistan. The coal deposits are world's 134<sup>th</sup> largest reserves and discovered in 1991 by geological Survey of Pakistan (GSP) and the United State Agency for International Development. Pakistan has become known as one of the foremost country. It is one of the world's largest lignite deposits discovered by GSP in 90's, spread over more than 9, 000 sq. kms comprise around 175 billion tones sufficient to meet country's fuel requirements for centuries (wikipedia). In this project, investors of mining companies are investing and it will generate revenue for Pakistan that is why it is so important project and expected that IDPs will be given best compensation because these are living since centuries in this area, so it is expected that they will be given compensation more than Lyari River IDPs got. People living in this area are worried about their future and livelihood resources because 90 percent people are depending on agriculture directly or indirectly. In previous practice, payment through cheques in connection of different programs were being mailed by post office was not satisfactory. Comparatively Vatan card is better but their is always need for innovation and more trustworthy and user-friendly information system is needed to reduce the complaints. Keeping these things in mind, this study is under taken. Literature review is under taken and personal observations and informal interviews from users of easy paisa, UBL omni, NADRA e-Sahulat and NADRA KIOSKS were taken. To innovate the mode of transparent payments above services were considered for planning a new model. Organization of remaining paper is as bellow: section 2 details the review of concerned literature in NADRA KIOSKS easy paisa and UBL omni are reviewed. In section 3 suggested model for payment of compensation is given and finally section 4 is concluding remarks.

### 2. LITERATURE REVIEW

In Pakistan, banking sector is coming forward to serve electronically. Due to illiteracy majority is unable to avail this facility. The banks which have introduced branchless banking services, out of them easy paisa by Telenore mobile service through Taamir Bank and UBL Omni are popular. NADRA KIOSKS were also good service, it is not bank, it was collecting utility bills with providing them payment deposit facility in their account with CNIC number and operating with original CNIC swap and matching with thumb impression but still something was lacking, in spite of that something was lacking, but it has potential to serve (Herani 2007). Bellow are the few services by these sectors. In UBL all expected banking services are available for UBL Omni account holders like: money withdrawal, deposit, transfer, mobile cards' vouchers and bill payments (PTCL, SSGC, SNGPL, KESC, HESCO, FESCO), Web-portal access, SMS services, Wap services, UBL branch support, Visa card, ATM etc. Everybody with CNIC, Mobile Phone (Number) can become UBL Omni account holder with Rs. 500 of cash deposit. Money Sending Process needs following procedure: a. original CNIC number of sender; b. mobile number; c. name; d. City where you are sending money; e. Receiver CNIC number; f. Amount. UBL Omni Dukaandar enters the details of senders on his mobile and asks to submit a copy of your CNIC, which he keeps for submission to UBL. Sender receives an SMS on the mobile number provided on successful transaction, which contains a 16-digit reference number for this transaction. It is preferable to provide only senders own mobile number because this reference number is sent on the mobile number to the beneficiary to collect the funds. Senders receive a printed transaction receipt from UBL Omni Dukaandar, which contains details of all the transaction and needs to keep it safe till the successful collection of funds by beneficiary. Receiving Process needs receiver's 16-digit reference number, copy of original CNIC and after verification beneficiary receives funds. UBL Omni Dukaandar handovers the transaction slip along with cash to the beneficiary. On successful implementation of the transaction, a confirmation SMS is being sent to initiator and beneficiary mobile number, if provide initially. Charges received by the UBL are as under: Utility Bill Payment: Free; Mobile Voucher Purchase: Free; Mobile postpaid Bill Payment: Free; Omni money Transfer: 3.35% of the transaction amount (Min. transfer amount Rs. 500); Cash Withdrawal: 1.5% of the withdrawal amount (UBL omni). Easy paisa is mostly working in same way and services are good in both the organizations. Easy paisa was introduced before UBL omni and mostly UBL has replicated at some extent. NADRA was already collecting bills through Kiosks before 2008. Easy paisa is already introduced approximately with some services. It is pioneer in Pakistan in such

services. It is not visible that, which one is better, and to know this it will take time, but services are innovative. NADRA Kiosk was pioneer in bill transaction and for deposit in CNIC account, but unluckily these kiosk are removed and replaced with e-Sahulat. All the above services are in practice and are the positive innovations in transactions. There are some researches like (Herani 2007; Herani, Rajar and Dhakan 2007; 2010a; 2010b), which are suggesting more innovative steps to increase above services. Keeping in mind the above services, researches and according to need of Thar Coal fields' IDPS, a mode of payments is suggested in this study.

### 3. SUGGESTED MODEL

This model is continuation of previous models by Herani, Rajar and Dhakan (2007); Herani (2010a); Herani (2010b). As everybody wants a transparent way of payment, which is possible only following bellow suggested model:

Compensation is categorized in these types.

A- At time of first shifting for demolishing, loading, unloading, reconstruction along with two months wage of all members of family whose age is more than 12 years.

Unemployment allowance till five years be paid on monthly basis

B- Student scholarship as per requirement on monthly basis

C- Amount of livestock one time at time of shifting

D- Fodder for livestock on monthly basis

E- Recreation allowance yearly basis for coming twenty years

F- Medical allowance due to environmental pollution on monthly basis

G- Amount for religious places one time to chairman of local community organization

H- Amount for community hall once at time of shifting to chairman of local community organization.

J- Amount for natural resources.

K- Others which will be decided in resettlement plan.

Amount from one common pool be given to IDPs through SMS Banking. SMS Bank account should be opened by every individual through SMS. There should be no charges for maintenance of account. All transaction be free. NADRA card number/ mobile number/normal bank account number be allotted to every individual. Those whose age is below 16 years be also allotted number but withdrawal from their account not be allowed without parents opinion. Everybody who purchased mobile vouchers be given some benefits in cash and it automatically be deposited in their account no matter that amount is very small. A group of seven friends be responsible for these transactions fraud. At the time of deposits and transactions one common SMS should reach to all the group members to confirm that the transactions have been taken that is why correct. A group feels that this transaction is doubtful and some one else uses mobile, then that group member should inform by SMS to bank to stop this transaction or return that transaction. If any body who is out of station and doing any transaction more than usual limit of money from his account then at least two members from the group should confirm that this transaction is right then that transaction should take place. There should be a normal limit for every person but in special case it be increased on request to SMS confirmed by group. For people who want big transactions should consent limit at time of transactions. More then ten thousand be charged some limited amount less than normal banks. To increase the number of account model of MLM be followed, which is given in the research paper. At the time of opening account one should write the name of encourager and encourager be given some bonus up to 10 levels.

### 4. CONCLUDING REMARKS

All innovative steps taken by easy paisa UBL, Omni, NADRA Kiosks and e-sahulat are good. Referred suggestions of researchers are too advanced than services delivered by above organizations. All these are working well to encourage the people at maximum level and the suggested model is good and will increase the number of account holders, which automatically increase the deposits of that bank. Donor will deposit donations and as in this plan and the bank will get appreciations from donors and account holders in context of transparency. All the hardships during traditional transactions will be removed without using heavy work force and blaming of mishandling.

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