

Rahim Yar Khan, Narowal, Khanewal and Sargodha. The scheme had been launched in 15 districts of Islamabad in the first phase and will be expanded to 23 districts in the second phase. Around 1.2 million families will get free healthcare facilities in the first phase. The people of Sindh and Khyber

Pakhtunkhwa will, however, not benefit from the initiative because their governments have declined to become part of the federal government programme. The wider coverage of poor sections of society under health insurance scheme will be a great step towards making the country a welfare state.

Under the scheme, people living below the poverty line would be able to get best possible treatment at government's expense. Under the programme, the treatment of cancer, heart disease accidents, burns and other chronic disorders will be insured under the priority diseases category. ■

IBA LAUNCHES DISPUTE RESOLUTION FORUM

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The Center for Executive Education (CEE), Institute of Business Administration (IBA), Karachi, launched IBA-Dispute Resolution Forum (DRF) at the City Campus to promote services such as mediation, arbitration and conciliation as effective means of resolving disputes, especially in the civil/commercial space. The IBA-DRF is inspired by the Harvard Negotiation Project; a project created at Harvard University, which deals with issues of negotiations and conflict resolution.

The IBA-CEE has launched this forum to support the business community, especially owners of family businesses, to take advantage of available alternative dispute mechanisms such as mediation for cost-effective and expeditious dispute resolution. DRF will seek to implement non-court based practices of dispute resolution and negotiation, by working on real world disputes, improving conflict intervention methods, providing education and training, writing and disseminating conflict resolution techniques and practices. The forum will provide services of a panel of experts in dispute resolution for commercial disputes and negotiations.

The Forum is spearheaded by an Alternate Dispute Resolution (ADR) team, comprising of Advocate of the High Courts of Pakistan and Chair ICC Mediation Commission Ms. Navin Merchant; General Consul, Company Secretary and Head Corporate Communications ICI Pakistan Ms. Nausheen Ahmad; Advocate and Assistant Professor IBA Karachi, Mohammad Sohaib Saleem; and Barrister at Ijaz Ahmed and Associates, Hardwicke Chambers in Lincoln's Inn, London and Advocate High Court,

Altaf Qureshi.

Addressing the audience, chief guest CEO Pakistan Business Council Ehsan Malik highlighted the issues faced by businesses in Pakistan. He stated, "Dispute resolution processes in Pakistan are lengthy and rarely conclusive, which stifles growth and innovation, impedes investment and results in red tape. Pakistan has been ranked 136 out of 190 countries for ease of doing business by the World Bank and on the index of enforcing contracts, the country was ranked 156." In his opening remarks Executive Director IBA Dr. Farrukh Iqbal said, "Through forums such as the IBA Dispute Resolution Forum, we can offer business expeditious and cost-effective means for dispute resolution, therefore increasing confidence and removing impediments."

Furthermore, Associate Dean Faculty of Business Administration IBA Dr. Huma Baqai said, "Mediation is a very effective tool to assist businesses to get speedy enforcement of contracts and also to resolve their disputes amicably. When we conceived the project, we realized there was already a pool of trained experts available, as IFC had launched a project in 2016 under its ease of doing business pillar to promote mediation. We decided to build on this to institutionalize and provide a credible forum for dispute resolution".

Ms. Merchant shared the benefits of mediation for dispute resolution and said, "Mediation is an empowering and effective means of alternative dispute resolution. Mediation especially for family businesses will be extremely beneficial as it maintains confidentiality, preserves relationships and promotes harmony. It is probably in acknowledgement of this that the Securities and Exchange Commission of Pakistan (SECP) has issued rules promoting mediation".●

