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**Follow-up to the World Summit for Social
Development and the twenty-fourth special session
of the General Assembly: priority theme: strategies
for the eradication of poverty to achieve sustainable
development for all**

Statement submitted by Ashiana Collective Development Council, a non-governmental organization in consultative status with the Economic and Social Council*

The Secretary-General has received the following statement, which is being circulated in accordance with paragraphs 36 and 37 of Economic and Social Council resolution 1996/31.

* The present statement is issued without formal editing.



Statement

Introduction: Ashiana Ngo is a non-government, non-profit & non-political organization dedicated to working with deprived, neglected oppressed, rural communities, to fight against poverty, women and child health care and education injustice.

Mission: Empowerment of low-income communities to improve their quality of life on sustainable development basis. Ashiana started its journey from one of the remotest areas of Province Punjab in District Muzaffargarh for the social and economic uplift of deprived, poverty, women and child health care and education neglected, oppressed communities above the caste, creed, religion and other group boundaries.

Everyone understands the importance of economics which is a social science that studies the production, distribution, trade and consumption of goods and services. This very importance of economics resulted in the emergence of different economic systems in the world and all of those economic systems claim that they will fetch economic welfare. Those dominating and prominent economic system's failure to accomplish economic justice, prosperity, the eradication of the inequality and poverty make necessary an alternative economic system which can successfully make a starvation free and poverty free world. Islamic economics is a science studying the guidance of the human behaviour towards the use of resources to satisfy the needs".

This definition is based on the following facts.

1. The resources are enough for satisfying the needs.
2. But the resources should be protected from the waste, and improper use.
3. The human behaviour towards the resources should be controlled by divine injunctions.
4. Only legal needs, needs that build a life on the earth, should be satisfied.
5. Illegal needs (desires), which destroy life on earth, should not be satisfied they are never ending and never satisfied

6-Micro-finance

Micro-finance has been successful to bring the poor to a level to sustainability, its target group in Pakistan is not constituted by the poorest of the poor, who need food and health security, but the ones who do not have access to commercial banks' loans. Even the minimal collateral requirements potentially exclude the poorest of the country. The main reason for this is that the poorest people tend to be less visible and very shy, and often live outside the mainstream economy. Also, The UNDP report (2000) claims that "the hard-core poor, having few assets, are reluctant to take on the risks of credit, and when they do, it is usually for emergencies and consumption, not for production." Micro-finance schemes in Pakistan are limited with regard to targeting efficiency, financial and economic sustainability, and potential for growth in the economy.

Poverty is a major cause and effect of underdevelopment as is evident in case of Pakistan. Instead of focusing only on micro credit, it should be used in combination with effective policies of land reforms and public employment programs for poverty alleviation, as the combination will be more effective than a single policy as each of these focuses on different aspects of poverty. The micro-finance programs in Pakistan can be a success if the banks realize it as a major business opportunity and not merely a social obligation, which will require more exposure especially internationally. It helps to bring the much desired sustainability in these development programs.

7-Donations

The Donation is one of the voluntary economic instrument. No limit and eligibility criteria for performing contributions to needy. It can be diverted, apart from the eight heads mentioned for the distribution of donation, to any needy. and it will strengthen what economic implications emerged by donations.

Positive Measures

There are numerous Islamic and social orders and injunction to perform certain things which have an immense influence on economies justice, prosperity and growth. Important divine injunctions amongst them and their influence upon the economy are briefed below.
