

Savings and Credit / Community Funds Seminar

Bangkok, November 10 - 14, 2007

(Jointly organized by ACHR, SDI, CODI and IIED)

A brief report on the visit to GOVERNMENT HOUSE, Monday Morning, November 12, 2007

African groups sing their greeting to the Deputy Prime Minister : "Zenzele! Oooh Laa Laa!"

Somsook : Invites the participants to meet, share and express their appreciation to the Thai government policy which has opened up a national process for communities to lead and own their own development process. Introduces the visiting groups from 20 countries: South Africa, Namibia, Zimbabwe, Kenya, Malawi, Tanzania, Uganda, Zambia, Pakistan, Mongolia, Fiji, India, Sri Lanka, Nepal, Philippines, Indonesia, Vietnam, Lao PDR, Cambodia and Thailand.

- **These is a strong group of people here.** These are the people who are working hard, who believe in community-led development, who are actually making change in their various countries and who have a lot of achieved a lot. They are doing all this through community saving. Many are also using community development funds, which people put together - sometimes with government funds - as important tools, so that community people can manage their own development processes, by themselves.
- *Asks a few key community leaders to present their views and findings from the seminar so far, and ask any questions they may have of the Thai Government about community-led development, in which the Deputy Prime Minister has been a key policy maker.*

Jockin Arputham (President, National Slum Dwellers Federation - India, President Slum/Shack Dwellers International) : I think this must be one of the first-ever events where a group of slum-dwellers - and even pavement dwellers who live on the street without any structure to live in - are coming to Government House and sitting with the Deputy Prime Minister and tell about the reality of the very hard conditions they are living in in their respective countries.

- **Most governments in the world are not willing to entertain the community people to talk directly to the government.** Most of the time, the government always hears from a third-party, or high-level intellectuals who write reports and who talk big things. But we are the people, sitting in front of you, who are living the poverty everybody's talking about. We are the people who are earning daily: we are rickshaw-pullers, hand-cart pullers, head-loaders, street vendors - people who don't have any other means of survival.
- **"Not a single person who has come here is NOT saving!"** Everybody is saving, but we have different systems: there are daily savings, weekly savings, monthly savings. There are so many people saving, but they're not only saving money, they're collecting together all the poor people.
- **And all these poor people are not coming together to argue with the government!** I am very clearly telling the government and the policy-makers that we are here to change our lives. We want to get drinking water and we want to get decent houses ourselves. But we need the hand of the government. If the government supports us, we are there to do all the work ourselves.
- Today CODI is spread all over the country, and we are very, very happy to share all this knowledge, from all over the world, with the Thai people.
- **Last night we had dinner in the settlement along the canal (Bang Bua).** And the Africans and Asians were dancing all night with the people in that settlement to celebrate their beautiful new houses and their secure land. They never thought they would get the land, they never thought they would build such beautiful houses. But those houses were not built by developers, they were not built by contractors. They were not built by some scientist making an experiment to change the poor!
- **Many of these groups today wanted to bring their Ministers with them on this trip to Thailand.** And many have already visited - like Malawi, Mongolia, South Africa - to learn from CODI and how the Government of Thailand has found ways to work with the people and to allow them to do their own development. South Africa is now talking about adopting a CODI model in their country. We are here to appreciate the Government of Thailand - regardless of its political ups and downs, which do not concern poor people. And we give thanks on behalf of the global urban poor to the Government of Thailand for what it is doing for its people: bringing the people to be closer to government, changing the policy to be more suitable. I don't know how many millions of dollars have been spent in this kind of process! Many of us can't imagine in our

countries the government giving such money from the government budget for people-driven development! We go to our government and beg for just a hundred thousand rupees, and the government doesn't give it! And the cities tell us they have no money!

In the city of Bombay, where I come from, there is only 1 single toilet for every 800 persons. But here in Thailand, when we come and look at the development in land, in housing, in infrastructure: loans are made available to the people, easy installments, and it's all down towards the people's process! We have come to take back to our own countries what all you are doing here, to tell our governments: Look at this model! This CODI model, and this Baan Mankong model could be replicable everywhere! Every city and every mayor and every housing minister should learn what you are doing here.

- ***Request for a community-ministerial conference in Thailand :*** And I would request, on behalf of SDI and ACHR, and on behalf of all our NGOs and communities here, please why can't the government of Thailand host a slum-dwellers conference like this, and invite ministers and all the good-minded people in government from all our different countries to come here and see what is happening, really look at what kind of change has been brought about by this CODI model. On behalf of all of us who have come here, from three continents - Latin America, Africa and Asia - we have come here to greet you personally, and also to express our admiration to the Government of Thailand, which has made this kind of policy provision which brings the government so much closer to the poor.

And I, on behalf of SDI, also want to request the Honorable Deputy Prime Minister to be on the board of directors of Slum Dwellers International's new creation - a "Global Urban Poor Development Fund" which is going to come very soon. We have already raised US\$ 10 - 15 million.

Rose Molokoane (National Community leader from South Africa, and representative from SDI Africa : (tape ran out, her remarks not recorded) I would like to thank you all for giving me this opportunity to put forward the voice of the poor people, and to explain how appreciative all these slum dwellers are to come here to Thailand and to share this good experience that the Thais have already started. I'm feeling very honored to sit in this gathering. I never expected that while we are all here, we'd come and share with the Deputy Prime Minister, talking openly about what we need, talking openly about how we address our issues on the ground.

When we say that government should be a government for the people, by the people and with the people, this experience in Thailand is a practical example that is actually taking place now.

I would like to explain about this process of poor people coming together. The concept started in Asia - maybe because there are a lot of poor people in Asia, I don't know. But when the idea was thrown to Africa, it started at the very bottom of the continent, in my country, South Africa. We accepted this concept of poor people coming together, although we thought then that we were a rich country and were achieving everything through our new government. At the time when the Asians first came to South Africa in 1991, we also invited some other African countries to come and listen to the stories from the Asian countries.

And that is when we started to say: *Staying in different continents, staying in different countries, being poor as poor people, we are the same people. Because whether you talk about it in Thai, or in Hindi or in Shona, the meaning of poverty is the same.*

Women : One of the most important tools we have used to be successful in building our people's movement is by putting women at the center of the process. As Jockin was saying, when you touch a woman, you are touching pure gold. So we always explain to our people that the definition of women is very important to understand: *W-O-MEN are "Well Organized Men!"* Behind every successful man there is a woman. That is why Shack/Slum Dwellers International is so strong - because it is lead by women. But we are not so jealous that we are closing doors for men to come in. We need their muscles to help us build our houses, but they should not interfere with the management of finances. Because women are the best financial managers.

What we want we have to achieve by ourselves : Within SDI, we are using the little money that we have saved, and saying to ourselves, *We have been taken for granted for many years, we have been taken as subject for discussion by the formal world, but now, through our organizing, we have to raise our voices, so we can be understood.* And what we want is what we have to achieve by ourselves. We use the concept of self-reliance to organize ourselves. We are saying that we would like to use the little money that we are saving to leverage to attract more funds.

Hot money and cold money : Our money is what we call *hot money* - our savings is so secure and so much our own that nobody can touch it. But we also need the *cold money*, which is the formal finance coming from the formal world, to augment all the hot money that we have. So the daily saving that we are doing is not enough to address the needs of the poor. We are having problems of land and housing, we are having problems of poverty, and we are having problems of homelessness. These are three major issues are affecting our daily lives. For us to have strong and healthy and united families, we have to have adequate, affordable and good housing. For us to be safe where we are staying, we have to have security of tenure. People have to have title to the land where they are staying. But it is so difficult for us, as the poor, to achieve all those things in the time when we need them. Because the policies and bureaucracies of the government make it so difficult for poor people to understand and so difficult for poor people to change.

But we are not going to give up. We may be landless, homeless and poor, *but we are not hopeless.* We are our own professionals. We are using our own natural skills to try to influence the policies of the government. And then we are saying that what we are doing on the ground is the strategy that can strengthen our government to also achieve their goals as the government. So today, we are feeling so honored that the government of Thailand is here to open their ears and listen to the poor people themselves, who are raising their issues.

We are not to say *please give us this, or please give us that.* We are not saying we are dependent on you - *No!* We are not dependent on our governments. We are trying our level best to improve our lives. What we want to say to the government is *join hands with us, and let us walk the same path together, let's become partners. Why? Because we are so authentic! We've got information. We've got the knowledge. We've got the understanding. We want you to augment these things so that we can achieve a better world for all of us.*

We are not lazy! That is why the song we sang says "*We don't want lazy people in Shack Dwellers International. If you are lazy today, you have to resign from this organization, because this is an organization for people who are committed, who are ready to change their own lives, who are ready to pull the government to their side.*"

Many of the poor say that to solve their problems is to confront the government (in Africa, we say to *towee-towee* against the government). *No!* We want to *towee-towee* around the table, like we are doing here today. We are coming to *towee-towee* to you to say, "We are having money, but it is not enough. We need more money because our development is SO huge! Poor people in our countries are so many, that when we build one house, 100 other will come and say we also want houses. So our hot money is not enough to reach all the needs.

We were told that today, we would be coming to meet the "big guns" who are having this - *money.* We need money. Poor people need money. What do we want? *Money!* And what do we want to do with money? Development! That's the thing that we want to achieve.

Professionals and government can sit down, discuss issues and come up with beautiful policies that Jockin always says are like beautiful ladies with no husband to marry! But we - the poor people, ordinary people staying in ordinary communities - we are the only authentic group of people that can make the world to become beautiful. Because if you don't allow us and don't give us space to change ourselves, and if you keep saying "*We will do it for you,*" we will become lazy for the rest of our lives. But if you say, "*Do it!*" then we will support you. Then you will see wonders! You will see beautiful countries coming up.

We have been visiting many upgraded communities here in Thailand. I was saying to myself, how are these people achieving this? They were staying in shacks right in the water, now they have such beautiful houses! I was saying to myself, I wish I could take all the Thais to come and build such houses in South Africa. Because I'm telling you poor people in Thailand: *you are VERY good at building houses!* I am applauding you for that.

How the Thai model is getting borrowed elsewhere : We came to the World Habitat Day celebrations in Thailand last year with our Minister of Housing from South Africa. We had a meeting with our minister, and Somsook was there. Personally, I tried to convince my minister to listen to what Somsook is saying: she's talking about the partnership between communities and government, and that partnership is so successful. What can we do in South Africa to copy this model? She didn't want to tell me, "*Rose, you are beating me with ideas,*" and instead she said, "*OK, we will see, we will see.*" So I got a bit demoralized. But when we went back to South Africa, we requested her to host an international slum dwellers summit, and she agreed to host it. And in that summit, she agreed to pledge an amount of 285 million Rand (US\$ 42 million), and has opened doors for her government to invite Thailand to come and give their ideas, give us the model and share with us about the CODI experience, because if we can implement the same model in South Africa, it could be a very good model that can be replicated in many countries. So we are now requesting the support of the Thai Ministry and of Somsook to come and help us in South Africa.

- **In South Africa we have a subsidy system.** Each poor family in the country gets an amount of US\$ 5,000 as a housing subsidy. I think it is a lot of money for poor people. So I'm selling this idea back to the Thais, and asking, Can we also get \$5,000 for each and every poor person in Thailand, as a subsidy, so that we can build such beautiful houses for all?

Viva SDI viva! Aah-laa Aah-laa SDI haa-laa-laa! Aah-laa our Honorable Deputy Prime Minister hal-laa-laa! Thank you very much.

Paa Nome (*Community Leader from Baan Rom Yen Community, Chumpae, Khon Kaen Province*) : Thailand is very poor, but in South Africa, we've learned many people don't even have toilets! I'm so proud of this government which gives its full support and guidance to the Baan Mankong community upgrading program. And I'm proud to show these visitors from 20 countries how we use our own savings to organize ourselves and to improve our lives and communities.

- My house and my community in Chumpae is now beautiful, after we upgraded with support from the Baan Mankong program. *We never get bored in our community network in Chumpae* - we're busy with work, meeting each other, talking together, making exchange visits, helping communities in other cities prepare their Baan Mankong proposals. I am so busy with work around the country, in fact, that I almost never get a chance to sleep in my own house!
- **We have no fences between neighbors in our communities in Chumpae**, after upgrading. We believe that if you do good deeds, nobody will steal from you - those good deeds will act like a fence to protect you and your house.
- The local administration in Chumpae has been very helpful to our city-wide upgrading process. We had to work on this, and if any other communities need help coordinating their upgrading projects with their local administration, I can help!
- And today we can walk right into Government house here, and nobody looks down on us, even though we may not be wearing beautiful shoes!
- Acharn Paiboon, the Deputy Prime Minister, came to inaugurate our newly upgraded community in Chumpae, and during the celebration, he visited my house and used my toilet!

Paa Chan (*Community leader from Klong Lumnoon community, Bangkok*). (Please excuse me, but we don't like to address Khun Paiboon so formally as "*Your Excellency*", now that he is Deputy Prime Minister. We like to call him *Acharn ("teacher") Paiboon* because he is our teacher and our friend.)

- **The issue of using public land for housing :** Many communities around the country now are negotiating for government land for their housing projects - for upgrading or for relocation. The questions these communities have to ask are: can you get a long lease to the land? Can you pass on your rights to that land to your children? To your grandchildren? We need to invite

communities and other land-owning agencies and ministers to come and discuss this issue, so that we can help make more public land available for people's housing.

- **And we want to help our brothers and sisters in these 20 other countries.** The way we can help them is by sharing our experiences, telling them about our struggles and about how we overcame our housing and land problems in our communities. I am very proud to be here, and to be speaking with you today - *I feel like I'm floating!*

Khun Paiboon Wattanasiritham (*Deputy Prime Minister and Minister of Social Development and Human Security, Thailand*): I would like to add that for the Thai people, we should be proud and happy to have groups of grassroots community people from 20 countries around the world to come to Thailand to meet together with their Thai counterparts and have a chance to see first hand the experiences we've had, have a chance to exchange information and ideas from various countries. I hope that you all have gained both knowledge and understanding and appreciation, as much as the Thai people have gained from meeting with all of you.

- What is in addition to the gains in knowledge and understanding is the benefit of exchanging cultural values - the singing from our African friends, smiling from their Asian counterparts. Such things reflect the rich cultures that we all have, and cultures are very important. They are essential parts of life, of society.
- **Within Thailand, we have various types of cultures.** And it's good that all of these cultures can mingle and be blended. In the case of Thailand, we have done relatively well in terms of having the benefit of different cultures within our society. And see that those differences become advantages. But when we have a chance to be exposed to other cultures from other countries and other continents, this is the richness of humanity, and the richness of cultures reflecting the values that all humanity has. And people are one and only in the same part of humanity. If we think in this way, than we are all one. We are not separate by boundaries, by races, or by religions. We are all humans, we are part of the same humanity that has existed on this earth for hundreds of thousands of years. *And hopefully will continue, by being able to progress, and progress on strength, as opposed to weaknesses.*
- **Many of you have said that by having savings, community groups, housing schemes - all these are part of the people's movements.** And you have succeeded mainly because these efforts have been based on strength - *internal strength*, spiritual strength, intellectual strength. In addition, of course, to physical strength. It is only on people's strengths that we can solve poverty problems, on a sustainable basis.
- **Right now in Thailand, there have been discussions on how to solve our poverty problems.** Thailand, like many countries around the world, is faced with poverty problems - more or less. Just last weekend, there was a big annual conference organized by the Thailand Development Research Institute (TDRI), and the major theme of the conference was *how to solve poverty*. One conclusion from the conference was that we need a proper mix of economic liberalism, populism (which means helping ordinary people), and state welfare system. Now that is easier said than done. It is easy to talk about principles, but so difficult to put them into practice, extremely difficult to manage in such a way as to make them really effective and really sustainable on the longer term.
- **What was not said in the conference - perhaps because the participants were mostly academics, government officers and business people - is that the one really essential component of poverty eradication need necessarily be *the strength of the people.*** Whatever programs are conducted by the government, they should lead to the strengthening of the people's abilities to organize, to manage, to learn and to progress. If programs don't do that, then they will most likely be short-lived and have results only on the short-term and superficial basis, and not deep-down in the real abilities of the people.
- So I think if I may exchange with you (both the international friends and the Thai groups) I would say first that I am happy to represent the government of Thailand, to welcome all of you at this Government House. Secondly, I share with you the happiness that we have had this unique international meeting, that has benefited all parties who have attended the meeting.
- **Thirdly, I think we confirm the belief, from real experience, that by learning together, working together, adopting self-reliance, unity, networking and such processes, we are able to solve our problems, we are able to expand our program on a wide basis.** In the case of Thailand, we can now cover the whole country. And I expect that all countries can do the same, if we continue with this approach, if we continue with the strengthening of people's groups, networks and movements, with the support of facilitators and coordinators such as CODI, and of course with the support of the central and local governments in appropriate manners. So I think

you all for coming to Government House today. I hope that the cooperation, network and mutual learning among groups from many countries will continue and expand, so that we can cover more and more of the people's movements. In this meeting, it is mostly urban people's movements, but as in the case of Thailand, eventually the urban and the rural movements are part of the same thing. And in most countries, I am sure that the rural and urban movements will eventually join up and become part of the same movement, to the benefit of all parties involved.

General Surin Pikuntong (*Chairman of the National Sub-Committee on Land Conflict Resolution. Somsook: This committee is so important for solving both urban and rural land conflicts. He knows all the rules and regulations, and whenever people have land problems - anywhere in the country - General Surin will not hesitate to go there, and try to find a way to solve the problem, together with the people and the concerned government organizations, in all the areas all over the country. Land is one of the biggest issues we have been discussing in this seminar, because all the slums around the world are living on somebody else's land.*)

- **Thousands of communities in rural and urban areas all over Thailand face serious problems of uncertain land tenure and eviction.** The Thai Government is strongly determined to address this issue and resolve the problems. But when attempts to address the land issue are initiated by government agencies, the success is very low. When CODI was set up and made solving the problems of poor communities - *by communities themselves* - their "front line", a new way of addressing these land issues emerged.
- Communities have to be united to solve their land problems, and the initiative must come from communities themselves - not from government. The best solutions to land problems are the ones that are worked out by the communities themselves, and their larger networks. When communities have confidence and horizontal support and good morale, these problems can be solved.
- In Thailand, even the landless rural poor families can now access 2 Rai (3,200 square meters) of land for their subsistence living through the Rural Baan Mankong Program - and even on such a modest piece of land, it is possible for people to survive and to thrive, when their tenure is secure, and they are supported by a strong community.
- When every single family - even the poorest - can have a piece of secure land and can survive, that is the basis of a democratic country! I'm proud that the Deputy Prime Minister has set a standard about securing land tenure for the rural and urban poor for future governments to pursue.

We have learned through experience that simply imposing rules and regulations and enacting laws and bills on access to land is not enough, will not solve the deep problems of insecure land tenure in Thailand. The way to find lasting solutions to these problems is not by changing the government or changing the laws, but *by changing the communities*. We now realize that we have to change the people, so that they become involved, they become the center of the process of solving these problems. When people are involved, and have some freedom to create new kinds of solutions, it makes our work much easier.

- I am really happy that so many countries are here and will be able to see the kinds of transformations happening in poor communities around Thailand, as they negotiate their own terms of secure tenure and then upgrade their housing and living conditions, with support from the Baan Mankong Program.
- **You have seen *this change*** when you visited the community along Bang Bua Canal, and saw the difference between how people were living before the upgrading, and how they are living now, with secure land and new houses and a healthy, more wholesome community.
- It may take another five or ten years, but maybe we'll be able to show you a whole country where the land problems have all been solved, a country without any slums at all!

Woman representative from the Lao PDR team (*from the network of "Ton Ngun" women's savings schemes now operating in 12 Districts around the country*) : We also feel very proud to be here in Government House today. We get good support for our savings process from CODI and from the community savings networks in Thailand. Five years ago, CODI helped us to set up our savings groups and worked with our government and with the Lao Women's Union to set up community funds around the country. These savings groups - and the district development funds that supplement them - really help us when we are in trouble and have needs. But more than just providing us with a source of loans, the savings process has united the people in our villages, and helped us to revive and

strengthen our old traditions of helping each other. Thanks to the Thai Government and to CODI for giving us this guidance and support.

- The savings and community development funds in our villages are a learning process for us. Through savings and loans we learn how to manage money cooperatively. Plus, the community-savings process is showing the Lao Government a new, community-managed strategy for getting rid of poverty - a strategy they have now made into a national government policy.
- In our system, every community first builds up its own revolving loan fund with just the women's collective savings, and then these savings groups are linked together in a district, and can then borrow additional capital from the district-wide Community Development Fund.
- We now have about savings groups in about 353 villages, in 12 Districts, with savings of about 15,000 million Kip (US\$ 1.5 million). We have good coordination between all these groups around the country through the network: we are trying to set it up something like CODI.

Woman representative from the Cambodia team (*from the Network of Community Savings Groups in Phnom Penh*): Thanks for the good chance here in Thailand for us to learn more about community savings and credit, and about community upgrading. We are also very busy with our savings groups, with our upgrading projects, with our surveys and our community-based development funds, with support from the Urban Poor Development Fund (UPDF).

Ms. Sikhulile Nkhoma (*from the NGO in Malawi which supports the Malawi Homeless People's Federation*): I want to speak briefly about our experiences in Malawi, where our government has taken a step where it wants to develop its people. The government is currently saying that Malawi is not poor, but there are these people who are still poor, and they want to tackle the poverty problem in Malawi. In the urban sector, the government has supported the people when they realized that the people on their own had started their savings, organized their meetings and were trying to develop from within. The government has given them support through the provision of land and kick-starting a housing process where within two years so much has been done! I think we have built 52 (?) houses.

- **But when the government realized that that's not enough, they wanted to learn.** And one of the places we have come to learn from was here in Thailand, where we came with our Housing Minister last year. And that visit gave us all a feeling that this can be done, just by being here and seeing what the government and the people can do, when they work together like this, as *equal partners*, and the government makes a commitment to supporting a development process which is driven by people.
- **It is very difficult for governments and for professionals to think that poor people can.** So I think what the Government of Thailand has shown is how to give up the lead, and say *let the poor do it*. And before that step was taken, whatever we are talking about here would not be possible.
- **So that is something that we learned in Thailand, and we are hoping that it will be possible for the government of Thailand to also support and also act as a kind of model and a guide to other governments which haven't been able to make that step.** I don't know much about international politics, but when we are looking at this urban poverty sector, what the government of Thailand has done is to put itself at the core of international development on these issues of supporting poor people to be the drivers of economic development.

So maybe we can look at it from that point, where we are actually asking the government of Thailand to push itself into the international space to say look, all around the world, each country has its own specialty: our country has the specialty of turning around poverty through the people. I guarantee that there is not one country represented here today who would not like to come to Thailand with their government officials to learn from you and see what you have done. That way, this one great success you have made here in Thailand will trigger other successes in other countries. And for the poor, this could lead to genuine changes in their lives.

- When we see how the Baan Mankong upgrading program is so successful in making solutions to land and housing problems in urban poor communities all over the country, we understand that the best role for the government to play is to let the people do it!
- **In Malawi, we tend to think of housing as a social need, and we all know that no government is much interested in investing in any social need!** But one thing we have learned here in Thailand, housing is not looked at as a social good to be given to poor people, but as a generator of economic growth. This is something that other governments can't see, and they

can't see it without interacting with other governments who understand this. Our governments could have much to learn from this experience in Thailand, especially when they see how this housing process is very much part of the overall economic growth in the country, which is very strong.

Ms. Enhe Tsedendorj (from the Urban Development Resource Center, in Ulaanbataar, Mongolia) : In Mongolia, we spent 70 years under the socialist regime, and that made us very dependent on government. Since that period ended, we are slowly realizing we have to rely on ourselves. Over the past two years, we have received a lot of help from Thailand in helping to set up savings groups in poor communities in Mongolia, in helping establish our urban poor development fund, and in helping us show our government officials a more community-driven approach to solving problems of urban poverty and housing through study tours here and through visits by CODI and Thai community savings group leaders to Mongolia. *The Thais are the heart of this new movement in Mongolia.*

Mr. Semiti Qalowasa (from the ECREA NGO in Suva, Fiji Islands, which supports the new Network of Community Savings Groups) : In Fiji, we are also having some political turmoil and are now under a "transitional government" after a series of coups d'etat. So we felt at home when coming to Thailand! Our problem in Fiji is that our elected government, after they are elected, they forget about the people who elected them... We are also just starting to build a network of poor community savings groups in Suva and other cities in Fiji. So perhaps after the new government in Thailand is elected in December, we would like to invite the Deputy Prime Minister to come down to Fiji to help us set up a similar kind of government support structure for poor people in Fiji - *but only if you have the spare time!*

Ms. Banoo Sayed Ishaq (From the Mahila Milan Women's Savings Collectives in Mumbai, India) Banoo explains a little about the street-side settlement where she lives in Mumbai, and about how the women who live there, who are among the poorest in the city, began to save their one or two rupees daily, as a way of organizing themselves to find alternatives to the constant threat of eviction. And now, 25 years later, their movement is strong in 70 cities all over India, and they have built thousands of houses and hundreds of community toilets...

Deputy Prime Minister, Khun Paiboon Wattanasiritham : Closing remarks. I would like to say how happy I am to have listened to many accounts of what you have all done in different countries. The essential feature that I would like to repeat is that all people, no matter how poor they are, do have strength. And it is on that strength that people can develop. And the amazing thing is that it can be done, it has been done, and it is being done now in so many countries. That is a joyful revelation. And I hope that that progress will continue with learning, with working and with liberty. Especially learning together, working together and living together. I think these can be the way that we can move forward. And I wish all of you the best of the opportunity to be able to learn more and succeed more. Together we can move forward more and more, and cover more and more people, more and more areas, more and more countries.

- **Let's hope that from now on, the people's movement will be a global movement.** (applause!) Even in the so-called rich countries, there are still people who are poor, disadvantaged or socially excluded. And there are still demarcations and conflicts in the world. So we need the people's movement to solve not only poverty problems, but also problems concerned with conflict, wars and various types of violence.
- Last but not least, our friend from Fiji has talked about the fact that both of our countries have interim governments. The Thai interim government will come to an end in about three month's time. That means my term will end in about three month's time, and I am looking for a place to go after that. So if Fiji is a good place, I'll come. That's a wish - it may not come true.
- Thank you all for coming. I hope you have all gained something. Thailand has certainly gained a great deal. Have a happy stay during the rest of your time, and have a great success when you go back. Thank you very much. (presentation to the Dep. Prime Minister of some souvenirs from Zimbabwe, with more singing!)