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Experiencing savings in the midst of extreme poverty

Sulong, an initiative supported
by ATD Fourth World and a
group of women living in a
public cemetery in Manila

Summary of the study report edited by
Rose Ann Fabros, Jérémy Ianni et Lilian Tiglao

*Project supported by the Maison des Sciences de l'Homme (MSH)
Paris Nord and its supervisory bodies*

Edited in December 2024

ATD Fourth World has been in the Philippines since 1987. In Manila, many families with nowhere else to go live in the North Cemetery where they earn a little money taking care of tombs and mausoleums and offering other services to visitors. In 2015, started a new pilot program with families there. It was called “Sulong”, the Philippine word for “Let’s move forward!”

The concept is simple:

- (1) Participants are encouraged to save once a week.
- (2) No paperwork is required.
- (3) There is no minimum amount for a person’s account.
- (4) Participants can join and leave the savings program any time they want.
- (5) Withdrawals could be made at any time with no questions asked.

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OTHERS HAVE ALREADY WORKED ON BANKING EXCLUSION BEFORE US...

WHAT DOES THE PHILIPPINE CENTRAL BANK SAY ABOUT BANKING EXCLUSION?

MANY THINGS. In 2015, the Central Bank of the Philippines stated that banking inclusion involves four dimensions: access to a variety of banking and financial products such as accounts, loans, or insurance - the use of these services - the quality of these services - the resulting well-being (BSP, 2015, p. 3).

It also gave a definition of banking exclusion. This definition stresses that “effective access does not only mean that there are financial products and services available, but also encompasses four broader components [...]. In addition to physical access to financial products and services, these products and services must be appropriately designed, [be] of good quality and relevant so as to lead to use that can benefit the person accessing the service in question”.

In 2021, the Central Bank of the Philippines carried out a study showing that 56% of the Archipelago adult population had access to a financial service: one of the 38 mobile applications it regulates that enable them to receive and send money (the most popular being GCash and PayMaya), an account in a bank, an account in a

microfinance project offered by non-governmental organizations (NGOs) and cooperatives. In 2021, 23% of the adult Filipino population had an account with a bank, and just under 36% used a mobile application to manage their money (BSP, 2021, p. 13).

WHAT ARE THE REASONS FOR BANK EXCLUSION?

THERE ARE MANY REASONS. The Central Bank of the Philippines reported in 2021 that there are several reasons for not opening a bank account in the Philippines: insufficient funds to pay to keep the account open (a sum of ₱3,000 (\$US 53) is needed to keep the account open) in 45% of cases, and the lack of a valid ID in 40% of cases. One in four Filipinos who do not have access to banking services say they do not know how it works or how to access it. A minority, 6% of the population, do not trust banks (BSP, 2021, p. 25). Other international studies have identified a number of reasons why part of the world's population is unable to access banking services:

Material reasons	Socio-economic factors	Personal reasons
Lack of means to open an account No valid ID Digital exclusion Location: rural or urban	Literacy Gender: male, female or other Age Marital status: single, head of household, with or without children Regularity of income: self-employment or formal employment	No need for access to banking services Lack of interest Distrust and lack of confidence Fear of rejection Refusal to take on debt Preference for informal savings

WHAT IS THE LINK BETWEEN THE INFORMAL ECONOMY AND STIGMATISATION?

MORALISATION. The informal economy is linked to the persistence of poverty. It is often associated with illegality (outside the law) and abnormality (outside mainstream norms). People living in the informal economy are ordered to formalize their activity, pay taxes and have social protection. This phenomenon is called the institutionalization of the informal economy (Pesqueux, 2012, p. 228).

The informal economy is linked to a moralization of poverty. Japanese socio-historian Wataru Kusaka has studied this phenomenon in the Philippines. He explains that neo-liberal governance since the 1980s has given many Filipinos access to new job opportunities. These Overseas Filipino Workers (OFWs) enjoy upward social mobility and define themselves as good citizens. In fact, these people very often sacrifice themselves by working in uncertain, precarious and often risky conditions in foreign countries with strict criminal justice systems. This is the case for some of the cemetery residents who participate in *Sulong*.

Wataru Kusaka defends the idea that these workers represent a new disciplined human capital that meets the demands and standards of the global market. These young people sacrifice their autonomy to obtain opportunities for social mobility and therefore value self-discipline. When their efforts are thwarted, they

generally blame the *pasaways* or undisciplined people, the oligarchic elites at the top of society, and the criminals or “parasites” at the bottom of society (Kusaka, 2020, p. 425-426). For this author, the segregation between the formal and informal sectors is above all moral and not economic.



Photo 1: district of Blumentritt, where Manila's North cemetery is located.

THE EXPERIENCE OF CEMETERY RESIDENTS ON MONEY MANAGEMENT AND WORK

DO THE CEMETERY'S RESIDENTS ONLY HAVE INFORMAL JOBS?

NO. For example, Lydia was born in 1957 in the Tondo district of Manila. She arrived in the cemetery in 1996 after living in several places: in Tondo (a north-eastern suburb of Manila). She then slept in her employer's office in the early 1980s, then along the railway line, and finally in a mausoleum. She completed two years at university, leaving school for good in 1983. At the age of 18, she began working as a caretaker. She had found this job through an agency, and it was a formal job, since her first employer had undertaken to pay social security and health insurance contributions. In 1979, at the age of 22, Lydia changed employers and became a caretaker in another company.

She left this last formal job in 1984 and then worked door-to-door selling soap and washing-up liquid. She also cleaned and looked after the graves that could not be visited during the year. It was during this period that she met her former partner, who lived in the cemetery, and she subsequently moved to the public

cemetery. She lived along the railway line and conditions were so difficult that she preferred to move to the cemetery by default.

Lydia's life story clearly shows the relationship between the so-called formal and informal economies. It shows that there is continuity between the formal and informal economies, and that the distinction between the formal and informal sectors is not a relevant analytical category for understanding the situation of the cemetery's residents.

DO THE CEMETERY'S RESIDENTS ONLY LIVE IN INFORMAL HOUSING?

YES AND NO. In the Philippines, it is possible to buy a burial plot from the government. For example, Lydia now lives in a plot purchased for 75 years. Emma also explains that thirty years ago, plots were inexpensive, and many families held 75-year plots. One way of keeping burial plots beyond this legal period is to transfer the rights to the authorities by selling the plot. There is a Deed of Sale produced by the Manila City Hall which indicates who is the owner of the burial plot.

By selling the plot for a small sum, the City Hall will transfer the rights to the plot to a new person. A new term of 75 years will begin when the rights are transferred. This is therefore a legal sale procedure. Some families therefore legally live in a mausoleum.

In other situations, families do not live in a mausoleum built on a plot that they own, as in the case of Emma. She explained that the funeral chapel in which she lives belongs to another person who has agreed to let her live there. Both participants pointed out that some owners do not allow anyone to live inside their mausoleum, while others do, depending on the situation. Some families prefer people to live in their mausoleum so that the deceased is not alone, and the place remains clean. For this, they pay the residents ₱600 (€9.54) a year.

WHY DOES THE CEMETERY WORK LIKE AN ECOSYSTEM?

BECAUSE IT GENERATES EMPLOYMENT OPPORTUNITIES DUE TO ITS SPECIFIC NATURE. The people who live in the cemetery have developed jobs that are linked to the cemetery. In general, the men do minor masonry work, cut headstones, make plaques with the names of the deceased or build planters. This also means that the population is fairly sedentary compared with other very poor communities in the Metro Manila region.

One of the most developed activities is what the locals call *tagapag-alaga* or caretaker. This activity is mainly carried out by women. It consists of maintaining a mausoleum and accommodating those who visit the deceased, by cleaning the grave or providing various services. In general, a family takes care of 10

to 20 graves and earns ₱600 (\$US 10.60) per year per grave. Payment is made once a year, often around All Saints' Day.

In order to get paid, the residents need to know in advance when visitors will be coming so that they can organize their own work. They use the dates inscribed on the graves to plan the visits and make sure that someone is always on hand to welcome an impromptu visit, which is likely to generate income. They create long-term relationships with the owners of the mausoleums, being present when a new person dies. This enables them to obtain a contract to have a mausoleum built or repainted during the funeral period.

WHY ARE RESIDENTS' INCOMES IRREGULAR?

BECAUSE THE ₱600 (\$US 10.60) PAYMENT IS MADE ONCE A YEAR. This means that caretaker income is highly irregular and concentrated around All Saints' Day. For this reason, throughout the year, the residents seek to develop other economic activities, such as selling newspapers, food, telephone credit, or working at the market which is located alongside the cemetery.

All Saints' Day is an ideal time for entrepreneurship and income generation. This leads some of the residents to contract loans before this period in order to be able to invest. Others have to borrow money to paint the graves before the owners visit, or buy bottles of water or flowers and sell them to the people who visit.

After All Saints' Day, they can then pay off their debts and buy food in advance to anticipate times of food shortage.

As the residents have little access to banking services, they take out 5/6 or five/six loans, meaning that for a sum borrowed of ₱5,000 (\$US 88), they have to repay ₱6,000 (\$US 106) over two months. The loan is repaid every day or several times a week, as the lender visits the borrower to collect the cash payment. The residents call these people *bumbays*, as most of them are of Indian origin. These *bumbays* do not lend money to the poorest residents to ensure that the loan is properly paid.



Photo 2: a participant in Sulong during an interview in 2023, in front of her sari-sari, a small shop where she sells coffee, sugar, crisps and drinks.

SULONG'S BEGINNINGS, FROM 2015 TO 2018

WHY DID ATD FOURTH WORLD MONDE INITIATE A SAVINGS ACTION IN THIS CONTEXT?

TO ENABLE RESIDENTS TO SAVE MONEY AFTER ALL SAINTS' DAY. Before initiating Sulong, the volunteers had noticed that the residents' income was irregular and concentrated around All Saints' Day due to the annual payment of ₱600 (\$US 10.60). In addition, the relationship between the residents and the owners of the mausoleums is very important and requires a regular physical presence in the cemetery so as not to miss an opportunity for work. Lastly, the vast majority of residents did not have access to formal banking services and used 5/6 type loan systems, or even resourceful systems to save money by buying and depositing an object with a pawnbroker. This led to the idea of offering a community savings scheme to help them save money after All Saints' Day.

At the beginning of Sulong, there were also training sessions. These training sessions made it clear that the reference period for drawing up a budget was a 24-hour day. The participants could say what they earned per day, what they spent and what they needed in a day, but they couldn't talk about their budget over a week or a month. In fact, most of the participants went out every morning to

buy the quantity of goods they needed to sell that day, and to do this they used the previous day's money.

WHAT GUARANTEES WERE NEEDED TO GET *SULONG* OFF THE GROUND?

GUARANTEES ON THE CONDITIONS OF PARTICIPATION. For the 18 savers who joined the project in October 2015, the volunteers undertook to visit the cemetery every Friday throughout the year, even in bad weather. To enable mothers with young children to go to the collection site, the volunteers organized a small activity for the children. Anyone could take part in *Sulong*, even if they didn't have an official identity card.

Participants were encouraged to save any amount they wished, with no minimum, including Philippine peso cents in coin. Withdrawals could be made on Fridays, or earlier in an emergency, without having to justify the reason. Deposits and withdrawals were documented and recorded on documents that tracked the amount saved. These documents were signed by the saver and a volunteer from the ATD Fourth World team, who was able to trace the transactions. A copy of these documents was given to the savers so that they knew how much money they had saved. Participants could leave *Sulong* at any time.

At the start of *Sulong*, the volunteers insisted that the participants should save a sum each week, even if it was a very small amount.

Their aim was to try and get the savers into the habit of saving, even small amounts.

HOW HAS *SULONG* EVOLVED THREE YEARS AFTER ITS LAUNCH?

THE PROJECT HAS BEEN TRANSFORMED. In 2018, a detailed evaluation of Sulong took place. In 2015, the savers went to a single collection point where the volunteers were located. In 2018, it was the volunteers who followed a marked route linking several places in the cemetery where the participants live. As there were many more participants, around 60, some cemetery residents took on the role of collectors to help the volunteers.

The evaluation shows that some participants saved significantly more than others and that there were several profiles of female savers. The median amount of individual savings ranged from ₱180 (\$US 3.20) to ₱200 (\$US 3.55). In July 2018, 60% of participants had savings of ₱200 (\$US 3.55) or less, and 20% had savings of more than ₱500 (\$US 8.85). At the start of Sulong, almost 40% of female savers were saving every week. This frequency gradually decreased. In 2018, 10% of participants saved every week and 21% of participants saved twice a month. Generally speaking, participants tended to save less often but for larger amounts. The evaluation shows that the frequency of participants' deposits has tended to decrease, and the amounts saved have tended to increase.

The amounts saved are not enough to protect participants from emergencies in the majority of cases. Around 20% managed to save enough for emergencies. These findings demotivated some of the volunteers who co-coordinated Sulong and caused a crisis of meaning. Hence the importance of conducting research in 2023 and 2024 to extend this evaluation and better understand the impact of Sulong on the participants.



Photo 3: After the 2018 evaluation, a feedback session was organised to continue the discussion on Sulong with the participants.

THE RESEARCH: FINDING A PATH

WHAT INFORMATION AND DATA WERE USED TO CARRY OUT THIS RESEARCH?

WE USED THREE CORPUSES. To begin this work, we began by taking stock of the available documents, which we organized, sorted and inventoried, identifying three main sources of available information:

(1) Documents written by the various people in charge of Sulong over the last 9 years: visit reports, activity reports, descriptions of situations, in all 96 documents and 640 pages. We have separated these documents into several categories: before Sulong - Meetings with participants and community representatives - Discussions with partners and NGOs - Relations with government agencies - Visit reports and interviews - Technical documents and reports, materials, evaluations already carried out.

(2) A dozen biographical interviews to gain a better understanding of the life courses of certain savers. We recorded and transcribed these interviews, which we conducted mainly in the cemetery, based on a general question such as: "How did you get here in the cemetery?". Based on this question, we rephrased what the person had just said, without introducing new themes or posing

a new question to give the saver greater freedom to talk about her life.

(3) Around thirty shorter interviews, with an initial question focusing on a particular point or theme, such as running a business, dealing with *bumbays* or using online banking applications.

WHAT WAS THE RESEARCH PROCESS?

INCREASING THE NUMBER OF AREAS FOR DIALOGUE AROUND SULONG. We encouraged peer evaluation by forming three working groups made up of members of the ATD Fourth World Movement (International ATD team, CAE, Regional Team, volunteers who have had responsibility for Sulong). These groups read some of the documents we had listed and sorted. Once they had reread the documents, the groups produced summaries on which they indicated what surprised them, what they had learned and what they felt were the important points, or anything else they wished to highlight. This peer review helped to identify important points for analysis and to take a step back from the *Sulong* project.

We also organized group work sessions with people who have played a role in Sulong. All the participants have been involved in Sulong, some since it began in 2016. We asked the participants to reread documents and look at photos, so as to remain focused on an analysis of the Sulong experience. These collective working

sessions were prepared by a committee of two volunteers, a friend and a resident of the cemetery who acted as collector.

At the same time, we applied for accreditation and a grant for this research from the *Maison des Sciences de l'Homme* or MSH in Paris Nord. The application, entitled “Participatory evaluation of a savings program with people living in extreme poverty in the Philippines” was accepted and co-funded by the University of Paris 8, the University of Paris 13 and the French National Centre for Scientific Research (CNRS). We were also able to obtain the sum of €3,000 (\$US 3,000) which paid for the Regional Delegation's plane tickets for its visits to Manila in 2024.



Photo 4: During the research, we interviewed participants directly where they live or work.

RESEARCH HIGHLIGHTS: FROM AN INDIVIDUAL PERSPECTIVE, LOGICS AND PRACTICES

DO ALL SAVERS HAVE THE SAME CONCEPT OF SAVING?

NO, THE CONCEPTIONS OSCILLATE BETWEEN SAVING AND INVESTING. We can see that for some residents, saving means paying off debts with the *bumbays* so that they can take out another loan: “We were able to borrow ₱5,000 (\$US 88) by paying ₱150 (\$US 2.65) a day, and if we pay regularly, that will increase the amount of the next loan that the *bumbay* will give us” explains Patricia.

Saving can therefore mean investing in equipment and relationships, whether by helping family members or neighbors to ensure a good relationship and understanding between them and people who can provide them with a sum of money if they need it. From this point of view, saving is more of an investment that will not necessarily generate an income, but rather the possibility of obtaining money when needed through a network.

For other participants, saving means saving money using informal (piggy banks, hiding money), non-formal (buying household

appliances and depositing them in a pawn shop) and formal (schemes and programs offered by NGOs. They then use this money when they need it, as the traditional conception of saving suggests. For some participants, there is a continuity between saving and investing, the horizon remaining the same. In other words, finding oneself in a situation in which a sum of money will be available, whether it is the result of a savings process or an investment that makes it possible to obtain a loan to meet a need or an emergency.

WHY HAS THE REPRESENTATION OF SAVINGS CHANGED FOR SOME OF THE PARTICIPANTS?

PARTLY BECAUSE OF THE PANDEMIC. Discussions with the participants show that the practice of saving has made it possible to introduce the idea that saving is not just an investment such as repaying loans, buying equipment or helping members of one's community. It is now also about saving in order to have a small amount of capital at one's disposal in the event of major difficulties. It was when we discussed the pandemic again with the participants that we realized that their conceptions had changed. The pandemic clarified the importance of looking at savings as a way of saving for a rainy day, and not just as an investment. As Varna points out: "The help provided by Sulong during the pandemic was important, because we could then withdraw our savings. We were at a time when we couldn't go out or work, and

having our savings back helped us get through this very difficult time”.

Half of the savers emphasize the usefulness of having saved money before and during the pandemic, by comparing the money in their own savings with the government aid they received: “As well as withdrawing my savings with Sulong, I applied for the government's financial allowance, which was a huge help, and we received help from other organizations” adds Varna.

THAT KIND OF CLARIFICATION AS SULONG ENABLED?

A CLARIFICATION OF THE DIFFERENT WAYS OF TALKING ABOUT MONEY. Looking more closely at the way some participants express themselves on the topic of money, we noticed an evolution in their discourse. At the start of Sulong in 2015 and during the 2018 evaluation, participants tended not to specify the different ways in which they use money, insisting on the fact that they had no money.

If we go back to the interviews we conducted in 2023 and 2024, the words *puhunan*, *utang* and *impok/hulog* came up much more frequently than in the interviews conducted during the 2017 assessment. *Puhunan* is capital that needs to be invested, *utang* is money borrowed and *impok* or *hulog* is money saved. These distinctions are much more pronounced than in interviews with people who have been saving for several years.

The practice of saving has enabled some participants to clarify and distinguish different ways of using their money. They didn't learn this in a budgeting course, but through their own practices. This enabled some of them to adopt a positive attitude to money. This positive attitude is linked to two elements: the first is being able to achieve a small goal, such as buying a school uniform or a birthday present, thanks to the savings made with *Sulong*. The second is being able to start saving again after having withdrawn all the available savings.

HAS THE PRACTICE OF SAVING ENABLED PARTICIPANTS OUT OF THE DEBT CYCLE?

YES AND NO. The distinction between poverty and extreme poverty is once again relevant in answering this question. Indeed, people living in extreme poverty do not have the capacity to mobilize loans and invest in a business. In fact, the savings efforts of the poorest people, although involving extremely small sums, have a more significant impact in terms of maintaining their means of subsistence. In the event of a hard blow, they can withdraw their savings and reinvest them to buy two or three packs of cigarettes. By saving ₱20 (\$US 0.36) a week, it takes around 22 weeks to replenish the capital that the poorest people need to keep their livelihoods going.

Anya, for example, explains that due to rising inflation, the price of cigarettes has increased: “I sell a cigarette for ₱12 (\$US 21)

today, because the pack costs ₱160 (\$US 2.85), but before it was ₱135 (\$US 2.41)". To cope with this increase in cigarette prices, Anya withdrew the money she had saved, enabling her to buy the two packs of cigarettes she needed to keep her livelihood going.

For people who have borrowed larger sums to open a business such as a flower store or a small grocery store, *Sulong's* impact is less visible because the difference between the sums borrowed, and the sums saved is too great.



Photo 5: During the working sessions, we created posters to show our (participants, volunteers, allies) different conceptions of savings.

RESEARCH HIGHLIGHTS: FROM THE POINT OF VIEW OF COMMUNITY, GROUP AFFILIATION AND SAFETY

WHY HAVE FAMILY AND COMMUNITY DYNAMICS HAD AN IMPACT ON SULONG?

BECAUSE OF ISSUES OF TRUST AND SECURITY. For example, some participants did not wish to save in a visible way in the presence of certain members of their family, and preferred to give the sum to a third party who would then give it to the ATD Fourth World volunteers. In two cases, the situation involved domestic violence, and the savers explained that as long as their family was not aware that they were saving, this was not a problem, but that they feared reactions from certain members of their family or pressure to be able to access the sum saved.

Another participant, Alma, explains that “I tried to take part in the *paluwagan*. Each participant puts in a sum, and the total amount can be borrowed and repaid without interest [there's a list showing the order of people who can borrow the sum and repay it]. You have to wait for the amount to be repaid by the person who borrowed it before you can borrow it yourself. But when it was my turn to get the money back to invest, I didn't get anything back because the person who was on the list before me couldn't pay it back. So I lost my investment and got nothing in the end.

However, I had decided to give it a try because I trusted the participants, but I was disappointed. That's why, when I was first asked to join Sulong, I hesitated because I didn't want to find myself in the same situation”.

We see here that the problem of trust is not only intra-familial, but also intra-community, since it was due to another participant's inability to repay that Alma was unable to benefit from the *paluwagan*.

HOW DID SULONG GROW?

DUE TO THE LOGIC OF BELONGING TO GROUPS. Some decided to try the experiment because they had been exposed to it by a saver. The participants themselves enabled the development of Sulong, because of their membership of different groups. This goes to show that planning by objective is pointless, since the system itself is transformed by the people who use it. These institutional affiliations, which had not been considered at the start of the project, ultimately transformed it.

In 2015, the 27 participants knew each other and were taking part in activities organized by ATD Fourth World. In 2016, 32 new people joined Sulong. Most of them were neighbors or friends of the first participants. The majority of the savers in this second group belonged to the Organization of Workers Who Come from the North Cemetery (SAMANTAGANOR - Samahan ng mga Manggagawa ng Taga North Cemetery). From 2018 to 2018, 20

new participants joined Sulong. These people did not know ATD and wanted to try the savings experience. The volunteers met them by making the rounds to meet the savers every Friday.

By 2021, 17 new participants had joined Sulong. As ATD had supported some families during the pandemic, new people had indeed asked to join Sulong, although it was not clear why. Some apparently wanted to participate in ATD's activities so as to be on the list of recipients of possible aid. Others belonged to another residents' organization, the North Homeowner Association Inc (NHOAI). Only 30% of this group are now active participants in the initiative.

HOW HAS SULONG HELPED ESTABLISH A SAFER ENVIRONMENT IN THE CEMETERY?

BY ALLOWING THE PARTICIPANTS TO GET OUT OF THE PRECATED SYSTEMS THEY HAD CREATED. Indeed, when certain people who live in the cemetery have a little more money coming in, they can't put it in a secure place.

The inhabitants are very ingenious and have invented alternative systems, such as digging a hole in the floor of the mausoleum and placing a plastic container in it so that the money doesn't get wet when it rains or hiding the money in a bamboo tree. Some prefer to buy objects or small household appliances and then hand them over to a pawnbroker. These strategies enable them to convert their savings into an object, thereby reducing the risk of theft.

During a visit to the cemetery in 2023, one of the savers had received a substantial sum of money following a contract with the family of a deceased person. Her husband had advised her to buy a gold ring to secure the money, but the participant preferred to use *Sulong* to set it aside. In this way, the scheme has given some participants access to an alternative to the resourceful - albeit ingenious - practices they had developed before joining the initiative. We can therefore see that *Sulong* has made a positive contribution to the establishment of a more secure environment for participants to consider saving other than through the precarious systems they had invented.



Photo 6: During the research, the participants created a *Sulong* galaxy poster, which gave us a better understanding of the links between 102 participants.

RESEARCH HIGHLIGHTS: FROM A PROJECT MANAGEMENT PERSPECTIVE

HOW IS *SULONG* DIFFERENT FROM OTHER SAVINGS SCHEMES?

BECAUSE OF ITS SIMPLICITY. We realized that *Sulong* differed from other savings schemes for the following reasons:

(1) *Sulong* did not offer loans, but focused on savings. This avoided the need to propose criteria for selecting those who would be able to repay the loan.

(2) ATD Fourth World has adopted a non-formal, even informal approach, allowing people who have no identity papers or proof of legal existence to join a scheme free of charge and unconditionally.

(3) As the issue of trust and security was central to the initiative from the outset and throughout the 10 years, this has helped to sustain the participation of some participants. ATD Fourth World volunteers did not develop moral approaches aimed at telling people what they should do with their savings, always considering that people were free to dispose of their money, without making withdrawals conditional on requests for explanations, adapting and hiding the participation of certain people to guarantee their security.

(4) The sums involved were small and the risk of loss of control non-existent, due to the absence of financial interdependence between participants. Sulong imposed no minimum amount to be saved, but rather a regularity, whatever the amount.

WHAT ARE THE LIMITATIONS OF THE “MOBILE FORMULA”?

INDIVIDUALIZATION AND FORMAL TRAINING. The research showed two limitations of the Sulong project:

(1) The lack of collective space in the mobile formula. As the number of participants has increased, the team collecting the savings is overwhelmed by technical tasks and has little time to organize collective times with the participants. These moments, called General Assemblies, have taken place four times since 2022. This observation was challenged by the interim collectors who live in the cemetery, who offered a different perspective: for them, the fact that the number of participants has increased has forced the volunteer team to let go and entrust responsibilities to four people who have become collectors.

(2) Lack of partners and training. The majority of people who have exercised responsibility in Sulong point out that “this is a problem, because today there is no partner and we don't know how to get one”, or that “at the beginning there were partners, in particular the KKFI association which collaborated with ATD in

several activities, but when the volunteers left, these partnerships stopped”. But this perspective is not shared by all. Indeed, some prefer the mobile formula, without group activities, as it allows for individual discussions with savers on an ad hoc basis.

WHAT ARE THE POINTS OF TENSION BETWEEN VOLUNTEERS REGARDING *SULONG*

THERE ARE THREE. The volunteers' writings reveal points of tension that revolve around three areas: how can we avoid staying within ourselves? Do the poorest people participate in this action? What is the impact of this action? These questions raise issues that are linked to all people's education organizations:

(1) Traditionally, people's education has been linked to the working classes. Intersectional theories have redefined the working-class political subject, introducing racialization and gender as social constructs. In the case of *Sulong*, the definition of the political subject is also a source of tension, and we found that the question of the place of the poorest people was a source of tension.

(2) People's education is subject to injunctions to be transformed into practices of participation and animation. People's education is being reduced to purely technical action; a phenomenon known as depoliticization. *Sulong*'s trace of rationalization can be seen in the terms: objectives, project, evaluation, SMART (specific, measurable, achievable, realistic and time-bound), steering, partners, management, number of

participants. These terms are used by some volunteers, while others speak of approach, collaboration and emancipation, which is a source of tension.

(3) The multiplicity of critical feminist, postcolonial and decolonial theories calls into question the centrality of the political question in popular education. Volunteers position themselves within a theoretical field. For example, some volunteers felt blocked by the fact that they were foreigners and represented a colonial figure, which was a source of tension in the management of *Sulong*.



Photo 7: During the research, the Friday rounds were carried out by two or three people (part-time volunteer, community facilitator, full-time volunteer).

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