



Newsletter of National Traveller MABS

Issue 11, Summer 2016

Welcome

Welcome to issue 11 of 'Newsletter of National Traveller MABS'.

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This is a packed edition detailing the work that we are undertaking currently.

We outline our plans for 2016, including the new community education initiatives that we will be rolling out.

We highlight the launch of our recent publication "An Evaluation of the National Traveller MABS Key Worker Programme" which took place in April. Every Traveller organisation will have received a copy of this report by now but it is also available to download from our website – www.ntmabs.org.

Social media continues to play a large role in our work and we include an article on the importance of social media in communicating with the Traveller community.

Teaching children how to manage money at an early age is crucial – inside you will find some excellent tips to support your child.

All this plus much more is contained in this edition and, as always, we hope you enjoy!

We welcome all feedback and can be found on Facebook and Twitter.



Nancy Power
Joint Co-ordinator



Nuala Ní Ghabhann
Joint Co-ordinator

What we have in store for 2016

How do we improve the financial situation of Travellers? This is the key question that underpins the work of National Traveller MABS. To ensure that we stay focused on the needs of our target group, all our projects and programmes aim to answer this question.

2016 is proving to be another busy year for us. Our work plan is packed. Some of following projects will give you a taste of the work we have committed to undertaking this year.

We were delighted to launch the report "An Evaluation of the National Traveller MABS Key Worker Programme" in April. The programme gave Traveller Community Health Care Workers the opportunity to undertake training in money management and then use this to provide support to others and share knowledge within the community on money matters. The findings of the evaluation are currently being analysed and we plan on implementing a number of recommendations in the second half of the year.

The lack of access for many to affordable and legal credit is still a major issue for many Traveller families. We continue to work with a number of partner organisations on a number of programmes to address this issue. The pilot micro credit scheme "It Makes Sense" which ran in 30 credit unions in the first half of the year saw social welfare recipients avail of loans ranging from €500 and €2,000. National Traveller MABS were delighted to promote the pilot within the Traveller community. The pilot showed that of the 1,200 people who availed of the loan scheme, less than 4% defaulted proving that those on low income are credit worthy. However, for many Travellers, the limit of €2,000 will not provide the necessary funds for those who need to purchase a caravan for long term living. We continue to work with our partner organisations on this issue.

Community education is an area that we are deeply committed to. This year, while continuing to support local MABS in the delivery of community education, we plan to focus particularly on Traveller men and young Travellers. We will host a joint seminar in the autumn with other National Traveller organisations to discuss the findings of a study we undertook which examined male Travellers attitudes to education. The seminar, we anticipate, will help identify how we can engage Traveller men more in this area. We are continuing with our "Get Savings Campaign" which was launched last year. Our short film, promoting savings is available to view on our YouTube channel (https://www.youtube.com/channel/UCepQVartKbXYSFAn_dZt2KQ). The campaign, particularly aimed at young Travellers, aims to promote a savings culture to help counteract the dependence on moneylenders within the community.

National Traveller MABS has been supporting the Citizens Information Board (CIB) for the past year in introducing an ethnic monitoring system in all service delivery partners. It is intended that an optional question will be added to all data gathering systems inviting clients to identify their ethnicity. As Ireland has a culturally diverse population which we need to celebrate and cherish, it is imperative that as service providers we ensure that our services meet the needs of people from all ethnic backgrounds. Gathering information on ethnicity will help us to identify the ethnic groups that are using our service and those that are not. This will allow us identify and provide the necessary resources and supports that we need to ensure that the service we offer meets the needs of all ethnic groups. Citizen Information Services (CIS) locally have been collecting this data since 2015. While it is still in its infancy, an analysis of the process and findings within the CIS is currently underway. Early findings indicate that Travellers represent 2% of CIS callers- a positive indication that the CIS is meeting the needs of this group. Going forward, training of staff on the ethnicity question is important as this will ensure that all staff understand the importance of the information they are gathering and are comfortable with asking the question. MABSndI are currently

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working to include the ethnicity question into the new MABS client management system.

The issue of fuel poverty and excessive utility costs is something that MABS and the CIS are very familiar with. For many Travellers living in Traveller specific accommodation, these issues are often heightened by a lack of choice in utility provider and a lack of transparency in costs. National Traveller MABS plan to examine this issue in further depth in the latter part of 2016.

None of the work that we do is possible without the support of all our partner organisations- MABS, Traveller organisations, CIB, CIS's and social finance bodies. They, together with our board of

management and our Consultative Forum ensure that all our work is focused on the needs of the community. The Consultative Forum is made up of 4 groups of Travellers from around the country. The Forum regularly reviews our work and we consult with them before embarking on any new projects. We would be delighted to expand this Forum if other groups are interested joining as this will ensure that National Traveller MABS remains the voice of Travellers in matters related to finance.

This newsletter is published biannually but to keep up to date with all the latest from National Traveller MABS please follow us on Facebook or Twitter.

The Key Worker Programme - Improving Access to Financial Services for Travellers



On the 25th April 2016, National Traveller MABS launched our most recent report, ***An Evaluation of the Traveller Key Worker Programme***.

In the lovely surroundings of the Morrison Hotel, we welcomed over 50 people from many organisations such as the Money Advice and Budgeting Service, the Citizens Information Board and various Traveller organisations from around the country. We were delighted to have Liz O'Brien, Co-ordinator of the Wicklow Primary Health for Traveller Project, Margaret Moorehouse, Community Health Care Worker in Wicklow and Angela Black, CEO of the Citizens Information Board as guest speakers on the day.

Angela Black, noting the support that Key Workers gave to Travellers facing an accommodation crisis, called for greater consistency in relation to the provision of caravan loans by local authorities. While all local authorities are empowered to provide loans to Travellers who live on halting sites for the purchase or upgrading of caravans, very few are currently doing so. Ms Black pledged to work to ensure that local authorities put in place transparent systems for assessing tenants for loans, providing loans, and monitoring repayments as well as providing accessible methods of repayment for borrowers.



So what is the Key Worker Programme?

The Key Worker programme came into existence in 2012 following two reports published by National Traveller MABS which highlighted the importance of a **Traveller led advocacy and information service**.

Both reports – ***Issues of Personal Finance within the Traveller Community and Debt & Dying*** - recommended that in order for the community to address the mistrust of institutions and overcome exclusion, information and advocacy skills should be developed within the Traveller Community.

The importance of **Travellers themselves** being a source of knowledge about financial and support services and the significance of Travellers sharing information within the community was recognised in both reports as having the potential to ensure greater financial access for the community.

National Traveller MABS began to explore how this could be achieved and developed the concept of a **Key Worker**, that is, someone from within the community who would undertake basic money management training and would then use such knowledge to promote financial support services such as the Money Advice and Budgeting Service, the Citizens Information Service and financial services such as the credit union within their community.

Bearing in mind the funding limitations of such a pilot, National Traveller MABS decided to home the pilot in an existing Traveller

specific project. **The Primary Health Care for Traveller Project was pinpointed as an ideal place.**

The Primary Health Care for Traveller Projects are one of the most successful community led projects nationwide. The first Primary Health Care for Traveller Project was established by Pavee Point in Dublin in 1994. Today there are over 40 Primary Health Care for Traveller Projects throughout Ireland, employing close to 400 Traveller Community Health Care Workers, the vast majority being Traveller women.

Over the last 4 four years, 6 Primary Health Care for Traveller Projects have come on board – Balbriggan, Wicklow, Longford, Westmeath, Cork and Sligo.

Speaking at the launch, Liz O'Brien, Coordinator at Wicklow Primary Health Care for Travellers Project noted that the Key worker programme 'doesn't add to our already heavy workload, it compliments it, as it is well known that financial worries have a negative impact on peoples physical and mental health'.

The Traveller Community Health Care Workers in each of these projects undertook initial money management training. This was





facilitated by the local MABS and /or National Traveller MABS and, where possible, input was given from the local Citizens Information Service and Credit Union. Topics covered in the training included the role of the Money Advice and Budgeting Service, income maximisation, saving and banking, overcoming illegal debt and much more.

Following training, all participants were provided with **support materials in the form of an information pack** that would support them in their role as Key Workers. Materials included local Money Advice and Budgeting Service contact information, basic Social Welfare information, Household Budget Scheme forms and a lot more. It was anticipated that should a Traveller Community Health Care Worker come across a family or individual with financial concerns that they could, in their role as Key Workers, advise the client on services available.

In 2015 National Traveller MABS began the process of evaluating the Pilot Key Worker Programme in order to identify its strengths, its weaknesses and whether or not it formed the basis of a model that could be brought forward into the future on a more structured footing. The evaluation was carried out in two phases. Phase 1 invited Key Workers to complete a questionnaire requesting feedback on initial training received, resources provided and individual perceptions of the success of the pilot. 30 out of 36 Key workers completed the questionnaire. Phase 2 saw National Traveller MABS present feedback from Phase 1 to a focus group of 12 Key Workers. Here the findings of the questionnaire were discussed and analysed in greater depth.

The evaluation found that the Key Worker model did succeed in promoting greater awareness within the Traveller community of advice services and financial services that Travellers could avail of. Additionally, it became evident that Key Workers were referring clients to the Money Advice and Budgeting Service and the Citizens Information Service and were detailing the benefits of the credit union to clients. Lastly, it also showed that Key Workers were helping clients in filling out social welfare forms on a regular basis.

According to Margaret Moorehouse, Key Worker from Wicklow, *“if someone is under financial stress, this can often lead to anxiety, stress and sometimes physical sickness....the Key worker role was kind of a natural extension of our role as Traveller Community Health Care Workers.....recently I met a young couple living in an apartment and expecting a new baby. They had fallen into arrears, I advised them to go to MABS because they were in danger of being evicted. They were given an appointment the next day. MABS helped them draw up a budget to clear the arrears, helped them to claim their social welfare entitlements and contacted the landlord who agreed to the plan”*.



A number of areas were identified for possible improvement in the report, such as Key workers being provided with more regular updates on social welfare changes and regular refresher courses. There was a suggestion to focus on developing local networks with local Money Advice and Budgeting Services and Citizens Information Services.

The recommendations brought forward from the evaluation will, it is hoped, allow the Key Worker Programme to form the basis of a more structured programme that will ensure that information and advocacy skills around financial services are developed within the Traveller Community.

‘As a MABS Money Advisor, my experience is that I and Traveller Community Health Care Workers learned a lot from each other, which we can each pass on to colleagues and other Travellers for their benefit. A lot is built on mutual respect, understanding and sharing of knowledge and experience’ Hugh Barriscale, Money Advisor, Cork MABS



Recommendation 1

Explore the viability of placing the Key Worker Programme on a national footing

Recommendation 2

Develop a comprehensive operating structure for the Key Worker Programme.

Recommendation 3

Additional Primary Health Care Projects should be invited to participate in the Programme only once Recommendations 1 and 2 have been implemented.

For more information on the project and for copies of the report, please contact Liz Daly at 0761 07 2230.





Get Savings Campaign



Travellers, like everyone, need to have access to affordable credit. Affordable loans are an important tool in ensuring that people do not end up in spiralling debt.

We at National Traveller MABS are actively encouraging young Travellers to save in our **Get Saving Campaign**. Having savings hugely reduces stress as young people prepare to move out of home and enter the next stage of their life. Saving in the credit union, for example, will provide

young Travellers with not only money for the future, but also with the option for future borrowing.

As part of our **Get Saving Campaign**, we have produced a short film. The film features two young Travellers who detail how and why they began to save. They discuss the benefits of it and note three small changes that they would advise their peers to make if they too wish to save successfully.

Their advice on getting started is simple- find out what documents you need to open an account save a regular amount, and choose a savings goal so that you remain motivated.

In the Pavee Point report, "Young Pavee's: Their Mental Health Needs" (2015), finances and the economy both feature as issues which worry young Travellers. Saving is one action that all young Travellers could do to help address this worry.

Of course, it is not the only answer. As a nation we need to develop opportunities for Travellers to fully participate in Irish society- most especially in education and in the economy.

However, it is a step and National Traveller MABS hopes that such a step will encourage a conversation among Traveller youth about saving. We would love to hear from young Travellers who wish to save and may need some help in opening an account. We would also be delighted to hear from Young Travellers who have saved in the past or are saving now and wish to share their story with others.

The Get Savings Campaign is about doing something for yourself. Having savings, if even a small amount, reduces stress and pressure as you have something for that 'rainy day'.

If you are part of Traveller group and want to talk more about the Get Savings Campaign, please contact Dermot at National Traveller MABS.

Credit unions to provide small loans to the most financially excluded



More than 1,200 people took part in a pilot lending scheme which ran from November 2015 to April 2016. Participants borrowed between €500

and €2,000 each from any one of the 30 participating credit unions nationwide.

The scheme known as the "It Makes Sense" microcredit loan scheme, was established to curb the growth of high cost moneylending. 52% of all borrowers interviewed as part of the evaluation process stated that they had borrowed from moneylenders in the past.

"It Makes Sense" offered a cheaper alternative to the expensive short-term loans offered by moneylenders across the country. Credit unions charge a maximum 12% interest on loans (12.68%APR). Therefore, a €500 "It Makes Sense" loan cost €515.72 to repay. The same amount would cost €650 to repay to a licensed moneylender.

To apply for the "It Makes Sense loan", applicants were required to present two social welfare slips to their local credit union. Loans

were approved within 24 hours. Borrowers repaid via direct deduction from their social welfare payment which, it is reported, was an attractive feature for the borrowers.

The Social Finance Foundation, who together with the credit union movement operated the scheme, were delighted with the uptake of the pilot. They aimed to target the more financially excluded in society and from analysis this seems to have been achieved.

55% of the loans granted were new credit union members while 7% of loans granted were to people with a poor credit history. This together with the fact that 24% of borrowers were in existing debt to moneylenders indicates that there is a demand for affordable credit and that the scheme did promote financial inclusion.

Additional statistics provide further evidence. Participation in the pilot was limited to people on a social welfare payment. 30% of all borrowers were lone parents and 55% were female. The majority of loans granted were for amounts less than €500 with only 4% of loans being in excess of €1,500. As most borrowing occurred around Christmas and many enquired about future borrowing for upcoming communions, it would appear that there is a demand for affordable small loans for special occasions for those on a basic income.



Breaking down the barriers using modern ways of communication



We live in the digital age. Often the messages we get come to us through sound and vision. Digital media has shaped the way that we communicate across the generations, but none more so than with young people. In a recent report by Pavee Point, it was noted that young Travellers “favoured interactive and audio visual content in any digital support resource”.

This information should not come as a surprise to us. Young people have grown up with the Internet being a major source of information. People have always related to and continue to relate to the messages contained in a personal story.

National Traveller MABS believe that by using digital media, we are giving a voice to Travellers. Our use of digital media facilitates the community in overcoming the barriers they face. We communicate with our target audience daily through the **National Traveller MABS Facebook** page and Twitter account. Such modern methods of communication make information more accessible and stimulate learning and discussion.

National Traveller MABS have used visual media for a number of years to help get our message across. In 2012 we published a money management module to tackle illegal moneylending. It contained a short film ‘**A Deal’s a Deal**’ which acted as a focus point when discussing the subject. Last year we produced 2 more short films which feature Travellers talking to Travellers. One of the films encourages Travellers to access services that are available to the wider community such as the credit union and MABS. The second film entitled “Let’s Get Saving” promotes a culture of saving amongst young Travellers by displaying the fine examples set by the two stars of short film.

In using digital media we aim to highlighting positive role models and get good news stories circulating within the community. National Traveller MABS has its own **YouTube channel** which

contains our short films and other works by National Traveller MABS. Over the coming months we will add to our YouTube channel with audios that we hope will help address other issues such as illegal moneylending.

All of these audio and visual tools are free to view, listen to and share.

If you choose to use any of our resources in the course of your work, National Traveller MABS would be delighted to hear how you found them, how they were used, in what ways they worked, and in what context. We would also be delighted for you to **like** us on Facebook or follow us on twitter. For more information check out our **website** www.ntmabs.org



¹(Pavee Point, 2015, p20) Young Pavees: Their Mental Health Needs A Research Report



Traveller Pride Awards 2016



The seventh annual Traveller Pride Awards took place at the Rotunda Hospital Pillar Rooms on June 1st. The Master of Ceremonies was RTE presenter John Murray. The Traveller Pride Awards mark the beginning of Traveller Pride fortnight, an annual celebration of Traveller culture which runs from 6th-17th June nationally.

The Awards recognise the achievements and contributions that Travellers make to the Traveller community and to Irish society. The recipients were championed for their endeavours in 7 categories, Education, Arts/Culture, Music, Enterprise, Youth, Sport and Community.

Minister of State for Equality and Justice, David Stanton was 'blown away' by the calibre of the Awards and pledged his support for State recognition of Traveller ethnicity.

Finbar Furey entertained the large audience with songs and memories of his early days, before presenting the **Music Category Award** to "Songstories" - a group of 9 young Travellers from Ennis who use song writing to enhance the mental and physical health of young Travellers in the county.

Jack McCaffrey – Dublin GAA All Ireland winning footballer, presented the **Sports Award** to Overall winner, Mikey Kelly, two

title handball world champion in both under 11 singles and doubles. Receiving the award Mikey said: "I feel on top of the world to win the Traveller pride award for sport. I am extremely proud to have competed in the 2015 World Championship as a Traveller, and to bring home to my community 4 World Champion Medals. My success demonstrates to the wider Irish community the skill and talent which exist amongst young Travellers".

Cork had plenty of representation this year in the awards, with The Skibbreen Boy's Action Group (11-13 years young boys) picking up the Enterprise Award for designing, constructing and selling flat packed bird boxes and barrel top wagons. The Award





was presented by the CEO of Social Enterprise Ireland, Darren Ryan. Upon accepting the award, John O'Driscoll, said; "It makes me feel good to get this award, it's the first award I have ever won! We decided to complete a woodwork project making bug boxes and bird houses and then thought why not design and make miniature barrel top wagons that we could sell at the Christmas markets. But, we ran out of time and came up with a great idea to make 'flat pack barrel top kits' that could be made by customers at home... We sold all of our products at the Skibbereen Enterprise fair, and to top it off we were then asked to make bug boxes for the local golf club."

Residents of the Spring Lane Halting Site in Cork, "branded" one of the country's worst halting sites collected the **Community Award** following their campaign to secure better living conditions for their children, many of whom live without access to basic facilities. Speaking after receiving the award, resident Kathleen Delaney said: 'It's a great achievement, I'm very proud that we got the award. Fighting for your rights can be a long road. We are still waiting for an answer from the council. It can wear you down, but I'll never stop. We need to keep going until we get proper homes for our children and a proper future.'

On receiving the **Education Award**, TJ Hogan, also from Cork, stated that "Education is the most powerful weapon we have, with it we can make a difference, with it - I plan on making that difference". TJ overcame a number of obstacles before becoming the first and only Traveller student currently studying for his degree at Cork Institute of Technology (CIT). TJ is also a committed volunteer supporting young Travellers in reaching 3rd level education.

Meath native, Mary Kate Nevin is the first Traveller to win the Irish Girl Guide prestigious GOLD Award. On receiving the **Traveller Pride Youth Award** from former Senator and Jillian Van Turnhout, Mary Kate stated, "I am so proud to be recognised for my achievement by the Girl Guides and my own community".

Actor John Connors presented the **Arts and Culture Award** to The Cavan Primary Health Care for Travellers Team. He urged more Travellers to get involved in the Arts and encouraged more Travellers to become politically active. The Traveller Primary Health Care for Travellers Team in Cavan won this award for the work they did creating a photographic exhibition to promote positive mental health.

The Traveller Pride Awards generate huge positivity within the community and beyond. The ceremony attracts a diverse range of people from across a section of Irish society, both settled and Traveller, who are drawn to this unique celebration where

Travellers are championed for the contribution and commitments they have made to local or national initiatives. They are acknowledged for their leadership qualities, as role models for their peers, their commitment to Travellers' rights and broader human rights issues, enterprise projects and excellence in music, arts or sports. The Irish Traveller Movement coordinates the Traveller Pride Awards which are jointly supported by eight Traveller organisations; National Traveller MABS, Pavee Point, the National Traveller Women's Forum, Minceirs Whiden, Involve, Exchange House Ireland and the Parish of the Travelling People.



Teaching children about money



Learning money skills at a young age will help a child develop good habits for the future. The Competition and Consumer Protection Commission highlight a number of steps which can help parents and guardians show children how to make smart money decisions:

Step 1: Teach your child the difference between needs and wants

It is important that your child learns the difference between needs and wants. This will make future conversations about money easier. Pocket money can be a good way to start. It doesn't have to be much. Think about how much they will get and on what basis it is given, for example, is it earned? It is important to be consistent. Then discuss with your child how they plan to spend their money.

Step 2: Teach your child to budget

A great way to help your child get started and learn how to budget is to have three jars with the following labels.

- **Spending** – for buying something straight away.
- **Savings** – for setting a goal, for instance if they want to buy a game, book or clothes. Explain to your child why it is important to save and show them how they can do this by agreeing on a savings goal together. Get them to work out what the cost of the item they are saving for is and how long it would take to save for it, based on how much pocket money they get.
- **Future** – this is money that is put away and can't be touched until an agreed time in the future. For example, it could be for a holiday fund. Teaching your child the importance of putting a little away for a special event or a rainy day is a good way for them to be prepared for what might happen in the future.

Every time your child receives money they can decide how much they would like to put into each jar. Over time, your child will begin to understand how to manage money. They will then be ready for the next step, opening their own savings account.

Step 3: Encourage your child to open a savings account

It is a good idea to help your child to open a savings account. Banks, credit unions and post offices offer children's accounts and they can open one with as little as €1. Children's accounts are usually easy to use and have no charges. Once the account is opened, you can encourage your child to lodge money from their savings jars into their account each week.

Step 4: Reward your child's money saving efforts

You may find your child losing interest in saving their money or becoming frustrated when they want to buy something straight away without having enough saved. You could encourage them to continue saving by agreeing to give them a small amount in addition to what they have saved. Do this for a couple of weeks to help them reach their goal.

Step 5: Make sure to keep it fun

A good way to teach your child about making choices is to involve them in some household budgeting decisions. For example, when planning your next family day out give your child the opportunity to be involved in choosing where to go. Try to limit the choice to two or three different places. Give them the total amount you have available to spend and discuss the pros and cons of each. Discuss the cost involved and the importance of prioritising what is most important to them. When on the trip give each child a small amount of money to budget and spend on themselves.

Traveller Men – Education needs to create opportunities

Traveller men are often referred to as the ideal target group for community education. Historically however, it has proven difficult to attract disadvantaged men into adult education. This has proved true too in relation to attracting Traveller men into adult community education.

There are not many examples of Traveller men engaging with community education, and in research relating to this, it would be correct to say that Traveller men are more talked about than talked directly to. In 2015, Dermot Sreenan, National Education Worker with National Traveller MABS carried out research on Traveller men and their experiences of, and attitudes to, education. He explored how this experience has influenced their engagement in community education as adults.

The principles of Community Education centre on being learner directed, being orientated around the needs of participants and being based in the community. In order for adults to engage in community education, the adult has to connect with the subject matter, it has to have value.

However for many Traveller men, community education appears only to exist on paper- it is not matched by the experience of

Traveller men. The primary role that Traveller men see for themselves is one where they can provide for their families. Historically, Traveller men have created their own employment. These are key factors which must be considered when developing a successful model for a community education programme focusing on Traveller men. For Traveller men to engage in education, they need to be involved from the foundation up, deciding what they want and developing learning tools.

National Traveller MABS plan to host a seminar in September to discuss the findings of Dermot's research. This is the first step towards the development by and for Traveller men, of a community education model. The model will be founded on the needs and goals of the participant.

We will be joining with other organisations who share our vision to provide a suitable space for Traveller men to learn. We encourage all Traveller men and Traveller organisations who are interested in creating a plan for education which will lead to genuine opportunities being created for the men to get in touch with us at Dermot_sreenan@mabs.ie





Quantifying the impact of MABS Community Education programmes



Community Education (CE) is a process which can greatly assist in preventing people from falling into unmanageable debt. MABS has always been active in the area of community education.

However over the past decade, MABS has found itself to be the only frontline service dealing with the fall-out from the greatest financial and economic crash to ever hit this country. This has resulted in the expansion of the MABS remit which has now grown to include, Debt Relief Notices, Mortgage arrears, the approved intermediary service, and the Dedicated Mortgage Adviser roles. In the midst of all this, community education and the prevention of unmanageable debt has become less of a priority.

National Traveller MABS has had a dedicated National Education Worker since 2006. Our main focus in this area is the development and promotion of money management education, thereby leading to the financial empowerment of the Traveller community. As a national organisation we are here to support MABS services in all matters to do with Travellers and this includes supporting money advisors who wish to facilitate Community Education courses with their local Traveller groups.

National Traveller MABS are aware that many money advisors throughout the county are facilitating such courses. We recently undertook a survey to help us quantify more clearly the amount of Community education currently taking place in the MABS setting. Additionally we wanted to get a sense of the resources

being used, how they are were being used and the groups that are availing of MABS community education. We also sought to determine if there are services which would like to deliver community education and would like our support in this.

The survey was sent to all MABS service staff on the 5th April via email from Survey Monkey.

The survey was short and fairly straight forward and we are very grateful to those who took the time to complete it.

We were happy with the response and are impressed with the range of community education that MABS are currently delivering to a wide range of groups. About half of all community education being facilitated by MABS are one-off information sessions, while 40% are community education programmes.

There is a diverse range of people reaping the benefits of MABS community education, from members of unemployment groups, active age groups, groups with disabilities, groups recovering from addiction, local community development groups, men's groups, Traveller groups, Syrian refugees, prisoners, families of prisoners, suicide awareness groups and groups that work with the homeless, to mention but a few.

Community education has measurable outcomes for people, such as an increase in knowledge of services and products, a better ability to budget, an increase in use of services, an increase in those saving, and more affordable credit lines opened to the more financially excluded. This work is valuable and vital.

We are currently compiling the findings into a more in-depth report. We would like to thank again those who completed the survey. We will be in touch with all services that have sought our support in facilitating community education.

Community Education has the potential to bring people from a position of being financially excluded to financially included. MABS should be proud of its role in this area. We need to highlight the importance of community education as part of the range of services we deliver.

The GPO witnesses Traveller Re-Proclamation 2016



From the top of a barrel top wagon, outside Dublin's historic GPO, John Connors read the Traveller Re-Proclamation.....

“In the name of God and of the dead generations from which she receives her old tradition of nationhood, Ireland, through Minceirs Whiden, summons her children to her flag and strikes for her freedom from inequality, injustice and oppression, as the signatories of the original proclamation did one hundred years ago.”

This event, which took place on June 8th, was organised by the Traveller only council, Minceirs Whiden. The reading of the Re-Proclamation aimed to reassert the ideals of a country and a Republic which held that **“all Irish people are free from oppression and inequality both foreign and national.”**

Earlier on, Martin Collins of Pavee Point reminded the crowd just how far from equality Travellers are. The health statistics on Travellers tells the story but so too does the tragedy and loss of 10 lives in

Carrickmines last October followed by subsequent inactivity in relation to the ongoing accommodation crisis. Such examples illustrate how not all ‘**children of the nation**’ are cherished equally.

Travellers are and continue to be oppressed and discriminated against in Irish society.

The Re-Proclamation aimed to re-focus our nation on the ideals set out in the original proclamation to ensure that such ideals become a reality for all inhabitants of our Republic.



Traveller Prison Initiative



National Traveller MABS is a member of the steering group of the Traveller Prison Initiative. At present, the Initiative employs one full time co-ordinator and has small grants available for local groups wishing to undertake work with Travellers in their local prison. The Initiative is funded by the St Stephens Green Trust.

The Initiative was set up following a report published by the Irish Penal Reform Trust entitled *Travellers in the Irish Prison System*. The report highlighted that *'Traveller men are between five and 11 times more likely than other men to be imprisoned, while Traveller women face a risk of imprisonment as much as 18 to 22 times higher than that of the general population. In addition, both analyses indicated that the relative risk of imprisonment was higher for Traveller women than it was for Traveller men.'*¹

The Traveller Prison Initiative looks at how best to support Travellers in the Irish prison system and aims to achieve the following:

- Build a knowledge base about Travellers in prison
- Increase and improve access to prison-based services for Travellers
- Strengthen supports for families of Travellers in prison, and after prison, use a multi-agency approach
- Strengthen self-identity and self-advocacy for Travellers in prison by mainstreaming a peer-support model
- Increase awareness and capacity through training and learning programmes to prison service and probation service staff²

Some of the good work done by the project to date includes piloting an ethnic identifier in some prisons which will hopefully capture realistic figures of the Traveller population. Currently Travellers are not recorded as a separate group, thereby making it difficult to calculate the exact number of Travellers in prison. The Initiative has also secured funding to undertake a number of projects. It plans to carry out research on Traveller Women in prison. It has recruited Con MacGhabhann from the Traveller Equality Project UK to undertake a literature review of good practice in prisons and it has developed a 'toolkit' to support community organisations when working with families of prisoners.

National Traveller MABS is aware that a number of local Money Advice and Budgeting Services offer supports to prisoners. On foot of this and as part of the Traveller Prison Initiative, we have developed a circular for all community groups who work with families of prisoners. This circular includes the contact information of the local Money Advice and Budgeting Service and details the supports they offer.

Additionally, it is anticipated that National Traveller MABS will do a full evaluation of the North Circular Road Savings Club, a credit union savings club, which operated in Mountjoy Prison from 2009 to 2015. We hope that the findings of this evaluation will encourage a more structured working relationship between Credit Unions and Prisons nationally. For more information, please contact Liz Daly at National Traveller MABS.

¹http://www.iprt.ie/files/IPRT_Travellers_Report_web.pdf

²http://www.ssgt.ie/tpi_initiative.html

Tallaght Traveller Primary Health Care workers join the growing list of Traveller groups availing of local MABS Money Management training



Tallaght MABS have joined the growing number of local MABS that have facilitated money management training with their local Traveller Primary Health Care for Travellers projects. The Tallaght programme was a huge success, evident by the certificate presentation which took place on 18th of February for the nine participants.

This programme was undertaken by the Tallaght Traveller Community Health Care Workers. The training comprised of modules drawn from the money management manuals, "A Way of Life" and "Overcoming Illegal debt".

Besides promoting better money management techniques, community education provides a clear path to developing a sound working relationship between the MABS and the local Traveller community. Tallaght MABS took their role very seriously with three members of staff, Oliver Dunphy, Marion Doyle and Edel Alfred facilitating the sessions. According to Edel the programme "gave us the opportunity to develop a great on-going working relationship with a group in our area. I felt we learned so much from them".

There was a lot of positive feedback from Traveller participants particularly in terms of knowing about how to access affordable loans. One participant described the training as "Excellent, very worthwhile and gave us a great understanding of the importance of budgeting and how to manage money. We also learned how to access loans and the importance of savings."

The experience of participants in Tallaght is similar to that experienced by participants of similar training throughout the country. In places such as Waterford, Roscommon, Kildare, Cork, Meath, Dublin North East, Tipperary, Fingal and Finglas, Traveller Primary Health Care for Travellers projects too have benefitted from working directly with the local MABS service in undertaking such training.

If you are interested in facilitating community education with Traveller groups in your area and would like the support of National Traveller MABS, please contact Dermot Sreenan.



National Traveller

mabs

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