



Introduction

Welcome to the first bi-annual edition of our newsletter. National Traveller MABS are pleased to bring you updates on current issues and projects.

In this edition, you can read about the success of Health Care workers in both Cork and Ballymun who completed the 'Way of Life' community education programme. You can also read about how it is being used to support the promotion of MABS and the CIS within local Traveller communities nationwide. Additionally, we include some information on our upcoming research on the financial burden of death for many Traveller families.

We bring you information on the new social welfare project 'Intreo' and also highlight recent changes in the administration of The Exceptional Needs Payment.

We have good news to report on the production of a DVD- part of a new financial education resource we are developing relating to the issue of illegal moneylending

We trust you will enjoy reading these and other articles in this newsletter – we look forward to hearing from you.



Nancy Power
Joint Co-ordinator



Nuala Ní Ghabhann
Joint Co-ordinator

A Way of Life Certificate presentation

In late 2012, Health Workers with the Cork Traveller Visibility Group (TVG) and the West Cork Traveller Health Workers completed "A Way of life' community education programme. Hugh Barriscale of Cork MABS facilitated the training on the premises of the TVG over a two week period. The training was a massive success and was completed by 7 participants, including both Traveller Health Care Programme co-ordinators, Ciara Ridge and Evie Finlay.

On the 18th January 2013, Cork MABS hosted a certificate presentation for the women who completed the course. The presentation was a successful event and co-ordinator of Cork MABS, Margaret O'Neill, praised the workers on their commitment to ensure that people who need MABS will be referred on.





Cork MABS and TVG see this as the beginning of a positive way forward for future collaboration. Any service interested in finding out more about “A Way of Life” community education programme can contact Dermot Sreenan, Education Worker in National Traveller MABS at 0761 07 2230.



Margaret O'Neill presenting Bidy McDonagh with her certificate after completing the Way of Life programme

The financial burden of funerals

All too often when a family member dies, those remaining have neither the capacity to organise, nor the financial means to pay for a funeral. Lack of access to legal and affordable credit, lack of insurance or assurance policies, literacy difficulties, lack of self-esteem, the role of the illegal moneylender, and lack of options in relation to undertakers are just some of the factors which cause an unnecessary increase in the cost of burial.

Additionally, within the Traveller culture, the importance of showing how much a deceased member of the family was loved is often measured in how much is spent on the funeral and headstone. This adds an additional burden to an already desperate situation.



Debt and Dying – the new publication from National Traveller MABS due for release March 2013



National Traveller MABS, having identified the cost of funerals as one of the main reasons why many members of the Traveller community find themselves in unmanageable or illegal debt, commissioned Dr Stuart Stamp to examine the issues surrounding funeral debt and explore options to prevent related financial hardship.

The resulting report ***Debt and Dying- Understanding and addressing the impact of funeral costs for***

Travellers in Ireland, is due for publication in March.

The report explores the extent of financial debt related to funerals within the Traveller community, identifies barriers to accessing legal and affordable means of paying for funeral costs and explores options suitable to the Traveller community which may overcome this issue.

The report will be circulated to all Traveller organisations and support services. National Traveller MABS is grateful to all Travellers who talked with Stuart and his team during the research process and look forward to working with Traveller organisations and individuals in implementing the recommendations of this report.

Intreo – what is it?



Intreo is a new service from the Department of Social Protection which will help you with your employment and income support needs. Intreo will provide a personalised service, based on your individual needs including: advice on education, training and personal development opportunities, job search assistance as well as information on and access to a range of income supports.

What services will be available in a local INTREO office?

- Employment services and income supports
- Expert assistance and advice on employment, training and personal development opportunities
- Focused individual needs assessments to help you re-enter the workforce
- Self service facilities to provide information and guidance
- Access to information on job vacancies (similar to a FAS job centre)
- Queries in relation to job seeker payments or one parent family payments will be dealt with here

For more information, see www.intreo.ie



Changes to the Exceptional Needs Payment (ENP)

Up until 2012, it was common practice for a CWO to make an Exceptional Needs Payment (ENP) to contribute to the cost of communions and confirmations. In 2012, this payment was capped at €110.

However, recent updated guidelines have been issued by the Department of Social Protection on this payment and they stress that Exceptional Needs Payments are intended for exceptional and unforeseen expenses only. They are not intended to cater for expenses which are of a predictable and recurring nature.

As Communions and Confirmations are a foreseen expense, are predictable and are recurring, the Department has indicated that **payment of an allowance in respect of religious ceremonies (i.e. Communions and Confirmations) will cease (stop) in 2013.**

However, if you are experiencing difficulty with the costs related to communions or confirmations, you can still speak to your CWO about this. Also, if you have any concerns about this, you can contact the Citizens information helpline at 0761 07 4000 or contact National Traveller MABS at 0761 07 2230

New financial education resource to highlight the issue of Illegal Moneylending

The hard times that we live in means that when faced with an emergency, families have fewer places to turn. Often there is not enough money to go around, and even though other family members are approached, they cannot offer the help that's needed. Illegal moneylenders often step into Traveller's lives at such moments of crisis and people find themselves crippled with a debt that they end up paying for years.

National Traveller MABS is currently developing a financial education resource on the issue of illegal moneylending which will include a short film/DVD.





The DVD being developed depicts one family's dealings with an illegal moneylender. We see the story unfold through their eyes. Moments of crisis and the need for emergency loans occur in all our lives. The resource will prove to be an invaluable tool in developing awareness about the steps we can take to escape from the cycle of using such loans to get through a crisis. It will also increase awareness of the support available for those who've found themselves in the grip of an illegal moneylender.



NTMABS anticipate that the launch of this new resource will occur this summer. We would hope that Traveller groups and organisations throughout the country will be interested in facilitating the delivery of this valuable financial education resource.

MABS Helpline : **0761 07 2000**

Citizens Information Helpline : **0761 07 4000**

Key Worker Project Update

The Key Worker project was a recommendation within the NTMABS publication 'Issues of Personal Finance within the Traveller Community'. The main aims of the projects are to:

- Upskill Traveller Health Care Workers in the Traveller Community in the area of money management
- Provide relevant information on local services (such as MABS, Credit Union etc) which would enhance their ability to make appropriate referrals and
- Create a good working relationship between the outreach workers and their local MABS and CIS The project is now entering its second year.

The Key worker project has four main areas – *community education, information provision, CIS input and recording/collection of data*. Once a primary Health Care group agree to participate in this project, the first step is for the group to complete 'A Way of life' community education programme. This step is usually arranged by the NTMABS Community Education worker

However, NTMABS will strive to get the agreement from the local MABS to deliver the modules – by doing this, the relationship between the outreach workers and the local MABS can begin to formulate. The training can be done over 3-5 weeks and once complete the health care workers are provided with information packs by the NTMABS Development worker.

These packs contain the following:

- Local MABS contact information cards
- Contact sheet containing contact info for all local CIS's
- Contact sheet containing contact info for all local Credit unions
- Basic Social welfare sheet
- Household budget forms
- Budgeting sheets
- Keep safe and warm booklets with free thermometer
- Surviving Christmas leaflets
- Budgeting for Communion and Confirmation leaflets
- Illegal moneylending leaflet
- Spending diaries

Each worker gets a pack. The Co-ordinator of the PHC group is also provided with a log to record any referrals made by the outreach workers to MABS or the local CIS.

This step is important as it enables NTMABS to quantify the outcomes of the project and measure its success or failure.

Finally, an information provider from the local CIS provides a one off session with the group within 4-6 weeks of the training modules being completed and this is delivered at a venue suitable for the health care workers.

A full report on this project has been completed for 2012 and is available on request. For more information please contact NTMABS at 0761 07 2230.



The Wicklow Primary Health Group after completing the Way of Life community education - this group actively refers people to their local MABS and CIS. In January and February, this group have made 20 referrals to MABS and 25 referrals to local CIS'.

www.ntmabs.org



Traveller Pride – 2013

On May 9th, the fourth annual Traveller Pride awards will take place in Dublin. The Traveller Pride awards exist to focus on and celebrate Traveller achievements and mark the positive contribution that Travellers make to Irish Life. This is done whilst recognising that there are still major obstacles which Travellers have to face in Irish society, and this makes their achievements all the more remarkable.

The nomination forms will be made available through the various websites of the National Traveller organisations. Nominations are being sought in the following categories.

Award Categories for Achievement in:

- Education
- Arts or Culture
- Music
- Enterprise or Employment
- Youth
- Sport
- Community

From the above category winners, one will receive the overall Traveller Pride Award for 2013. The closing date for nominations is the 22nd of March 2013 at 5.00pm.

It is important that you support your nomination with details, photographs, documents etc., and you must justify your nomination in at least 50 words.

Traveller Pride gives us an occasion to mark the great work that is often undertaken by Travellers in various fields, but may not be recognised. It provides an opportunity to not only mark positive contribution by Travellers to Irish society but is also a way to create role models, and to show that it is possible to succeed and remain proud of your culture, your people, your ethnicity.

The Traveller Pride Awards 2013 are being organised by a committee comprising The Irish Traveller Movement (ITM), Minceirs Whiden, Pavee Point, National Traveller MABS, the National Traveller Women's Forum, Involve (formerly National Association of Traveller Centres), the Parish of the Travelling People.



A Way of Life – facilitated in St. Margaret’s by Ballymun MABS

Adult education can be driven by the need for the learner to see the relevance of learning in solving problems in their lives. ‘A Way of Life’ is a money management programme focusing on the needs of Travellers. It offers a very comprehensive and structured approach to learning the practical skills of money management. It is not only a great Community Education resource for MABS but also helps build links between MABS and Travellers locally.

Ballymun MABS has a history of working with Travellers locally. Recently the entire staff undertook training in the delivery of “A way of life” programme. Angela O’Hare and Kim Dwane subsequently facilitated the programme with the local Traveller women’s education group in St. Margaret’s.

Following the programme, Angela reflected that “there was a lot that we learned from the women and we would feel a lot more confident if we were deliver the course again.” The news back from St. Margaret’s was similarly positive. Learners having gained an understanding of the service provided by MABS, have started to apply their new skills, and are now referring people to the service.



Participants from St Margaret’s in Ballymun