



Introduction

Welcome to our first bi-annual edition of **The Tharrie Times for 2013**. National Traveller MABS are pleased to bring you updates on current issues concerning the Traveller community

In this edition, you can read about the success of Cork MABS in facilitating 'A 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 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. Lastly, we highlight the options people can avail of when seeking a credit union loan for the purchase of a caravan.

We trust you will enjoy the read and 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 training 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.



Margaret O'Neill (Co-ordinator with Cork MABS), Ciara Ridge (PHC Co-ordinator), Nora Cash, Biddy McDonagh, A Traveller Health Worker and Hugh Barriscale (Money Advisor)



Cork MABS and TVG see this as the beginning of a positive way forward for future collaboration. Any MABS office interested in facilitating “A Way of Life “ community education programme with their local Traveller group 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

Sport unlike Society shows Diversity

John Joe Nevin was one of the speakers at the launch of Traveller Pride in 2012. He spoke of his pride in being a Traveller and representing Ireland, his family and his community in the London 2012 Olympic Games.

The summer of 2012 was brightened considerably when we witnessed his great boxing displays and his return to Mullingar with a silver medal. In an interview on RTE after he had secured at least a Bronze Medal, John Joe stated, ‘I am delighted to be representing my town....and I hope they appreciate me as much as I appreciate them.’ Sadly, news had reached him prior to that fight, that back in Mullingar; members of his family were not allowed into a bar to watch the fight live on TV. Instead the family had to make the trek out to The Covert Bar, 9km’s outside of the town to witness John Joe’s bout. Apparently that was the place to be as John Joe danced into the semi-final.

Sport has always been ahead of society in embracing diversity. In sport what matters is your athletic ability. As Peter McGuire points out in his article in the Huffington Post, John Joe’s experience is not unique. The Great Muhammad Ali apparently threw his Olympic Medal in the river in Louisville back in 1960 because he couldn’t be served in a restaurant.



Such discrimination is something we associate with another time, another place, but unfortunately not for Travellers in Ireland.

John Joe sees what he does in boxing as a way to bring people together. His success in this was undeniable at his homecoming to Mullingar where a crowd of over 6,000 people gathered to honour his achievement.

We can only hope that Irish society moves towards embracing diversity, and for this to happen it must see Travellers as part of that diversity. Ireland was proud of our medallists in the Olympics, what we cannot be proud of is the level of discrimination and racism that still exists for Travellers in Ireland. It needs to become part of our history. The next Olympics takes place in 2016 - there could be no finer aspiration than to try and make this Country free of racism and truly embracing diversity by then.



Pictured Left to right: Martin Collins (Asst. Director Pavee Point), John Joe Nevin (Irish Olympic Boxer) Andrew Montage (Lord Mayor of Dublin), Brigid Quilligan (Director Irish Traveller Movement).

Clann Credo Loan Guarantee Scheme



THE SOCIAL INVESTMENT FUND

National Traveller MABS has continuously worked towards ensuring financial inclusion for Travellers. In 2001, Exchange House MABS (now National Traveller MABS) identified the lack of access to credit facilities to purchase a caravan. Because of this, a proposal was submitted to Clann Credo to establish a revolving loan guarantee scheme. The proposal was successful and €40,000 was secured to support Travellers nationally in accessing mainstream credit through their local credit union.

By the end of 2012, a total of 11 clients had secured caravan loans from their local credit union with the support of the Clann Credo Loan Guarantee scheme. In January 2013, another client was successful in obtaining a loan guaranteed under this scheme, bringing the overall number of families supported to 12. In 2012 alone, 4 clients received loans, representing a 50% increase in loans in comparison to 2011.



Loans in 2012 for the 4 clients totalled €18,000.

The total amount given in loans guaranteed under the Clann Credo Scheme since its introduction in 2002 is €61,150.

In 2011, following a submission from National Traveller MABS, it was agreed by Clann Credo, to extend the scheme to cover loans for the maintenance and upgrade of caravans, for example, replacing doors and windows etc. Additionally, the maximum loan amount that could be guaranteed was increased from €6,350 to €10,000 which reflects the current costs of large family caravans. A full progress report on the scheme for 2012 is available from NTMABS upon request.

If you wish to support a client in availing of this scheme and would like more information, please call Liz in NTMABS on 0761 07 2230.



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.



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

Additionally, within 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.



National Traveller MABS 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. We 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 MABS and CIS.

National Traveller MABS is grateful to all MABS and CIS personnel who talked with Stuart and his team during the research process and look forward to working with MABS and the CIS in implementing the recommendations of this report. An executive summary will be circulated to all MABS, with full report available on request.

Travellers and Accommodation

Adequate accommodation is a basic human necessity which provides individuals with shelter and security. Article 25 of the Universal Declaration of Human rights states that 'everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including [...] housing and medical care and necessary social services'¹.

The Report of the Task Force on the Travelling people (1995) was crucial in ensuring that Travellers' accommodation needs were on the agenda for future legislative change, including the establishment of the Traveller accommodation unit and the Housing (Traveller Accommodation) Act 1998. This Act includes guidelines on establishing local Traveller accommodation consultative committees (LTACCs) which are required for the design and implementation of Traveller accommodation programmes (TAPs).



¹ The Universal Declaration of Human Rights Available at :
<http://www.un.org/en/documents/udhr/index.shtml#a25>



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However, due to the non-recognition of Travellers as a distinct ethnic minority, the government are under no obligation to fully recognise Travellers' distinct needs in relation to accommodation.

One of the biggest issues concerning many Travellers who contact NTMABS is the discontinuation of caravan loans previously provided by local authorities nationally. Under the 1998 Act, local authorities secured funding to provide loans to Travellers wishing to purchase caravans as their main place of residence. While this is still continuing in some areas of Ireland, many local authorities have stopped providing loans to Travellers for the purchase of caravans. The only option now available for many people is to borrow from money lenders or the credit union.

NTMABS has long been an advocate of the credit union movement and actively promote it within the Traveller Community. We support MABS in working with clients to secure credit union loans by promoting the use of a number of loan guarantee schemes.

Supporting people in obtaining credit through the credit union has many benefits, including access to affordable loans and in some case, death benefit insurance.

However, as it takes time to build up a share history in the credit union this may not be an option for someone who needs credit sooner rather than later.

We would actively encourage and urge Money Advice staff that become aware of person's need of a replacement trailer to advise their client to access their local credit union as soon as possible.



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 this project is to:

- Upskill Traveller Health Care Workers¹ in the Traveller Community in the area of money management

¹ Health Workers are primarily Traveller woman employed locally to provide health information to Traveller families and individuals



- 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 Health Care workers and their local MABS and CIS

The project is now entering its second year. To date, four primary health care groups have been involved and are at varying stages of the process - these are Balbriggan, Cork City, Sligo and Wicklow. The Key worker project has four main components – *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 training programme.

This step is usually arranged by the NTMABS Community Education worker. However, it is preferable that the local MABS deliver the modules – by doing this, the relationship between the outreach workers and the local MABS can begin to form. 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.



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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'.

DVD highlighting the issue of Illegal Moneylending

At the recent MABS Workers day on February, we were struck by the perceptive comments of Sylda Langford, chairperson of the Citizens Information Board. She spoke of the obvious absence of a vital tool when dealing with indebtedness. She argued that even with all the legislative changes currently being implemented to support people in debt, many low income families are being forced into the hands of illegal moneylenders who prey on the most marginalised and most excluded.

There is, she stated, a real need for social policy to directly tackle this specific area and to put in place a structured process to alleviate it.

National Traveller MABS has been raising this issue since 1998 through both our work locally and at policy level. We are delighted to have received funding to develop a financial education resource which will include developing a short film/DVD on one Traveller family's dealings with an illegal moneylender. The DVD will act as a focal point to invite learning and discussion on what people do when faced with a crisis and the need for an emergency loan.

We aim to develop awareness on the steps that can be taken to prepare for such moments, and to raise awareness of the role of MABS. We expect to launch this new financial education resource this summer when hosting a seminar dealing with the issue of Illegal moneylending.

Contacts:

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| Nancy Power | Joint Co-ordinator |
| Nuala Ní Ghabhann | Joint Co-ordinator |
| Dermot Sreenan | Community Education |
| Liz Daly | Support and Development |
| Margaret Collins | Administration |
| Temitope Animashaun | Financial Administrator |

Telephone – 0761 07 2230

www.ntmabs.org