



# The Tharrie Times

Issue 18, Autumn 2014

## Welcome

### Welcome to issue 18 of 'The Tharrie Times'

NTMABS supports the recognition of Travellers as an ethnic minority as a necessary step to address the main focus of NTMABS that is - overcoming the financial exclusion of Travellers in Ireland.

In this packed issue, we look at a variety of issues affecting members. We have been travelling around the country taking photos and marking important events.

Additionally, we keep the focus on The Lough Payments Scheme and welcome every opportunity to highlight the need for this service continuing.

We hope you enjoy reading the above articles and the many other stories that we bring you in this Autumn edition. And, as always, we welcome your feedback!

Please visit our Facebook page and like us and visit us on [www.ntmabs.org](http://www.ntmabs.org)



Nancy Power  
Joint Co-ordinator



Nuala Ní Ghabhann  
Joint Co-ordinator

## Update on the Lough Payment Scheme

As many of you are aware, there was a decision early this year to end the Lough Payment Scheme. The scheme is an extension of the Household Budget Scheme and operates for MABS clients. It is jointly managed by Lough Credit Union and Cork MABS. It facilitates MABS clients nationwide to pay additional creditors other than the Local Authority and utility companies.

Deductions are taken at source from social welfare payments and directed through the Lough Payment Scheme via the Household Budget scheme. The facility is offered to MABS clients who would be classified as financially excluded or vulnerable- for example, they may have health difficulties or they may be on such a low income that they struggle to hold on to money long enough to pay bills.

In early 2014, approximately 25 MABS services supported over 400 clients to pay debts via the Lough payment Scheme. Clients using this facility are generally the most marginalised in our society. Money advisors have identified social isolation, mental and physical health difficulties, rural isolation and literacy difficulties as some of the reasons people choose to have payments deducted at source. The Lough Payment Scheme ensures payments such as caravan loans and private rent are made regularly and for many people this ensures that they do not become homeless.

National Traveller MABS works closely with local MABS services and with other organisations on a number of Caravan Loan guarantee schemes. Such schemes were established on the basis of repayment being made through the Lough Payment Scheme. They have now suspended the guarantee schemes. The reason for this is the decision by the Department of Social and Family Affairs to discontinue the use of the Lough Payment Scheme for the deduction of loan repayments, without putting in place a sustainable alternative. This decision has impacted greatly on many Traveller families and is causing great difficulty for Money Advisors who no longer can give hope of supporting clients in securing decent accommodation.

The Lough Payment Scheme is a positive example of a joint attempt by MABS, the Lough Credit Union and An Post to address the issue of financial exclusion in Ireland. The government commitment to financial inclusion has so far provided nothing in the way of an alternative. Until there is an acceptable alternative, National Traveller MABS call on the Department to reinstate the Lough Payment Scheme.

National Traveller MABS have been joined by many other organisations and politicians in lobbying to ensure the scheme is maintained. To read our position paper on this please log onto [www.ntmabs.org](http://www.ntmabs.org).

## Traveller Ethnicity

Becoming recognised as an ethnic minority group is a core aim of Travellers, providing for their equal protection in domestic and future international legislation.

According to the Irish Traveller Movement, "Travellers are an Irish ethnic minority group because we are a small Irish community who share the same culture/ way of life, language belief values and history. However, this ethnic minority status is not recognised by the government. It is a basic human right to have our ethnicity and identity recognised".

Recognising Traveller ethnicity would ensure that Travellers have protection under international Human Rights Law and under equality laws and the constitution of Ireland. The recognition of a distinct cultural

identity should be validated in the provision of housing, education and health services.

Advancing Traveller ethnicity is currently being considered by Government. The Joint Justice Oireachtas Committee (April 2014) have recommended the State formally recognise Traveller ethnicity. In local government Cork and Dublin City Councils have both adopted motions for its approval.

By recognising Traveller ethnicity the government will be placing a value on this unique culture and other members of society may begin to look more positively at the Traveller community.



## New board members for National Traveller MABS

The board of National Traveller MABS were sad last year to say goodbye to 3 Directors. Brigid Clarke, former social worker with Exchange House had been with us since 1998 and indeed was instrumental in the establishment of the organisation. Her commitment to Travellers was immeasurable and she is still missed greatly. We also said farewell to Ken Slattery of the Social Finance Foundation. Ken guided the organisation calmly through the many governance changes that have taken place over the last number of years. He was a calm presence in often choppy waters. Finally we said adieu to Heydi Foster, former Director of Exchange House National Traveller Services. Heydi now works with Misesan Cara and we wish her all the best in her new role.

However we are privileged this year to welcome to the board 6 new members. All were invited on for their expertise and commitment to the Traveller community and we are honoured that they have accepted the invitation to join National Traveller MABS.

As a Traveller organisation we pride ourselves on having Traveller representation at both management and staff level. In 2014 we welcomed Brigid Quilligan, Director of The Irish Traveller movement onto our board. Additionally we were joined by Missy Collins from Pavee point and Catherine Joyce, Director of Blanchardstown Traveller Development Group. All 3 women have been involved in advancing the issues of the Traveller community for over 20 years. Their experience both at a local and national level will be of huge benefit to National Traveller MABS.

While we sadly said goodbye to Ken Slattery at the end of last year, we were delighted when he recommended that Ronan Headon, also from the Social Finance Foundation replace him. We have been delighted to welcome Ronan onto the board and have thoroughly enjoyed working with him in 2014.

National Traveller MABS works closely with FLAC and it was from this relationship that we were lucky enough to be joined by solicitor Rebecca Keatinge. Rebecca is a practising solicitor with Brophy Solicitors, a firm renowned for its human rights work. Rebecca has a number of years' experience working with vulnerable and marginalised groups of people and has an extensive background in human rights law. We are honoured to have her join us and look forward to working with her in the future.

Finally we were delighted to welcome Geralyn McGarry, Social Policy and Research Manager with the CIB onto the board. Having Geralyn on board further strengthens the relationship we have had with her over the years though our mutual work in the area of social policy. We look forward to continuing this relationship.

As 2014 draws to a close the board of National Traveller MABS looks forward to continuing to support staff in overcoming the financial exclusion that impacts on many members of the Traveller community in Ireland today.

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## A message to our readers from Trish Mc Guane, National Support and Development Worker with National Traveller MABS



I was delighted to be selected from interview for the role of National Support and Development Worker at National Traveller MABS. Liz Daly who most of you will know is currently on Maternity Leave and I am covering her time away. Time is just flying and I

cannot believe I am now almost 3 months here. I love working with people and while my background has traditionally been in the financial services industry, I decided in mid 2000 to leave this industry and pursue a full time degree in Social Science in

Maynooth. Just after I graduated I was successful in applying for the position of Regional Administrator with The Society of Saint Vincent de Paul (SVP). I worked there for 6 years looking after all aspects of SVP work in the Carlow, Laois and Kildare areas. I absolutely loved my time there and feel that I did make a difference to a great many people.

However onto pastures new! I know my time in NTMABS is short but again I hope to make a difference in what I can deliver to you. As the saying goes 'watch this space!' Feel free to contact me on 0761072230 or 086 1925292. Looking forward to working with you over the coming months.

Trish McGuane

## Exchange house National Educational Awards 2014



The sixth annual Exchange house Educational achievement awards took place in the Venue, at the back of the Civic offices in Dublin City Council on Friday the 24th October. The Exchange House National Educational Achievement Award is presented to Travellers who have recently completed the Junior Certificate, Leaving Certificate, GCSE, A-Level examinations or Third Level Courses. The awards recognise the hard work and commitment shown by the recipients in reaching their academic goals.

This event has firmly placed itself in the calendar of events for Travellers and acts as formal recognition of the hard work, effort and support that young Travellers have made in succeeding in their exams. It is also a time to celebrate with their families who have supported and encouraged them all the way.

This year the guest of honour was Sarah Jane Dunne, daughter of the famous late Traveller musician, Pecker Dunne. Sarah Jane holds an honours degree from Trinity College Dublin and is a qualified English and Religion secondary school teacher. She won Miss Kilkenny in June and proudly represented that County in the final of Miss Ireland. She is currently working as a model. She is a great role model for Travellers and is very proud of her culture and was inspiring to all those at this year's Education awards. Also present was Councillor Criona Ni Dhalaiigh representing the Lord Mayor of Dublin who strongly supports the awards.

There was a traditional raffle for all the young award winners. Prizes consisted of phones, a tablet and a laptop.

Exchange House National Traveller Service has been holding the awards since 2008 and continues to provide this opportunity to recognise young Travellers achievements in education. A video shown at the awards featured messages of support from various leaders in both the Traveller community and the wider public. The video can be viewed on YouTube under the title 'Dublin says Well done' or by following this link

<https://www.youtube.com/watch?v=SKtma-YhtMU>



*Dermot Sreenan, Education Worker with NTMABS with members of Cork TVG Men's*

## Traveller Health in Limerick

The West Limerick Primary Health Care Project for Travellers was set up in 2010 in order to improve the health status and quality of life of Travellers in the West Limerick Region.

The project is a joint venture by the HSE and West Limerick Resources and is also part of a national programme on Traveller Health. The key to its success has always been the training and recruitment of people from a Traveller background. Eight women are qualified community health workers and work within the local Traveller community, visiting homes and sharing information and advice on health.

Over the last 2 years there has been a noticeable increase in self-reported health knowledge, specifically in the areas of immunisations, healthy teeth and gums and children's health. Travellers in the area have increased their general health knowledge and felt more comfortable speaking about health related issues. One in four report that they are now eating more healthy and walking as a form of exercise has seen an 9% increase. A monthly slot on local community radio has also proved very successful. The project acknowledges that much

work still needs to be undertaken in the area of mental ill health, which many Travellers still find difficult to speak about.

While acknowledging that they are not medically qualified, the Community Health Workers know and recognise the problems within the Traveller community. The Community Health Workers have visited 300 homes in the West Limerick area over the past four years, visiting both men and women.

The evaluation report published this October examines the work carried out by the West Limerick Primary Health Care Project for Travellers. This report can be accessed on <http://www.wlr.ie/primary-health-care-project-for-travellers>

The West Limerick Primary Health Care Project for Travellers are now beginning a new strategy and are ready to build on what has worked so far and explore new avenues with existing and new associates. We have no doubt the project will go from strength to strength.



*West Limerick Primary Healthcare Team at the launch of their Evaluation of Service Report*



## Traveller Health and launch of Growing Older in Ireland booklet by Age Action

According to the National Health study of Travellers 2010, the overall health of members of the Traveller Community is improving. However Travellers are still twice as likely as the general population to have diabetes and related conditions with heart disease and stroke rates 4 times higher in the Traveller population than in the general population. Therefore staying healthy and the provision of services for the older person are vital.

On Thursday 16th October, Age Action Ireland launched their latest research entitled "Growing Older in Ireland". It looks at older peoples experiences of poverty and how this impacts on their daily lives. How increasing prices for energy have compared to Social Welfare payments. We will look below at 3 of the main areas highlighted in the booklet

**Food Poverty:** Food poverty is defined as the inability to afford or have reasonable access to food which provides a healthy diet. A number of issues are identified as contributing but of particular relevance to older people is in the areas of accessibility and lack of transport. The availability of fresh fruit and vegetables in local shops is also problematic. Large supermarkets are mainly located on the outskirts of towns. Value offers in supermarkets are often targeted towards larger households meaning many older people living in smaller households or living alone often lose out.

**Energy Poverty:** This refers to the inability to heat one's home to a comfortable standard. The World Health Organisation assesses this affordability as having to spend more than 10% of household income on fuel in order to achieve temperatures of at least 21C in living areas and 18C in all other areas. Older groups are one of the groups most at risk of energy poverty with an increased vulnerability to health and social harm as a

consequence. Older people tend to spend more time at home therefore needing more fuel energy. Poor insulation in housing also contributes to higher fuel costs along with older housing stock and dependence on fuels such as oil and coal. For some it is unfortunately a choice between heating their homes and eating and cooking.

**Health and Emotional Poverty and Isolation:** The financial burden of health has been increased greatly during the recession. The removal of automatic entitlement to medical cards in 2010, the increase in the threshold for the drug payment scheme and a prescription levy have all contributed to the continuing erosion of the health service. In 2014 the HSE will provide 1.7 million fewer hours of home help than they provided in 2010. This reduction very often leaves people needing assistance with basic needs having to contribute each week from their social welfare payment. Dealing with old age is not just about material resources but also takes in vital supports such as the sense of community and family. The use of the telephone to stay connected to family and friends can tackle isolation in some small way. However, the abolition of the telephone allowance will further isolate some older people. The impact of loneliness can have on older people should not be underestimated. Not only does it impact on mental health, it can also contribute to diminished physical health.

If you would like copies of this booklet please contact Age Action Ireland on 01 475 6989.

***Help your children learn good money habits for the future  
Stay in control of your spending  
Want to know your rights when shopping the 'sales'?***

***For more information on the above and other consumer issues, see  
[www.consumerhelp.ie](http://www.consumerhelp.ie)***



## Travellers and Media

Having had the opportunity to view the newly launched Irish Traveller Television, I thought it would be a missed opportunity, not to share the link to this media outlet with our colleagues in MABS and the CIS. Irish Traveller Television aims to promote positive insight into how the Traveller Community contributes to Irish Society. It is hoped that the Irish Traveller Television will help promote us as equals in society and end the feeling for Travellers of being outsiders in our own country.

Following a quick reminder from Nuala that I had promised to write about this and the article was due, I had to pull up my socks.

I interviewed Margaret Mc Donagh, the family support worker in Fingal Traveller Organisation based in Balbriggan. Margaret is the Chairperson of Irish Traveller Television. She outlined how challenging popular perceptions, Irish Traveller TV provides a shop window for positive role models, harnessing previously neglected talent and gives both a face and a voice to the Travelling community.

With its roots in community development, Irish Traveller TV has evolved to become a platform for members of the Travelling community to share their culture, passions and hopes in an often surprising way.

Tony O'Reilly, coordinator of the project, draws a parallel between the Travelling community and other marginalised cultural groups: "The Native Americans were displaced from their nomadic way of life and corralled into reservations. In the same way, the Travelling community were robbed of their nomadic existence and forced

into halting sites. They had the road stolen from them. With Irish Traveller TV, we want to challenge perceptions, grow talent and provide opportunities for members of the community to develop skills in broadcasting and media."

Irish Traveller TV operates on a voluntary basis with equipment on loan. They are currently seeking funding to expand their offering and are open to support from interested parties.

There are many interviews available to view on Irish Traveller Television.

To find out more for yourself please check out <http://irishtraveller.tv/>

Enjoy it I did!  
Nancy



*National Traveller MABS were delighted to support the official opening of new Ballyfermot MABS Office*

## Bouncing baby boy for Liz Daly

We are delighted to announce that Liz Daly, who you will all know is our National Support and Development worker has welcomed into the world a healthy baby boy. Eli Colhoun has joined Liz and her family and is doing well. We at National Traveller MABS wish them all the best.

***National Traveller MABS now on Facebook!!!***

**We are delighted to announce that National Traveller MASBS are now on Facebook.**



**You can access our page by clicking Facebook on our website [www.ntmabs.org](http://www.ntmabs.org) or you can follow us by logging into Facebook and search for National Traveller MABS.**

**We hope you enjoy and please feel free to share and like our page.**

## Ballyfermot MABS Official Opening of new offices



*Cutting of ribbon at the opening of the new Ballyfermot MABS Office*



*Ballyfermot MABS Office*

## Community Education in Roscommon now up and running



*Back row, Left to Right: Annemarie Mongan, Mary Mongan, Winnie Mongan, Bridie Mongan, Diane Mongan, Margaret Mongan  
Front Row L-R; Mike Donnelly, Sheila Gatley, and Liz Daly*

## The West Limerick Primary Health Care Project for Travellers.



*National Traveller MABS were delighted to attend the evaluation of The West Limerick Primary Health Care Project for Travellers.*

## Roscommon MABS promote money management within the Traveller community

Community Education provides an important link between MABS services and the local Traveller population. Roscommon MABS, following support provided by NTMABS facilitated money management training with Traveller women employed as Community Health Care Workers in Roscommon. The women cover a large area stretching to Castlerea in the North, to Tuam in the West, and Ballinasloe in the South

The community education setting allows for the building of skills and knowledge, but also trust between the local Traveller Health Care Workers and the local MABS service. Aside from providing information on budgeting, access to legal and affordable savings and credit, maximising income etc. the message of what MABS does and how it can help people will naturally follow on from community education.

National Traveller MABS is happy to support local MABS in facilitating community education because it develops skills and

knowledge for the participants and an understanding of the valuable service that MABS provides. Roscommon MABS in the guise of Mike Donnelly and Sheila Gatley were exemplary in their participation in the training, and in how they worked with the local group to bring them through the important specific learning outcomes. According to Mike the group were "knowledgeable about budgeting and overall they were an excellent group to work with and engaged fully at all times. It was very enjoyable working with the group."

NTMABS are happy that there are a number of other services who will be facilitating Community Education training with Travellers in the near future. Cavan MABS are trained and will soon be working with their local Primary Health Care group; Tipperary MABS are scheduled to undertake training and are looking forward facilitating community education with their local primary health care teams.



Back row, Left to Right: Annemarie Mongan, Mary Mongan, Winnie Mongan, Bridie Mongan, Diane Mongan, Margaret Mongan  
Front Row L-R; Mike Donnelly, Sheila Gatley, and Liz Daly