



Introduction

Welcome to issue 16 of our bi-annual newsletter. The last six months have been an extremely busy time for the staff of National Travellers MABS.

In this edition of 'The Tharie Times', you can read about the launch of our new community education resource 'Overcoming Illegal Debt' which includes the DVD 'A Deal's a Deal'. We were very fortunate to secure funding with the National Consumer Agency and the St Stephens Green Trust. Additionally, a seminar on illegal money lending was held in the Lighthouse Cinema on the same day and speakers from various services, such as Sligo MABS, the Credit Union, an Garda Síochána and the Traveller Counselling Service, gave a great insight into how this type of lending can impact on a person.

We were honored to have Archbishop of Dublin Diarmuid Martin officially hand over our 'Debt & Dying' research to the Traveller Community on the 20th November. The event was very well attended by Travellers from all over Ireland and the mood on the day, in spite of the topic, was one of openness and honesty. There is this and lots more to read so we hope you enjoy! Feedback is always welcome on any of the topics raised.



Nancy Power
Joint Co-ordinator



Nuala Ní Ghabhann
Joint Co-ordinator

National Traveller MABS Annual Report 2012

The National Traveller MABS Annual Report for 2012 is now available on our website www.ntmabs.org. National Traveller MABS had an eventful year in 2012. Minister for Social Protection, Joan Burton T.D. launched our publication '*Issues of Personal Finance within the Traveller Community*'. We facilitated the establishment of Key Worker Projects in 3 locations nationwide and compiled an end of year report outlining the progress of the project.

Work began on the development of a new community education resource dealing with the issues surrounding illegal moneylending and funding was secured to hold a seminar on the subject in 2013. Our community education worker delivered money management training to over 90 Traveller men and women nationally.

To find out more about our work during 2012, you can download our report from www.ntmabs.org or contact the office at 076 107 2230 for a copy.

Applied Suicide Intervention Skills Training -ASIST –

Applied Suicide Intervention Skills Training (ASIST) is a two day intensive training course delivered by the HSE to service providers who work with people who may be at risk of suicide. The majority of participants who undertake this training must have completed the '**Safetalk**' training which is a half day introductory course to suicide intervention. **Safetalk** would be familiar to many MABS staff having previously been part of the MABSndI training calendar.

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More information about Safetalk can be found here - www.nosp.ie/safetalk.pdf. Recently, Liz Daly from National Traveller MABS completed the two day ASIST workshops. The workshop:

- Provided opportunities to learn what a person at risk may need from others in order to keep safe and get more help.
- Encouraged honest, open and direct talk about suicide in order to prepare participants to provide suicide first aid. Participants also considered how personal attitudes and experiences might affect their role with a person at risk.
- Encouraged active participation. This was stimulated by audio-visuals and group work.
- A suicide first aid model provides a framework for skills practice.

(source: www.nosp.ie)

Suicide can cause serious distress to families and loved ones. However, this training encourages people to talk about suicide and to acknowledge its existence. Suicide should not be perceived as a taboo subject to discuss, it exists and society as a whole has a responsibility to support people who may be thinking about suicide. A person undertaking this training is **not** trained to be a mental health practitioner – the training makes people aware of the signs and symptoms to look out for and to be aware of what services are available for the person in need. Anyone who is interested in undertaking this training can contact their local HSE Resource Officer (Suicide and Mental Health Promotion). Details of all contact can be found at this website - www.nosp.ie/html/HSE_officers.html.

Considering the need for and Ethnic identifier in Service Provision

On Monday November 4th, Pavee Point Traveller and Roma Centre, with NUIM's Department of Applied Social Sciences hosted a Data Collection seminar in Dublin. The seminar focused on the need for ethnic data collection and discussed good practice and methodology.

Collecting Ethnic Data would improve service provision and facilitate the best possible need analysis. It would identify gaps in services and provide factual accuracy around ethnic groups. Ethnic Data collection would also allow for greater equality and inclusion. State participation was recognised as a requirement for any system of ethnic data collection to work. Professor Raj Bhopal of the University of Edinburgh was able to demonstrate the real usefulness of ethnic data collection in Scotland and highlighted a strong system for anonymising data.

He stressed the need for top level management being part of any ethnic data collection process and gave examples of the campaign that reassured people about data collection by trained staff. Brigid Quirke of Pavee Point and University College Dublin, who played a major role in the creation of the All Ireland Traveller Health Study, spoke about the need for equality proofing and the strengths of ethnic data collection. Good training and strong communication are essential in any ethnic data collection system. It was agreed that fear in communities could be an issue and that clear communication and trust had to be built up. Developing any such system should include the voice of minority ethnic groups.

National Traveller MABS host seminar on Illegal Moneylending

On October 8th, over 100 guests attended a seminar on illegal moneylending hosted by National Traveller MABS.



Staff and board of NTMABS with guest speakers and actor Michael Collins

Speaking at the seminar Labour Party T.D. Aodhán O Ríordáin pledged to work with National Traveller MABS on developing a proposal for government to address the issues surrounding illegal moneylending. Chair of the Citizens Information Board, Ms. Sylda Langford spoke strongly on the need for sustainable solutions. She congratulated National Traveller MABS for hosting the seminar stating that "It highlights the difficulties and concerns for low income households in accessing mainstream credit due to over-indebtedness ... and ... provides another important building block in cross-agency efforts to tackle illegal moneylending and reverse the damage it continues to cause in the most vulnerable communities."



Sylda Langford, Chair of the CIB, Colin Thomson, Chair of NTMABS with Nuala Ní Ghabhann of NTMABS

The seminar aimed to:

- Highlight the issue of illegal moneylending among service providers working with low income groups
- Promote services and supports that support individuals who are at risk borrowing or have borrowed from an illegal moneylender
- Identify sustainable solutions

Thomas Mc Cann, Director of the Traveller Counselling Service, detailed the extent of Traveller exclusion in Ireland citing figures from the Census and the All Ireland Traveller health study. He emphasized that any proposed solution to the issue of illegal moneylending must take into account such exclusion.



Thomas McCann, Traveller Counselling Service

Renowned journalist and broadcaster Vincent Browne said it was shameful that as a nation we treated Travellers in such a horrific way.

Other contributors to the seminar included Detective Sergeant Ronan Joyce from An Garda Síochána who urged the public to speak with the Garda Síochána in relation to this issue of illegal moneylending.

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Joe Nevin from Sligo MABS highlighted how local communities can address the issue, outlining the work of Communities against Illegal Moneylending (CAILM) in Sligo. Elizabeth Foster from Inchicore Credit Union detailed how the credit union operated and advised all in attendance to consider joining their local credit union.



Colin Thomson, Chair of NTMABS with Helen Brennan, of Waterford MABS & Dermot Sreenan, NTMABS

Some of the main recommendations put forward included the establishment of a government interdepartmental working group which would sit with MABS, social finance agencies, the Saint Vincent de Paul and related bodies to begin to address the issue of illegal moneylending. In addition to the importance of such a group examining existing legislation in this area, focus was also placed on the necessity for ensuring access to affordable and legal credit was available to people on low income.



MABS staff from all over Ireland

Vincent Browne launches “Overcoming Illegal Debt”, a National Traveller MABS community education resource

On Tuesday October 8th, Journalist and Broadcaster **Vincent Browne** launched a community education resource developed by National Traveller MABS entitled **Overcoming Illegal Debt**. The resource, which includes a short film depicting one Traveller family and their struggle with an illegal moneylender, will add to existing MABS community education resources which act as a method of debt prevention and a means to empowerment. In introducing the new resource Vincent stated that Ireland was shameful in its treatment of Travellers.



Journalist and Broadcaster, Vincent Browne

The St. Stephens Green Trust and the National Consumer Agency funded the development of the resource “Overcoming Illegal Debt”. Commenting on the launch, Karen O’Leary, Chief Executive of the National Consumer Agency, said, “The National Consumer Agency is delighted to be partnering with National Traveller MABS on this project. This resource is important in tackling an area of financial detriment that has serious and sometimes dangerous consequences for people.”

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This resource aims to prevent participants from entering into illegal debt, whilst also providing a pathway out of illegal debt, if it exists.



The resource will build on and strengthen the existing Traveller focused community education resources within MABS, such as *A Way of Life*, *A Money Management teaching resource for Travellers*. Indeed it is recommended that *Overcoming Illegal Debt* is facilitated by money advisors with groups following completion of *A Way of Life Money Management Resource for Travellers*.



Kim Dwane (Ballymun MABS), Dermot Sreenan and Angela O'Hare (Ballymun MABS)

In addition to the fact that trust will have been built between participants and facilitator during prior learning, the new resource *Overcoming Illegal Debt* re-emphasizes

the importance of the lessons learned, in terms of increasing income, reducing expenditure, generating savings and opening up affordable lines of credit. Such knowledge needs to exist to help prevent illegal debt.

Overcoming Illegal Debt will enable discussion within the Traveller Community on the issue of illegal moneylending. It will allow participants to discuss a sensitive topic in a non-personal way. The short film allows participants to discuss the issues while referring to characters in the accompanying film *A Deal's a Deal*. The story depicted in the film is specific to Travellers experience but the story itself is universal and can be used as a tool in community financial education generally.



Overcoming Illegal Debt will support Travellers in debt to illegal moneylenders and will provide alternatives to the illegal moneylender for those who could fall victim to him in the future. The resource is an additional tool for money advisors when delivering community education. For more information on the resource please contact Dermot Sreenan on 0761 07 2230.

Beginning a community conversation on the recommendations laid out in the report 'Debt and Dying'

On the 20th of November, over fifty members of the Traveller community met with Archbishop Diarmuid Martin in Dublin to begin a community conversation on the findings of a recently published report by National Traveller MABS. The report *"Debt and Dying- Understanding and addressing the impact of funeral costs for Travellers in Ireland"* details the financial impact of death within the Traveller community.



Staff of NTMABS and Sean Mistéil from the CIB with Archbishop of Dublin, Diarmuid Martin

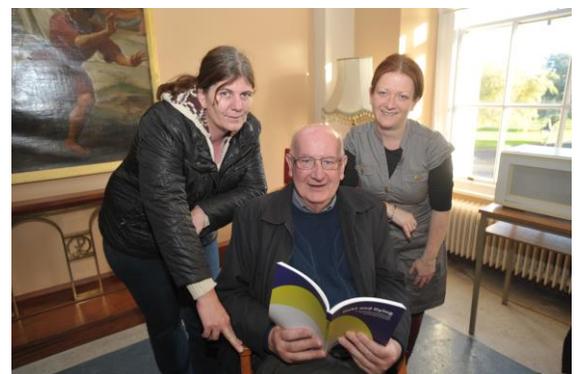
National Traveller MABS hosted the event to formally hand over the report to the Traveller community. The report contains 29 recommendations and National Traveller MABS plans to work with the Traveller community over the coming year to identify the main recommendations the community would like to pursue. Welcoming the community to Clonliffe College, the Archbishop congratulated National Traveller MABS on the sensitive way the report was being launched.

He noted the importance of beginning a conversation on the issue of grief which he identified as one of the most sensitive moments in a person's life. Archbishop Martin emphasized how nothing was more different in how people mourn and how funeral rites vary from parish to parish and family to family. He noted how the traditional rich Traveller community had their own culture around mourning.



Cavan Primary Health Care with the Archbishop

The Archbishop hoped the growth of a conversation within the community on this issue would lead to enrichment for the community. He talked personally about his grief surrounding his own parents' deaths and noted how hard it was for him to plan for the funeral. He stressed that people are not in the mind frame of bargaining when in grief and most may feel that bargaining on the cost of a funeral was disrespectful to the deceased.



Winnie Lawrence, Fr Paddy Kelly and Suzie McCarthy



A number of speakers expressed concern about the lack of transparency around costs, and how costs needed to be made clear. In a time of grief, people agreed that they were not in position to bargain with funeral directors.



Mary McDonnell, Brigid Quilligan, Winnie McDonagh and Lena Lawrence

People spoke of their concern regarding the lack of affordable credit to cover funeral costs. The development of a Traveller solidarity fund for families who simply cannot afford to save or borrow for a funeral was suggested. Other suggestions from the group included the introduction of a government loan which could then be paid back over a period of weeks. The issue of life assurance was discussed and it was noted that members of credit unions can avail of reasonably priced policies.



Meath Primary Health Care with the Archbishop

Within the Traveller community it was noted that respect for the deceased is all important. It was stressed that while the community is diverse, one thing that unites all within the Traveller community is the fact that the dead are very close to the living.



Julies McDonagh, Exchange House National Traveller Services

There was recognition that differences can occur in how family members feel a deceased loved one should be honored. Concern was expressed on the elaborate nature of some funerals. There was general agreement that it was a good time to begin this conversation whilst remaining mindful of the culture and practice of the Traveller community and the wishes of families.



Some of the attendees with the Archbishop

Dr. Stuart Stamp, author of the report, noted that while it was a very difficult piece of research to carry out, he wished to thank all the people who shared their stories with him. He said it was great to see that the fruit of his research in the conversation. Overall there was a general consensus that beginning a community conversation on the issue raised in the report was a great idea.



The Archbishop being presented with pots made by Tom McDonnell, traditional tinsmith

Spaces needed to be created to allow the community to talk and share their burdens in a safe and sensitive manner. Starting the conversations at home was stressed by a number of participants.

National Traveller MABS hopes to continue this conversation within the Traveller community. It plans to promote and support local and regional meetings which will look at the recommendations drawn from the research. For more information on this please contact Liz Daly at 07610 72230.

National Traveller MABS Strategy 2013 - 2015

The National Traveller MABS strategy 2013-2015 can be viewed on our website www.ntmabs.org.

We look forward to continuing to implement the strategy in 2014.

Working in partnership

National Traveller MABS has a long standing history of working in partnership with various organisations since its inception in 2005. We believe that our strength lies with the good working relationships that we have with our partners, including local MABS, local Traveller support organisations and national Traveller organisations. To adequately engage with our target group and to ensure Travellers have access to local services, we tap into several of the principles of community development to assist us in and direct our work : working collectively, participation (by target group) and the promotion of social justice and equality to ensure the community can realise its full potential and highlight any inequalities that are faced on a day to day basis.

NTMABS works to overcome the financial exclusion of Travellers in society. We aim to promote financial literacy among Travellers and ensure financial institutions are not undertaking discriminatory practices which exclude marginalised groups, such as Travellers, from their services. With the economic difficulties faced by the majority of people (Traveller, settled, immigrant population) living in Ireland over the last few years, financial exclusion has

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become a focus point for many organisations and many new organisations have emerged to support people in financial crisis. Most recently, the Insolvency service of Ireland opened its doors to support people with varying levels of debt.

While we welcome all of the advances in this area, National Traveller MABS remains to be conscious of the people who never benefited financially during the boom but who have experienced cuts to their welfare or have noticed reductions in their pay packets. In addition to cuts to personal income, there have been significant austerity measures implemented in the area of accommodation provision, education, community development project supports and employment supports. We feel it is important to continue to work in partnership with local and national groups to lobby and advocate on behalf of this cohort of people. Struggling to pay off arrears on your rent or electricity bill, finding it difficult to feed and clothe your child on a weekly basis...these remain to be the everyday struggle for low income families

National Traveller MABS encourages MABS and CIS services to contact us with any issues that they see emerging for clients who are from the Traveller Community. This will enable and support us to address the on-going nationwide issues that exist.

New Website coming soon!

We are currently renovating the National Traveller MABS website - www.ntmabs.org. Please watch out for a new and refreshed website in early 2014!



We are now on Facebook! Search for 'National Traveller MABS' and give us a like!!!

Incitement to Hatred Act (1989) Workshop

On the 17th September, National Traveller MABS hosted a half day workshop on the Incitement to Hatred Act (1989) which was facilitated by Susan Fay, Solicitor with the Irish Traveller Movement. The aim of the workshop was to provide practical advice and develop capacity for front line services to challenge racism and discrimination - whether through discrimination in accessing goods and services, harassment, online hate speech or public outbursts. Additionally the seminar highlighted what to do, where to go to and how best to support each other in the event of making a complaint to an Garda Síochána.

The response to the workshop was very positive with participation from MABS offices including Liffey South West MABS and Clondalkin MABS. The workshop shone a light on an area of Irish legislation that is very rarely used to combat the issue of racism.

The Irish Traveller Movement facilitate such workshops to member organisations – anyone interested should contact Liz Daly at 0761 07 2230.





Exchange House National Educational Achievement Awards

The sixth annual Exchange House National Educational Achievement Awards took place on Friday the 18th October in Dublin's Civic Office, Wood Quay.

There were over 50 nominees this year of young Travellers who had completed the Junior and Leaving Certificates. Minister for Children, Francis Fitzgerald presided over the awards, presenting medals to Traveller students. The Minister informed the young Travellers present 'You are making our Irish Society a more inclusive and welcoming society'. There were three recipients of the award for completion of third level courses including Cathleen McDonagh Clark of Exchange House who added another qualification to her existing list, along with Paddy McDonagh and Michael Collins.

A raffle for all who had received an award resulted in Patrick Strokes from Ballymun winning the top prize of a laptop. Exchange House, in granting these awards, acknowledges the education achievements of recipients and recognises the hard work and commitment shown in reaching their goals.



Minister Frances Fitzgerald with Cathleen McDonagh, who won an award, and Director of Exchange House, Heydi Foster.

Aboriginals and Travellers-not so different?



In June of this year, National Traveller MABS were delighted to welcome Wendy Black, Manager of the Financial Counselling service with **AnglicareWA**, Western Australia to our office. Wendy was successful in her native home in securing funding to explore debt support services in another country. She chose to visit Ireland to study the Money Advice and Budgeting Service (MABS) and spent six weeks travelling around the country meeting with various services.

We had never heard of AnglicareWA and it was interesting to find out about the similarities between this service and the MABS service. But what surprised us most, was the similarities that exist between Australians indigenous minority group – Aboriginals – and the Irish Traveller community. It was fascinating to see how two groups, who live on either sides of the world, have been negatively targeted due to their ethnicity and cultural lifestyle.

However, Australia has made some inroads into changing how Aboriginals are treated in Australia. For starters, Aboriginals are recognised legally as an ethnic minority group and, in recent times, have received an official state apology by the then prime minister, Kevin Rudd.

We addressed some questions to Wendy on this subject and her responses can be read in this article.

Continued overleaf....



Explain briefly, in your own words, what your organisation does and your role within the organisation.

We have 18 locations in West Australia that we deliver Financial Counselling from and most of those locations are south of Perth. Each location delivers financial counselling, which is very similar to your MABS Money Advisors.

Our Financial Counsellors work with clients who are in financial crisis, they walk alongside the clients to negotiate debt, access any entitlements like rebates or rent assistance and they also try to help clients put medium to long term financial strategies in place so clients can be more prepared should a crisis occur which would be financially difficult for the family to handle. There are 18 financial counsellors who work in isolation, managing their own workload, reports etc. I manage these financial counselling services. I work for AnglicareWA who have the government contract to deliver these services to the community. AnglicareWA is a not for profit community service organisation.

They support people, families and their communities to cope with the challenges of life by building their resilience and capacity. They assist people with relationship issues, financial problems, and housing difficulties. Ultimately, they want their clients to thrive in today's society.

They work with people from all walks of life, they seek to influence policy makers and are widely respected for their expertise, leadership and capacity to drive positive and lasting change.

Anglicare's philosophy is to support people through each stage of life's journey. Their services are available to members of the community and their work is achieved in a spirit of reconciliation between Aboriginal and non-Aboriginal West Australians.

What percentage of your clients would be identified as Aboriginals?

This is a difficult question to answer as our services are widely spread across the southern part of the state and Aboriginal locations are not consistent. However I can say that Katanning would be the centre that has the highest Aboriginal clientele and the last report showed 33% of all clients were Aboriginal.

What kind of issues would be most prevalent for Aboriginals?

High unemployment, overcrowded accommodation, poor health.

Would you see a comparison between Aboriginals and the Traveller Community in Ireland (in relation to the issues)?

In the limited time I spent with National Traveller MABS, I think there are a number of similarities that both Irish Travellers and Australian Aboriginals face and the main one in my opinion would be discrimination.

It is very difficult for Aboriginals to obtain private housing and employment. However both groups seem to be outstanding at sport – which is embraced by the community (country) as a whole.

Continued overleaf....



If yes, is it helpful in ensuring clients are delivered with an appropriate service?

All employees of AnglicareWA have compulsory induction training to better equip them with the diverse cultural needs of assisting the Aboriginal clients.

Do you provide any financial education to minority groups who would access your service? If yes, do you find it helps prevent people in getting into further debt?

AnglicareWA do not have any financial education packages that are specifically designed to target minority groups. It was very interesting visiting MABSnd as they were able to share their packages which we may tailor make to meet our needs.

Currently we provide community education to many different groups in our community including, seniors, migrant, youth, young mums and Aboriginal and we would change our delivery to meet the needs of that particular target group.

Do you think things have changed / improved for Aboriginals since the official state apology by the prime minister?

This was a fabulous milestone for the Traditional Owners of this land and a day that will be remembered by many and has opened the lines of communication. I'm not qualified enough to make a comment on change or improvement on a National level.

If so, what kind of steps are being taken locally?

Anglicare WA is committed to a just and fair society in which all people thrive. We believe that this can only be achieved in a spirit of reconciliation between Aboriginal and non-Aboriginal Western Australians. Our Reconciliation Action Plan has been developed to guide us as individuals and as an organisation further down this path.

To find out more about her service AnglicareWA, visit their website at www.anglicarewa.org.au.



Selena Hill, An Aboriginal woman from Bunbury. NTMABS were presented with this original piece by Wendy while she was visiting us and we are proud to have it displayed in our office.

National Traveller MABS

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