

National Traveller Money Advice and Budgeting Service - NTMABS

Annual Report

2010



Table of Contents

Foreword.....	3
Chairperson’s Report	5
Coordinator’s Report	7
Voluntary Board of Management	8
Staff	9
National Traveller MABS : The organisation.....	10
1:1 Vision and Mission Statement	10
1:2 Operating Principles.....	10
1:3 Key Strategic Priorities	13
Strategic Priority 1	14
Strategic Priority 2	16
Strategic Priority 3	17
Strategic Priority 4	19
Strategic Priority 5	20
Strategic Priority 6	22
Strategic Priority 7	25
Networking.....	28
Summary of Accounts	30
Conclusions	31
1.4 Challenges and recommendations.....	31
1:5 Future directions.....	32

Foreword

The economic and financial crisis gripping Ireland continued to place extreme pressure on many throughout 2010. Demand for the services of MABS continued to grow and waiting lists expanded. The number of clients presenting to MABS due to overexposure to legal credit continued on an upward trend. Such overexposure to legal credit contrasts with the experience of the original target group, people on low income with unmanageable debt. Travellers are part of this original target group and National MABS has worked consistently to highlight financial issues affecting this community.

According to the *All Ireland Traveller Health Study*¹(*AITHS*), there are 36,224 Travellers living in the Republic of Ireland today. The study gives an insight into the profile of Travellers in Ireland, and tells us that:

- Ø 28.8% of Travellers families living in the Republic Of Ireland have difficulty reading
- Ø Life expectancy for a Travellers man is 61.7 years compared to 76.8 for the general population
- Ø Life expectancy for a Travellers woman is 70.1 years compared to 81.6 for the general population.

The study also highlights how Travellers continue to be excluded and marginalised within our society, in areas such as health, education and accommodation. However the AITHS did not measure the level of financial exclusion within the Traveller community. Similarly, The Annual Survey of Income and Living Conditions (SILC), carried out by the Central Statistics Office, do not identify Travellers as a distinct group², and therefore do not measure the level of personal

¹ Our Geels: All Ireland Traveller Health Survey 2007-2010, UCD School of Public Health and Population Science

² Travellers view themselves as an ethnic minority group with their own value system, language, customs and tradition. The Irish Traveller Movement (ITM) is leading a campaign calling on the Irish Government to recognise Travellers as an ethnic minority group.

indebtedness within the community. Nevertheless from the experience of National Traveller MABS financial exclusion and over indebtedness is a cause for concern within the community.

National Traveller MABS addresses the issues of financial exclusion within the Traveller community. The main focus of National Traveller MABS is to support Travellers through education, capacity building, policy and research. This work is vital in addressing the issue of financial exclusion. As a national organisation it works closely with the Traveller community at local level while at the same time pressing for change at a national level through policy and research.

Chairpersons Report

Since its establishment in 2005, National Traveller MABS has been successfully providing a valuable service to the Traveller community, Traveller organisations and MABS. We work consistently to achieve our vision for the financial inclusion of Travellers in Irish society.

As a Traveller dedicated organisation we focus on the issues of over indebtedness and exclusion from financial institutions. Adopting a national strategy we look at ways to empower Travellers to access legal and affordable savings and credit, while we work closely with individuals affected by exclusion we also promote issues on a national level through policy and research. The impact we are having in this area is evident in the outcomes of this our sixth Annual Report.

Having being part of the Board of Management since the 2005, I am honoured to have served as Chairperson for the past 4 years. During my time as both a board member and as Chairperson, I have witnessed the organisation grow and develop whilst striving to achieve its vision. The year 2010 proved no different. We remained extremely busy in the face of the ongoing economic and financial crisis. Our successes included:

- Ø Facilitating the first ever Credit Union prison savings scheme, “The North Circular Road Savings Club,” for prisoners in Mountjoy Prison
- Ø Securing the extension of the common bond of Ballyfermot Credit Union to include a local Traveller specific group housing scheme.

During this period the organisation also settled well into the new CIB structure and welcomed the supports and expertise it offered.

In compiling this report we wish to acknowledge the support we have received throughout 2010 from all our partner organisations; MABS, Traveller organisations and other related organisations. We would also like to thank the MABS Unit in the CIB for the support they have given over the past year, in particular Eileen Fitzgerald, Seán Misteil and Amanda Mc Loughlin.

Lastly on behalf of the board, I would like to acknowledge the tireless work of all staff and thank them for their ongoing dedication and commitment to the organisation.

Paul O’Sullivan

Chairperson National Traveller MABS

Co-ordinators Report

The National Traveller MABS Annual Report 2010 reflects the commitment of both the staff and the management to the organisation. In line with our objectives for the year as identified in our Strategic Plan 2010-2012, we are pleased to highlight some of the organisations main achievements in 2010. Over the course of the year National Traveller MABS has:

- Worked with MABSndI on revising the Traveller Specific Money Management Programme which we promoted and facilitated over the previous 3 years
- Initiated the first MABS outreach clinic for Travellers, which we hope will be replicated nationwide
- Undertook comprehensive research into the financial burden of funerals within the Traveller community and the impact of financial exclusion on the bereaved
- Redeveloped the National Traveller MABS website to ensure accessibility for both MABS and Travellers
- Presented a Pre-budget Submission to the Department of Finance for Budget 2010.

As Coordinators, we acknowledge that such achievements are a result of the dedication of our team. We wish to thank our Board of Management for their commitment and support and willingness to give of their time and expertise. The loyalty and diligence of all staff must also be recognised. Liz, Dermot, Margaret, Temi and Berny worked untiringly throughout the year. We look forward to continuing to work as part of this team in 2011.



Nancy Power



Nuala Ní Ghabhann

Board of Management

All Directors & Members who oversee National Traveller MABS do so on a voluntary basis.

Chairperson and Director	Paul O'Sullivan	CEO, Clann Credo Social Investment Fund
Treasurer and Director	Ken Slattery	Operations Director, Social Finance Foundation
Director	John Hanley	Senior Social Worker, Travellers Dept. Dublin City Council
Director	Brigid Clarke	Retired Social Worker, Exchange House Travellers Service
Director	Heydi Foster	CEO, Exchange House National Travellers Service
Member	Suzie McCarthy	Primary Health Coordinator, Fingal Travellers Organisation
Member	Colin Thomson	Programme Manager (Traveller Inclusion), Crosscare
Member	Dr. Stuart Stamp ³	Independent Social Researcher & Research Associate at NUI Maynooth

³ Resigned April 2010

Staff

Coordinator (Job Share)	Nuala Ní Ghabhann and Nancy Power
National Support and Development Worker (Job Share)	Liz Daly and Berny McMahon ⁴
National Community Education Worker	Dermot Sreenan
Administrator (Job Share)	Margaret Collins and Temitope Animashaun



⁴ Resigned October 2010

National Traveller MABS: The Organisation

1:1 Vision and Mission Statement

Our Vision

National Traveller MABS foresees a Traveller community with the capacity to access and use an all-inclusive financial services sector.

Our Mission

National Traveller MABS seeks to empower by supporting capacity building within the Traveller community and ensuring equality of access to legal and affordable financial services for all.

1:2 Operating Principles

The following principles underpin the work of the organisation.

EQUALITY – National Traveller MABS believes in the values of respect, fairness, access and opportunity. Operating from these principles we seek to ensure that all in society experience justice and rights equally. An acceptance of difference, a leveling of the playing field and an understanding of Travellers' needs are crucial if these values are to be embraced.



EMPOWERMENT – National Traveller MABS aims to enhance Travellers' capacity to make decisions and informed choices regarding their financial issues and concerns. Through imparting skills and building capacity we aim to enable Travellers to break the cycle of

dependency and to develop self-reliance and confidence in managing the financial aspects of their lives.



INCLUSION – National Traveller MABS believes that the active involvement of Travellers at all levels of MABS is essential to ensure financial inclusion for the Traveller community in society.



VALUING DIVERSITY – National Traveller MABS recognises that Travellers live in a society where diversity and difference often leads to discrimination and exclusion. National Traveller MABS believes that we must be pro-active in challenging attitudes and behaviour that impinge negatively on Travellers. Respect for cultural differences and the value of diversity is essential for the inclusion, within MABS, of Travellers and other minority groups.



PARTNERSHIP – National Traveller MABS working in partnership with MABS and other community, voluntary and statutory agencies develops strategic alliances that are beneficial for

the advancement of its goals and objectives. National Traveller MABS believes that partnership and collaborative arrangements, whether long or short term, have a key role in addressing the financial exclusion many Travellers are experiencing.



SUSTAINABILITY - National Traveller MABS believes that clear, concise and comprehensive evaluation measurement tools are necessary for sustainability. National Traveller MABS is committed to such measurements so that future progress and development is informed by the organisations successful outcomes.



1:3 Key Strategic Priorities

National Traveller MABS has seven Key Strategic Priorities that aim to guarantee a continuity of our commitment to the Traveller community and shape our work plan over the next three years. The priorities ensure Travellers remain central to our mission.

The Key Strategic Priorities are:

-  **Community Education:** Ensure the development and delivery of culturally appropriate education programmes focused on the financial inclusion of Travellers in society
-  **Local Area Development:** Support the development of a collaborative working relationship between the local MABS, Travellers and other relevant local organisations
-  **Alternative Savings and Credit Options:** Promote the development and implementation of alternative legal and affordable savings and credit options
-  **Information:** Produce high quality information on all aspects of our work through a range of communication channels, technologies and events
-  **Research and Policy:** Ensure financial policy making and service provision are informed by the experience and situation of Travellers
-  **Equality across all financial and related services:** Work with internal and external bodies to promote equality and diversity within financial services
-  **Organisational Development:** Ensure the structure, procedures and practices of NTMABS reflect our vision and enable us achieve our aims.

Strategic Priority 1

Ensure the development and delivery of culturally appropriate community education programmes focused on the financial inclusion of Travellers in society.

Aim:

Community Education refers to adult education and learning, outside the formal education sector, the aim of which is to enhance learning, empower people and improve conditions for those who access the programmes. National Traveller MABS sees its education programme as integral to supporting Travellers to move towards both financial and social inclusion.

Community Education plays a vital role in linking MABS with the local Traveller community. Empowering the Traveller community and at the same time supporting MABS through education and capacity building is central to the work of National Traveller MABS. Workshops, information sessions, train the trainers, development of and updating education materials are some of the ways in which National Traveller MABS addresses this need. Key aspects of Community Education work undertaken during the year are outlined below.

Actions and Achievements:

- Ø Traveller specific Money Management Programme⁵ workshops facilitated nationwide.
- Ø Award Ceremonies honouring participant work and learning hosted by National Traveller MABS nation wide.
- Ø In consultation with the active citizenship workers of Clondalkin and Tallaght Traveller groups National Traveller MABS developed a new training programme for Travellers called *The Cost of Moving*.

⁵ This programme has also been referred to as 'Our Garaid'.

National Traveller MABS along with MABSndI and a number of local MABS participated in a revision of the present Money Management Programme.



Certificate presentation in Limerick



Certificate presentation in Coolock, Dublin

Strategic Priority 2

Support the development of a collaborative working relationship between the local MABS, Travellers, and other relevant local organisations

Aim:

Local Area Development seeks to ensure that Travellers have fair and equal access to their local Money Advice and Budgeting Service. National Traveller MABS strives to develop the relationship between Travellers and their local support organisations through network meetings, pilot projects such as outreach clinics and by continuously improving direct service to Travellers, MABS and other referral organisations.

Actions and Achievements:

- Ø Completed local network meetings between all MABS services nationwide and their local Traveller organisations facilitated four Traveller only focus groups. Work began on an evaluation of this process and examination of the outcomes. The report is due for publication in 2011.
- Ø In 2010, NTMABS in cooperation with Dun Laoghaire MABS initiated the first Traveller specific clinic in the Southside Traveller Action Group (STAG). An initial evaluation of this project was undertaken with participation from both the Community Health Workers and with the Money Advisor in Dun Laoghaire MABS.
- Ø National Traveller MABS saw an increase in the number of queries regarding individuals in financial difficulty. The queries came from three sources – direct client contact, local MABS office and Traveller Support services.

Strategic Priority 3

Promote the development and implementation of alternative legal and affordable savings and credit options

Aim:

Alternative legal and affordable savings and credit options offer those excluded from mainstream financial services the possibility of participating in financial systems tailored to meet their needs. Alternatives to mainstream savings and credit can be as informal as a family or group saving together to a more legally binding micro finance agency. National Traveller MABS in conjunction with partner organisations promotes and support such alternatives.

Actions and Achievements

- Ø *'The North Circular Road Savings Club'* was established in Mountjoy Prison in October 2009. A first of its kind, this Savings Club, initiated by National Traveller MABS, allows prisoners in Mountjoy to save regularly with Phibsboro Credit Union. At the end of 2010, 30 members were saving regularly. National Traveller MABS maintained close connections with both Phibsboro Credit Union and the prison personnel in 2010, preparing a preliminary evaluation of the scheme in consultation with prison officials and Credit Union officials.
- Ø During 2010, National Traveller MABS continued to work closely with Clann Credo. By the end of 2010, 5 client loans remained guaranteed under this Loan Guarantee Scheme. While facilitating the loan guarantee fund, active promotion of the Credit Union, by National Traveller MABS was continuously undertaken.
- Ø Throughout 2010, the collaborative committee comprising of National Traveller MABS, Exchange House National Traveller Services, Dublin City Council and the HSE,

continued to meet regularly to ensure that the pilot Loan Guarantee Scheme in operation in the Dublin City Council area remained active. This scheme is open to any Traveller, living in the Dublin City Council administration area, who is an official tenant of a halting site, and who is in need of a new trailer. Similar to the Clann Credo fund, loans are taken out through the Credit Union. An evaluation of the scheme to date and the recommended way forward was completed by National Traveller MABS in 2010 and was distributed to all participating bodies.

- Ø After many years of working on behalf of the residents of Labre Park, National Traveller MABS and Ballyfermot (COMAC) MABS, finally saw the inclusion of Labre Park Group Housing Scheme in the common bond of Ballyfermot Credit Union in 2010.
- Ø Following the success of this, National Traveller MABS commenced a nationwide review in a bid to ascertain whether local Traveller specific accommodation is included in the common bonds of their local Credit Unions. Over 130 Credit Unions were contacted. 92 responses were received by the end of 2010. It is intended that this information will be compiled in 2011.

Strategic Priority 4

Produce high quality information on all aspects of our work through a range of communication channels, technologies and events

Aim:

National Traveller MABS uses a range of different methods of communications. Having a variety of communication channels allows National Traveller MABS to inform people of its work and to promote the financial inclusion of Travellers nationally.

Actions and Achievements:

- Ø Published 2 editions of The Tharrie Times Newsletter. We also submitted a range of articles to the following:
 - Voice of the Traveller Magazine
 - News Travels
 - The Advisor
- Ø Redeveloped our website. www.ntmabs.org. The website went live in December and aims to ensure people have access to information relating to financial inclusion, financial education and literacy. It also highlights news and events happening within the Traveller community, Traveller organisations and other partner organisations.



Strategic Priority 5

Ensure financial policy making and service provision are informed by the experience and situation of Travellers

Aim:

A key priority for National Traveller MABS is to continue to press for changes in policies that exclude Travellers from accessing financial services. National Traveller MABS works directly with the Traveller community to establish evidence of the issues and effects of financial exclusion.

Actions and Achievements:

- Ø Carried out research into the financial burden of funerals within the Traveller community and the impact of financial exclusion on the bereaved. The research is due to be published in 2011.
- Ø Presented a Pre-budget Submission to the Department of Finance for Budget 2010.
- Ø Began to collate information gathered from Local Area Development meetings held over the past 3 years. A final report, detailing the process, findings and recommendations, was initiated in 2010 and is due to be completed in the spring of 2011. This report will inform the work of National Traveller MABS in the coming years and will guide the organisation in how best to support both Travellers and MABS in addressing the issue of financial exclusion which impacts on many members of the Traveller community.
- Ø Participated in the Irish Traveller Movements Education Working Group. (ITM) The Education Working Group examines issues in relation to Traveller Education (from pre-

school to adult education), and makes policy recommendations on current practices.



- Ø Remained informed of local Traveller issues through representation on the Board of Exchange House National Traveller Services. Exchange House National Traveller Service provides advice, education initiatives and support in areas of health, social work and addiction support.
- Ø Sustained focus on issues pertaining to Traveller accommodation through involvement on the Irish Traveller Movement Accommodation Working Group. Accommodation is a major concern for the Traveller community and can be a significant cause of over indebtedness. National Traveller MABS' involvement on this working group allows MABS to remain abreast of issues and ensures National Traveller MABS can promote the work of MABS in relation to budgeting and access to savings and credit.
- Ø Continued our contribution to the Social Policy Network (SPN) meetings. The SPN is a collaboration of social and voluntary organisations sharing information and providing support to each other on research and social policy issues and initiatives. SPN provides National Traveller MABS with a platform through which it can share information. It also strengthens relationships between National Traveller MABS and related organisations and ensures that the organisation remains in touch with current issues of importance.

Strategic Priority 6

Work with internal and external bodies to promote equality and diversity within financial services

Aim:

Equality and diversity within the financial services can only be achieved by a continued commitment to address the many forms of exclusion. The commitment of National Traveller MABS to equality across all financial and related services is paramount to its vision and mission.

Actions and Achievements:

- Ø Supported MABS in its work with individual Travellers through representation on the MABS Technical Support Panel, an expert body, which supports Money Advisers on technical issues. The panel, through the involvement of National Traveller MABS, ensures that MABS remain in touch with Traveller related financial issues.
- Ø Contributed to the continued development of equality proofed service provision in Ireland through National Travellers MABS' representation on the Boards of the LIR Anti Racism Training and Education and Finglas for Diversity (FFD). As a national Traveller organisation it is imperative that National Traveller MABS supports bodies that promote a diversity and equality agenda.
- Ø Made representation to the MABSIS Review Panel on the importance of introducing an ethnic identifier into MABSIS. The MABSIS Review panel oversees developments and improvements to the MABS IT client recording system. National Traveller MABS believes it is vital for MABS to introduce a system of recording its ethnic client base. This will enable

MABS to measure the level of use by minority ethnic groups, ensure the service is equipped to meet the needs of its entire target group and guarantee that the necessary training and resources are identified for the service to meet such needs.

- Ø Consulted with the **National Consumer Agency** on the development of their website www.financialcapability.ie, with particular reference to financial literacy resources.
- Ø Participated on the organising committee for **Traveller Focus Week**. Involvement in Traveller focus week and the Traveller Pride Awards not only helped to raise National Traveller MABS' profile within the Traveller community but also ensured that the organisation remains in close contact with the Traveller community and current issues affecting them.



Recipients of Traveller Pride Awards, December 2010

- Ø Remained committed to addressing the needs of Traveller women through representation on the Board of the **National Traveller Women's Forum (NTWF)**. The NTWF has a gender-based focus and is primarily involved with obtaining fair and equal rights for Traveller woman in many areas such as education, health and accommodation. National Traveller MABS' representation on this group ensures that the NTWF remain aware of the financial issues arising for Traveller women and that the NTWF and other groups represented on

the board are consistently updated on supports available to Traveller women through MABS.



Staff of the National Traveller Women's Forum

Strategic Priority 7

Ensure the structure, procedures and practices of National Traveller MABS reflect our vision and enable us achieve our aims

Aim:

In order for National Traveller MABS to achieve its aims and objectives, a proficient organisation must exist. Investment must be made in ensuring that effective and efficient structures, procedures and practices are in place.

Actions and Achievements:

Ø **Implemented Year 1 of the 3 Year Strategic Plan (2010-2012)**

Importance was placed on evaluating work undertaken and on measuring success using both qualitative and quantitative indicators. Regularly reviewing and assessing targets and goals ensured the organisation remained in constant touch with the community it serves.

Ø **Facilitated the professional development of Staff and Management**

- *Support and supervision*: The coordinators conducted quarterly support and supervision sessions to assist staff in the attainment of goals and to endorse work undertaken. This process allowed individuals to highlight issues of concern and to receive the necessary support from management. The coordinators also facilitated biannual reviews with staff. The coordinators received support and supervision through the Board of Management Staff Subcommittee.

- *Training and Further Education:* National Traveller MABS is fortunate to be part of the MABS structure and can therefore avail of training provided by the MABS Training Unit. Training undertaken in 2010 included:

- MABS and the Credit Union
- Diversity Awareness for Service providers

- *Additional staff training:*

- Funerals, Grief and Dying in a Multi-cultural context⁶
- Gender issues in a minority context⁷
- Report Writing training

- *Further Education:*

- The organisation supported two staff members in their studies toward a third level qualification. Both studies relate to the roles held by the individuals within the organisation.

Ø **Developed structures to ensure best practice**

A number of subcommittees were established in 2010.

- Staff Subcommittee
- Finance Subcommittee
- Recruitment Subcommittee
- Research Subcommittee

⁶ This followed a written submission from NTMABS to the **Irish Hospice Foundation** for the *Forum on End of Life* in 2009 regarding debt and dying within the Traveller community, and was in part preparation for research NTMABS initiated in August 2010 into the same. The training was provided by the Irish Hospice Foundation.

⁷ Provided by the National Traveller Women's Forum

Ø **Maintained good channels of communication with all stakeholders**

- Developed a template for internal written reporting on the following areas of work: Networking, Project work, and Policy work
- Held monthly staff meetings to ensure all staff was aware of developments and plans
- Initiated individual staff presentations on work in progress to the Board of Management.
- Redeveloped our website offering a clearer layout, more detailed information on work, current issues, and links to partner organisations and related issues
- Developed a template for a new Traveller directed publication. The newsletter, which focuses on issues of finance and financial inclusion, will be published bi-annually. The organisation also continued to publish the newsletter, The Tharie Times. The Tharie Times has a MABS audience and focuses on Traveller specific issues.

Networking

Aim:

National Traveller MABS recognises the significance of networking as a means to achieving its strategic objectives. While the work of the organisation has to be grounded in the social and financial realities faced by Travellers, National Traveller MABS must also be able to exert some influence on policy makers, and on groups who are engaged in combating both social and financial exclusion at a national level.

Actions and Achievements:

- Ø National Traveller MABS participated in a range of events and meetings with stakeholders in the Traveller community, MABS, the social and financial inclusion lobby and anti- poverty groups.
- Ø National Traveller MABS worked closely with local MABS services and MABSndI in various activities in 2010 and attended and/or participated in the following: MABS Regional meetings, MABS / CIB Conference, MABS National Workers Day
- Ø MABSndI and National Traveller MABS managers meetings. The organisations met regularly to pursue common agendas in relation to the development of MABS as an inclusive service.
- Ø National Traveller MABS continued to engage with other relevant groups and organisations in order to champion the needs of Travellers in relation to their financial exclusion in Irish society. Throughout the year, therefore, staff have networked and liaised with relevant personnel through their attendance at or participation in the numerous events including:

- Irish Launch of the European Year for Combating Poverty & Social Exclusion

- Free Legal Aid Centre, Launch: One Size Doesn't Fit All – Ten years of Direct Provision in Ireland
- Building Social Europe: From Crisis to Opportunity - European Anti-Poverty Network Conference. Croke Park
- Citizen Information Bureau Conference, Dublin Castle
- Irish Prison Penal Reform Trust Report: Launch: It's like Stepping on a Landmine: Reintegration of Prisoners in Ireland
- Let Someone Know – A Youth Worker Training Pack, Launched by Crosscare, Conference on Suicide Prevention
- National Consumer Agency Meeting – a follow up to an audit of Community Educational Resources available on Finance
- European Network against Racism (ENAR) Anti-Racism Monitoring Forum:
- Mainstreaming Equality- Planning for Equality, organized by the Equality Authority
- Building a Society for All - Social Inclusion Forum 2010 – Spencer Dock, organised by the Department of Rural, Community, and Gaeltacht Affairs
- Count Me In: Developing Numeracy Teaching and Learning hosted by National Adult Literacy Agency
- Tallaght Traveller Community Development Project. National Traveller MABS provided information to this organisation and explained the role of National Traveller MABS in the wider framework of the MABS service.

Summary of Accounts

Income and Expenditure Account for the year ended 31 December 2010

	2010
	€
Income	334,863
Administrative expenses	<u>(303,558)</u>
Operating surplus	31,305
Other interest receivable and similar	
Income	<u>968</u>
Surplus on ordinary activities before	
Taxation	32,273
Tax on surplus for the year	<u>-</u>
Surplus for the year	<u>32,273</u>

Conclusions

1.4 Challenges and Recommendations:

In 2010 National Traveller MABS also faced the following challenges:

- 1) National Traveller MABS has a national remit, yet we operate with a limited staff compliment and have funding similar to local MABS.

Recommendation: We recommend that the CIB recognise National Traveller MABS as a national service with a very different brief to that of local MABS. We further recommend an increase in both funding and staff allocation to support us in our work.

- 2) The worsening economic recession has put extreme pressure on local MABS services. The focus of MABS has moved away from the original target group, namely, people on low income with limited capacity to address their own needs. Attention is now being focused on the growing number of people with high levels of legal debt such as mortgage and credit card debt.

Recommendation: National Traveller MABS recommends that additional staff resources be committed to local MABS. This will allow for the development of local financial education programmes and will ensure that the needs of MABS' original target group are safeguarded.







- 3) The 2008 bank recapitalisation scheme seeks to ensure the stabilisation of the banking sector in Ireland. A requirement of this scheme, laid down by the government, was the provision, by the financial services, of basic banking for all. As a result the financial services have committed to the development of basic bank accounts for people on low





income.

Recommendation: National Traveller MABS welcomes the commitment by the financial services to the financially excluded. However, we are concerned that basic bank accounts could introduce yet another level of exclusion and become perceived as a ‘poor man’s bank account’ as is the UK experience. We recommend that investment be made in examining other, more appropriate, means of financial inclusion that are presently in operation worldwide e.g. mobile banking and pre-paid debit cards.

1.5 Future Directions

Despite the many challenges we in National Traveller MABS face, we remain focused on our long-term vision for the financial inclusion of Travellers in society. We are committed to continuing this work in 2011. To this end we undertake to:

-  Finalise the research into the financial burden of funerals within the Traveller community
-  Maintain our website to ensure its accessibility for both MABS and Travellers
-  Promote our work through PR in our regular publications for MABS and the Traveller community
-  Finalise an evaluation of our work in Local Area Development and allow the evaluation data to inform us in planning future work in this area
-  Undertake Year 1 evaluation of the “*The North Circular Road Savings Club*” and allow the findings of the evaluation to inform the establishment of similar clubs in other prisons
-  Produce an educational DVD on illegal money lending for use in a community education setting (subject to funding)

-  Begin an evaluation of financial literacy and education materials and methodologies currently being promoted and employed by National Traveller MABS
-  Explore the possibility of developing a Traveller specific and learner-centred financial education programme
-  Continue to promote the need for MABS to remain focused on the most marginalised and financially excluded sections of society
-  Commission an independent evaluation and review of our work (subject to funding).