



DEVELOPING TRUST

Community Education and MABS



Developing Trust

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Acknowledgements

This report was compiled between 2016 and 2018 by Dermot Sreenan and Sian Crowley of National Traveller MABS. It provides an overview of the different kinds of financial community education work carried out by MABS.

National Traveller MABS wishes to thank the MABS staff who participated in this survey. We know this meant taking time from your busy schedules, as the service is in such great demand.

National Traveller MABS and MABS are funded and supported by the Citizens Information Board.



Table of Contents

Acknowledgements	2
Foreword	5
Executive Summary	6
Recommendations	8
1: Introduction	9
1.1 Background	9
1.2 Community education	9
1.3 Community education and MABS	10
1.4 Travellers and financial exclusion	11
1.5 Challenging discrimination	11
1.6 Limitations of survey	12
1.7 Evaluation and impact	12
2: The community education process	13
2.1 Planning: establishing good practice in community education	14
2.2 Implementation: characteristics of good quality community education	15
2.3 Our vision of a MABS Community Education Network	16
3: Methodology	18
3.1 Rationale	17
3.2 Method	17
3.3 Terminology	17
3.4 Survey participants	17
3.5 Response rate	18
3.6 Analysis	18
4: Findings: Scope of community education in MABS (Questions 1, 2)	19
5: Findings: Community education formats and resources (Questions 3, 4, 5)	21
6: Findings: MABS target groups, and impacts of community education (Questions 6, 7)	26
7: Findings: Facilitation training and supports (Questions 8, 9)	31
8: Findings: Themes from Additional Comments section (Question 10)	34
8.1 The complexities of community education	35
8.2 Training and assessment	36
8.3 Making resources more available	36
8.4 Working with National Traveller MABS	37
9: Conclusion and Recommendations	38
9.1 How does MABS understand community education?	38
9.2 MABS meeting Traveller needs	39
9.3 Rationale for a MABS Community Education Network	40
References	41
Appendix: Survey	42





Foreword

National Traveller MABS works to end the financial exclusion and poverty experienced by Travellers in Ireland. We do this by working with the Traveller community to promote money management and increase financial capability, and by influencing policy that excludes Travellers and other marginalised groups from accessing financial services. A key part of our work towards ending the financial exclusion of Travellers is supporting, promoting, and facilitating money management community education. This is often the crucial first step in building a trusting relationship with a community who desperately need the service MABS offers.

Community education has historically been a core part of the work of MABS. A changing social and economic context which witnessed the major Irish mortgage crisis in the last ten years has meant priorities within the service have shifted to dealing with more mortgage-related clients. Yet, many Travellers and other disadvantaged communities never experienced the fruits of economic boom. These communities continue to live in deprivation as wealth inequality in Ireland soars according to the World Economic Forum. A deep need remains amongst Travellers and other marginalised communities for MABS to continue its community education work.

This report shows that many services engage in community education, and have developed particular expertise in this area down through the years. National Traveller MABS has gone through a period of transition and renewal, as has the wider context in which we operate. Recent changes include the management restructure of MABS and State recognition of Traveller Ethnicity in March 2017 – which has put an onus on services to provide culturally appropriate and inclusive service to Travellers. We feel that now is an opportune time to gather and bolster our community education efforts.

This survey and report give us a snapshot of the community education taking place in MABS in 2016. It shows us that while community education helps us reach the communities most at need and helps to enrich what MABS can offer, a lot of engagement by MABS in the community is unplanned and that there is a need for MABS to understand more deeply the financial issues experienced by marginalised communities. It also indicates that there are different interpretations of what ‘community education’ means. We feel that there is now an opportunity for MABS to reflect on what community education means to us, and how we would like to shape it to reach groups most in need. We hope that this report will inspire discussion about how our community education work can be strengthened, and motivate the service to plan for future work together.

Colin Thomson
Chairperson
National Traveller MABS



Executive Summary

This report is the result of a survey undertaken by National Traveller MABS in 2016 to assess the status of community education across MABS. The survey was distributed to all MABS staff, and was completed by a combination of service Coordinators, Money Advisors, and Administrators.

As community education is a core part of National Traveller MABS' work, we wanted to know:

- what percentage of MABS was facilitating community education
- who community education was aimed towards
- what resources were being used
- what the perceived impacts were, if any

The report is divided into 9 sections:

Chapter 1 is an **introduction** and overview of the background to the survey, community education in MABS, and Travellers' experience of financial exclusion.

Chapter 2 describes characteristics of the **community education process**, breaking it down into the planning, implementation, and evaluation stages.

Chapter 3 describes the rationale and **methodology** for the survey, how it was distributed, who responded, and how it was analysed.

Highlight:

The survey received a 40% response rate from all MABS staff

Chapter 4 looks at the **scope of community education in MABS**.

Highlight:

75% of respondents had facilitated community education in the previous 2 years

Chapter 5 presents the **community education formats** MABS engages with and what community education resources are used.

Highlights:

44% of respondents have facilitated community education and delivered information sessions

44% have delivered information sessions only

Let's Talk Money (2003) is the most popular community education resource



Chapter 6 gives an overview of what **groups** MABS facilitates community education with, and the **impacts** of this work.

Highlight:

The 4 most common positive outcomes from planned community education were that participants developed sustainable budgets, accessed financial services, started saving, and accessed affordable credit.

Chapter 7 explores what facilitation training MABS staff has undertaken and if services would like future support from National Traveller MABS with community education initiatives.

Highlights:

76% of respondents have undertaken facilitation training at some point

24% have never undertaken facilitation training

70% of respondents would like to receive support from National Traveller MABS to work with their local Traveller group

Chapter 8 outlines **themes** which emerged in the **Additional Comments** section.

Themes:

The complexities of community education

Training and assessment

Making resources more accessible

Working with National Traveller MABS

Chapter 9 discusses content of the report and develops **recommendations**.

Discussion themes:

How does MABS understand community education?

MABS meeting Traveller needs

Rationale for a MABS Community Education Network



Recommendations



Recommendation 1

MABS adopts a national strategy on community education

- That MABS collectively develops a common community education strategy for service delivery, agreeing a basic quota of community education for each service
- That MABS better utilise and build on national structures to support facilitation training and provision of resources at local level
- That MABS work plans prioritise blended approaches to community education incorporating both information delivery and facilitated group work, and undertake facilitation training when necessary



Recommendation 2

MABS engage in targeted and culturally appropriate community education with local Traveller groups

- That all community education with Traveller groups takes place over a number of weeks and uses the resources *A Way of Life and Overcoming Illegal Debt*
- That all MABS staff participate in cultural awareness training
- That MABS introduces Ethnic Equality Monitoring to measure service impacts and outcomes for minority groups and to monitor and improve access to services by marginalised groups



Recommendation 3

MABS establish a Community Education Network

- That National Traveller MABS take the lead on establishing this network and chair the network for the first two years
- That the network actively share, update and develop resources, and engage in training
- That the network build links to the wider national practice of community education including Education and Training Boards, the voluntary sector, and Aontas' Community Education Network



1: Introduction

1.1 Background

National Traveller MABS seeks to end the financial exclusion of Travellers in Ireland by effecting change in policy and practice which excludes Travellers and other marginalised groups from accessing financial services. Our work differs from the majority of MABS because we do not work with clients directly. At local level we work to support Travellers accessing their local MABS, in order to increase their financial capability. At national level we work to influence policy with regard to the financial inclusion of Travellers.

Community education is included in our Strategic Pillar 1: Community Development, as an action towards increasing “confidence and knowledge amongst Travellers to access appropriate services and manage their finances effectively” (National Traveller MABS, 2016). This involves working with the Traveller community to identify its financial education needs, and supporting local MABS to facilitate community education in an informed, culturally appropriate, and confident way. We conducted this survey to establish the status of community education in MABS. We wanted to know what percentage of the service was facilitating community education, what groups were engaging in community education, what resources were being used, and what the perceived impacts were, if any.

1.2 Community education

Community education is a practice that uses informal methods to support social development and empowerment in communities. According to AONTAS, the national body for adult learning, community education is “rooted in a process of personal and community transformation, empowerment, challenge, social change and collective responsiveness...grounded in principles of justice, equality and inclusiveness” (Aontas, 2004, 18). It looks and feels different in different settings, but particular characteristics remain the same:

- **Group setting:** Learning takes place in a group setting within the learners’ community. The group provides space for dialogue and exploration of participants’ experience.
- **Participation:** Learners participate freely in what is taking place.
- **Justice-based:** Learners identify their own needs and work collectively to assess alternatives.
- **Values personal experience:** The knowledge of the participants is recognised as valuable to the group.
- **Democratic:** Learners take ownership of the process. The facilitator is a resource to the group and provides expertise in a particular area.
- **‘Dialogic’:** The facilitator and learners engage in an on-going dialogue, and create a supportive learning environment together.



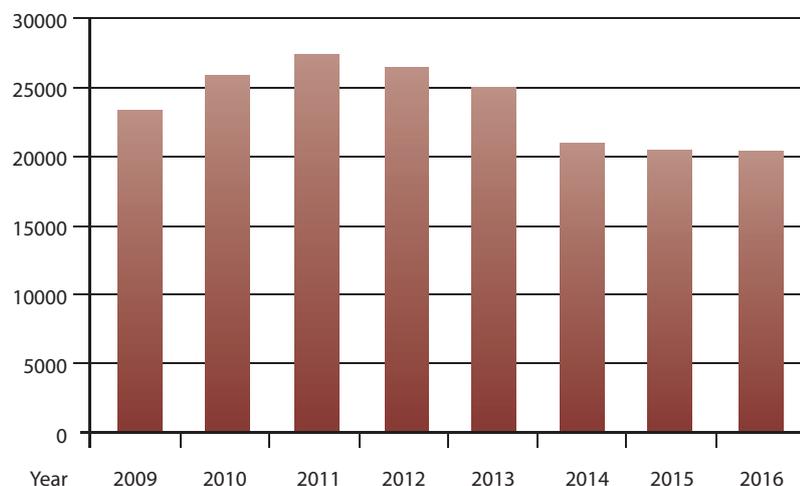
1.3 Community education and MABS

Community education plays a key role in establishing contact with disadvantaged communities. It can support meeting the National Objectives of MABS, specifically Objective 2: “To facilitate the target group to develop the knowledge and skills required to avoid getting into debt or to deal effectively with debt situations that arise.” Community education can:

- build relationships of trust and understanding between the community and the service
- create an engaging and inclusive learning environment using a social action model of education to support people to make changes in their lives
- provide information and skills to support people taking back control of their finances
- increase knowledge, awareness, and skills associated with managing money and dealing with debt

MABS is a broad and diverse network of local organisations working with a variety of different demographics. It has a strong history of engaging in community education, and of being embedded in communities who experience the need for money management education. Although the client base has expanded significantly in the last fifteen years, many communities are still in need of money management education. As the frontline service for over-indebtedness in Ireland, MABS has dealt with increasing client numbers, cases of greater complexity, and debts stemming from the financial collapse of 2008. It has expanded the services available to clients to include Mortgage Arrears Resolution Processes, Debt Relief Notices, Court Mentoring, the Abhaile Scheme, and the Designated Mortgage Arrears service. As a consequence of this increasing demand and broad range of services, focus on preventative approaches such as community education has declined. Client numbers have now stabilised at under 20,000, compared with the peaks of 2011 and 2012 where it was in excess of 26,000. This presents an opportunity for MABS to re-engage with community education and preventative approaches.

Graph of clients accessing MABS services 2009-2016.





1.4 Travellers and financial exclusion

Travellers remain one of the most financially vulnerable and excluded groups in Irish society. Members of both the Traveller and Roma communities experience acute disadvantage across a number of indicators including health, housing, employment, education, and general prejudice (McGinnity et al., 2017; DJE, 2017). At present the unemployment rate for Travellers is 80.2% (CSO, 2016) while Travellers experience particular challenges accessing and using financial services and often experience income inadequacy (Stamp, 2011). A survey of the Traveller community found that 65% of those surveyed had accessed a financial service, 47% had used a current account, and 40% had used a credit card or debit card. It also found that 10% of Travellers in the sample had used MABS, compared to 12% who had used a moneylender (B&A, 2017). Another sample study found that Traveller focus group participants had no knowledge of MABS, or were unclear as to the service MABS provides (Stamp, 2011). It is often a feature of exclusion that the people most in need of a service do not know about it, understand what it can do for them, or avail of it. Community education in this setting seeks to create conditions where people are supported to learn about what is available to them and explore their options towards financial inclusion.

1.5 Challenging discrimination

Prejudice and discrimination play a role in the employment gap experienced by Travellers; in 2016, 77% of Travellers surveyed said that they had experienced discrimination in the previous year (McGinnity et al., 2017; B&A, 2017). The Irish State's formal recognition of Traveller Ethnicity, announced on March 1st 2017, has changed the landscape in which MABS operates, placing an onus on public services including MABS to deliver culturally appropriate and inclusive services. Section 42 of the Irish Human Rights and Equality Commission Act 2014 establishes the duty of publically funded services to eliminate discrimination and promote equality of opportunity and treatment. Both the Economic and Social Research Institute and the Irish Human Rights and Equality Commission have recommended that services make use of census data and implement Ethnic Equality Monitoring (EEM) as good practice (McGinnity et al., 2017). Ethnicity is one of the nine grounds on which discrimination is prohibited under equality legislation in Ireland. EEM can be used to measure minorities' use of services, generating evidence-based data to develop and deliver culturally inclusive services. Community education can provide a forum where facilitators and learners are equals and can learn from each other, fostering relationships that work towards challenging discrimination.



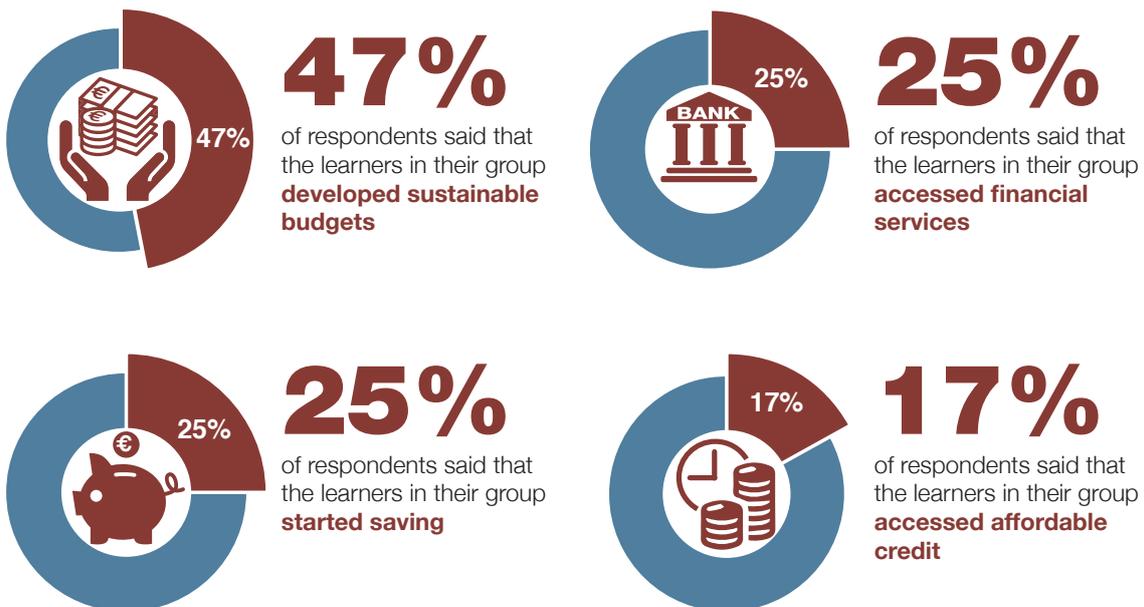
1.6 Limitations of survey

This survey was completed by MABS staff, not MABS community education participants. Therefore, the findings give us more of a temperature reading of community education within the service, than a clear picture of the impact of community education on learners.

Due to organisational constraints, there was a two year gap between National Traveller MABS initiating the survey and publishing the findings. The survey was undertaken in Spring 2016, and the report was published in Autumn 2018. During this time National Traveller MABS underwent significant staff changes. Finally, some MABS community education resources were accidentally omitted from the survey. This is addressed in the Methodology section.

1.7 Evaluation and impact

This survey found that the four most common results were as follows:



Though not a common feature of the feedback, some survey participants spoke about being disheartened by a lack of interest or engagement from groups. This can be disappointing however it is an aspect of community education. Establishing trust early on and engaging in planning can help to avoid this. National Traveller MABS' role is to support services who wish to facilitate community education with Traveller groups. We offer cultural awareness training, community education mentoring and support, and resources specifically designed to work for the local Traveller community, such as *A Way of Life* and *Overcoming Illegal Debt*.



2: The community education process

Community education is a practice built on principles of equality and participation that promotes social, economic, and democratic wellbeing (Fitzsimons, 2017). The Community Education Facilitators' Association (CEFA) writes that "community education plays a key role in personal empowerment, the development of critical thinking, equality, citizenship and social inclusion" (2011, i). While a universal definition of community education does not exist, community education is a practice with commonly accepted features. Some of these features are as follows:

- Community education is **facilitated**, not taught
- Learning takes place in a **group setting** within the learners' community
- It is a **hands-on** process, where **participation** is actively encouraged
- Learners bring **expertise** in their knowledge and experience
- Community education is underpinned by **social justice principles**
- It is **needs-based**, and **democratic**
- The learning is framed around on-going **dialogue** between the facilitator and learners





2.1 Planning: establishing good practice in community education

When MABS engages in community education, it is developing a relationship with a particular group. It is offering money management expertise to facilitate the group developing knowledge and skills, and to tackle serious issues such as the use of illegal moneylenders. To do this well, a service must plan, implement, and evaluate their work. This requires a service investing time and people into its delivery, and includes:

Planning

Planning involves including community education in the service work plan and identifying groups to work with. It also means being organised: consulting with the group and undertaking a Needs Analysis before the course starts; preparing lesson plans in advance of sessions; gathering suitable materials and activities for the group; and having a clear sense of expected outcomes. Planning requires having an understanding of the group's needs, experiences, and expectations before commencing the course. It allows the facilitator to assess the degree of need in a group, identify desired outcomes, and plan a suitable way of working with the group (Benson, 1987).

Facilitation training

Facilitation is a way of working with people that is different to traditional education, and working 'one-on-one'. A facilitator leads the group in a way that is "inclusive, participatory and egalitarian" (Fitzpatrick, 2016). Facilitation encourages people to think critically to identify their own needs and think creatively to find ways to meet their needs. National Traveller MABS is available to support the development of both facilitation skills and community education processes.

Consultation and developing trust

Engaging in consultation with the group helps to build trust, and helps the facilitator to gather information on the group and their needs. Consultation requires investing time in getting to know the group and letting them get to know you. This might be simply meeting the group a few weeks before the course begins, using the first session to undertake a Needs Analysis to understand what the group wants to learn about, or inviting some of the learners into your service to get an understanding of what you do. Trust and engagement are often developed over a cup of tea and friendly conversation.

Needs Analysis

A Needs Analysis encourages participants to think critically about their own learning needs and desires. It is a good way to begin a community education course as it engages people early on. It also gives the facilitator an opportunity to adapt her materials to the groups' needs, which can help maintain 'buy-in'. Sometimes marginalised groups might not have the confidence or certainty to articulate their needs, so part of the work of the course might be to build towards identifying needs (Fitzpatrick, 2016). This can be broached gently and informally by: explaining what MABS does; asking a group what they think are the most significant financial needs affecting their community; giving the group an overview of what material you hope to cover and why that has been selected; and facilitating a discussion about how to move forward and agree goals as a group.



Reflection

The role of facilitator involves reflecting on one's practice, thinking about what you have learned from the group and adapting your approach as the sessions progress. A good start when preparing to work with a new group is to consider what values underpin your approach and attitudes. Reflection allows us to challenge the assumptions that we bring to our work. Participating in a community of practice is a great way to support reflective practice.

2.2 Implementation: characteristics of good quality community education

Once the building blocks of planning are in place, the next step is implementation. Ideally sessions occur over a number of weeks, to build trust and allow for meaningful conversations in the learning space.

Relevant resources

Adults learn when they can see an initiative presenting them with opportunities to address issues they face in their lives. In the planning stage you should have gathered knowledge about the group's literacy needs. The next step is to build a program around learner needs using appropriate materials. Explore issues through activities and dialogue, avoid PowerPoints and lectures, and use culturally-specific materials when working with ethnic minorities.

Supportive learning environment

Learners in the group might have had negative experiences of formal education. The facilitator can support the learner to feel comfortable in the space by showing that they are listening, respecting diverse opinions and welcoming input. You can also use participatory activities to stimulate dialogue and interaction in the group and build group cohesion.

Value learner's experience

Talking about money can be difficult and can trigger emotions. Our values and opinions of money are shaped by our personal experiences. The facilitator can support by withholding judgement, respecting learners' right to share only what they feel comfortable with the group, clarifying specific information, and by moving the process along if needs be. The facilitator can emphasise learners' experience and knowledge by starting each session with a blank piece of flip chart and filling it over the course of the session with contributions from the group.

Respect difference

Respect is the bedrock of an inclusive learning environment. This means respecting learners' differences, knowledge, experience, skills, and potential, while recognising and accepting cultural differences when working with an ethnic group. People disengage when our differences are not recognised. In community education, we are trying to dismantle the patterns of exclusion which exist in wider society.



Problem-posing

In a community education setting, the facilitator adopts what is called a ‘problem-posing’ approach. This involves asking open-ended questions to which there are no ‘right’ or ‘wrong’ answers. Problem-posing dialogue stimulates discussion and promotes critical thinking.

Evaluation

Evaluation involves looking at content and process (Prendiville, 1995). Learners are asked to examine their learning and offer feedback on their experience. It is important for the facilitator to reflect on one’s own practice as a facilitator, taking into account your own thoughts and feelings, as well as the learners’ evaluations. Evaluation can be done by filling out a form at the end of a course, or can also be a facilitated discussion with the group. It is worth taking time to consider which approach is more suitable to the needs of the group you are working with.

Planned and strategically implemented community education can have positive outcomes: learners are more likely to take ownership of the process and learning, and meaningful relationships can be established between the MABS and the learner group.

2.4 Our vision of a MABS Community Education Network

National Traveller MABS sees the need for a MABS community of practice focused on community education. We have a vision of establishing a MABS Community Education Network, where MABS staff can take “collective responsibility” to work collaboratively and share resources, expertise, and experience (Wenger-Trayner, 2015, p.4). This Network – like other MABS communities of practice – would consolidate and build on the on-going community education in the service, and support the service reaching communities most at risk of financial exclusion. Taking inspiration from Aontas’ Community Education Network, this Network would work “to ensure that community education is valued and resourced” as part of the work of MABS (AONTAS, 2018).



3: Methodology

3.1 Rationale

National Traveller MABS sought to establish the scope of community education in MABS. We wanted to know:

- What percentage of the service was facilitating community education,
- What groups MABS was working with,
- What resources were being used,
- What the perceived impacts were, if any.

3.2 Method

The online Survey Monkey tool was chosen to undertake the survey, and ten survey questions were developed. As part of the methodology, the survey asked people about their community education work in the two years before the survey, so that the data would be relatively current. It was distributed via email to all MABS staff on Tuesday 5th of April 2016, and remained open for a month. The majority of responses came back in the first week. After a fortnight a reminder email was distributed asking people to respond if they had not already done so.

3.3 Terminology

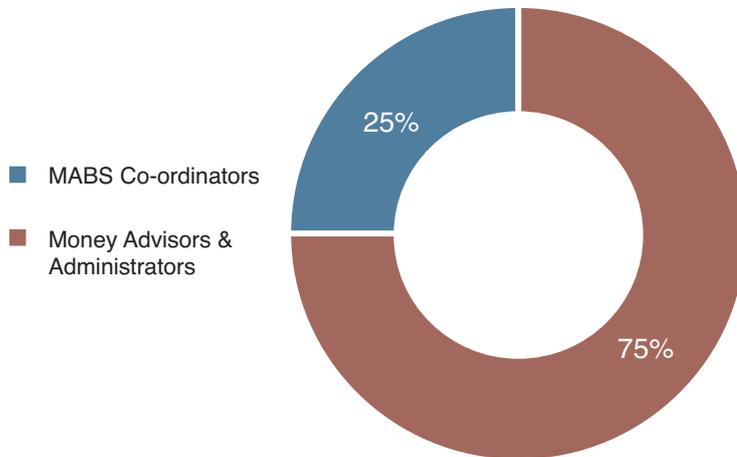
For the purpose of this evaluation, we made a distinction between 'Information Sessions' and 'Planned Community Education'. Information sessions certainly can be one element of a community education programme that also features participatory and inclusive learning spaces. However, one-off information sessions which take place outside of a community education programme typically do not provide adequate space for learners to engage in dialogue and explore their learning. We encourage the service to utilise the dominant community education approach of blending facilitated group-work and delivering technical inputs.

3.4 Survey participants

As the survey was aimed at all staff members it was sent to all MABS staff. One hundred and fifteen staff members completed it. It did not ask participants to record their role in MABS. Therefore, we do not know the exact breakdown of Co-ordinators, Money Advisors, or Administrators. We reviewed the list of respondents and from this, estimate that twenty-nine MABS Co-ordinators responded to the survey. This amounts to approximately 25% of survey participants.



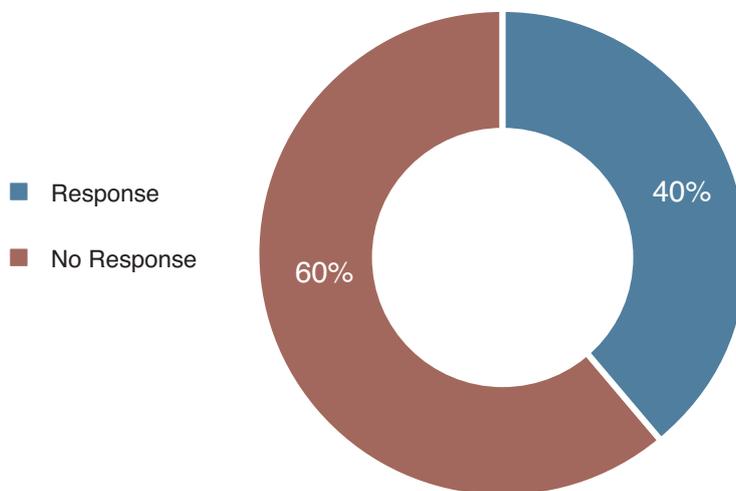
Survey Participants



3.5 Response rate

Overall n115 people responded out of n295 emails which were sent to all MABS staff. The rate of response was just under 40%. We do not know what influenced the rate of response. One factor could be that in some services surveys are answered by the Co-ordinator only.

Survey response rate.



3.6 Analysis

Data from the survey was compiled in an Excel sheet and was reviewed for incomplete or missing fields. Percentages for each question are based on the number of respondents to that question, not on number of respondents to the survey. The data was grouped according to each question, and the answers were organised into themes. The themes were then quantified and transferred into percentage rates. We used these percentages to create graphs or pie-charts as appropriate. The survey structure contained ten questions about community education and outreach in the service, using a combination of open-ended response and multiple-choice questions. The simplicity of the survey makes the data largely descriptive. It offers a summary of the main characteristics and patterns of community education and outreach within MABS. Open-ended responses offered space for respondents to expand any points they felt necessary.

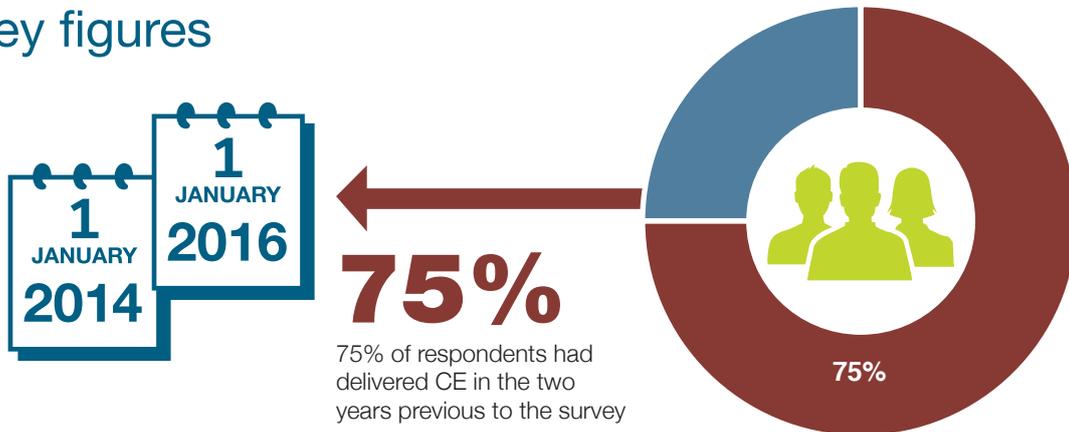


4: Findings

Scope of community education in MABS (Questions 1, 2)

This section looks at community education engagement in the service. For the survey, we made a distinction between information sessions and community education. Information sessions can be a component of community education, if combined with facilitated group work. We wanted to establish if information sessions were being delivered in isolation, or as part of a planned community education programme.

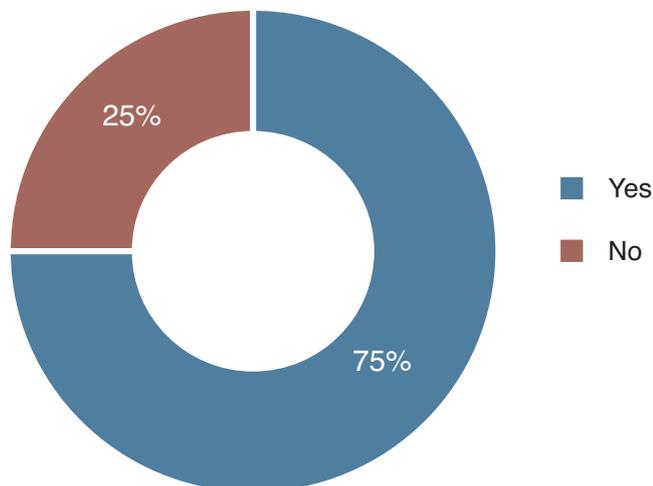
Key figures



Question 1: Have you engaged Community Education in the last 24 months?

Seventy-five percent of respondents said that they had engaged in community education in the previous two years (2014-2016).

Have you engaged in CE in the last 24 months?





Question 2: If not, can you please tell us why?

Question 2 asked if staff who had not answered 'No' to Question 1. It asked if staff who had not engaged in community education in the previous 24 months could provide a reason for this. The main answer given (53%) was because community education was considered to be job of another person in the service:

“Dedicated person in office to do all community education.”

Another reason given was a lack of resources (17%), and pressure to meet client work:

“With the pressure of waiting lists it can be difficult to prioritise community education.”

and:

“Unfortunately at the moment we are overwhelmed with client work and are not in a position to engage in community education, although the desire to do same with Travellers and other group is definitely there.”

Staff who answered 'No' to this question were directed to skip from Question 2 to Question 10: Additional Comments. This means that anyone who had engaged in community education before 2014 was excluded from the majority of the survey questions.

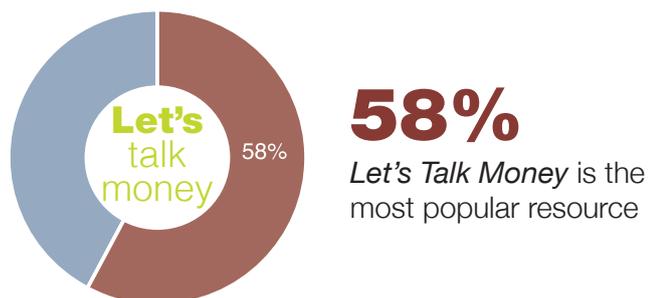
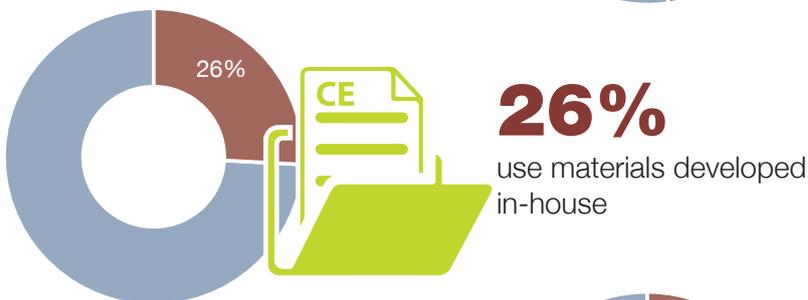
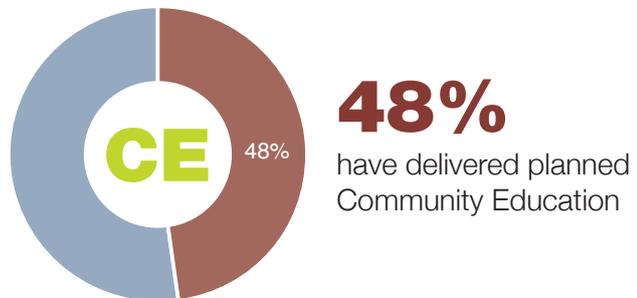
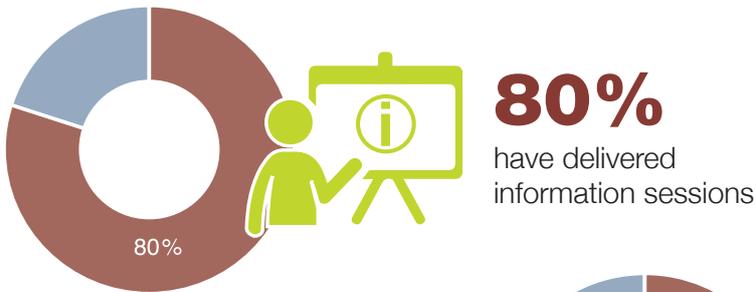


5: Findings

Community education formats and resources (Questions 3, 4, 5)

This section of the survey asked MABS staff what forms of community education and what resources they use. We provided a list of resources which we are aware are used by MABS when facilitating money management community education.

Key figures

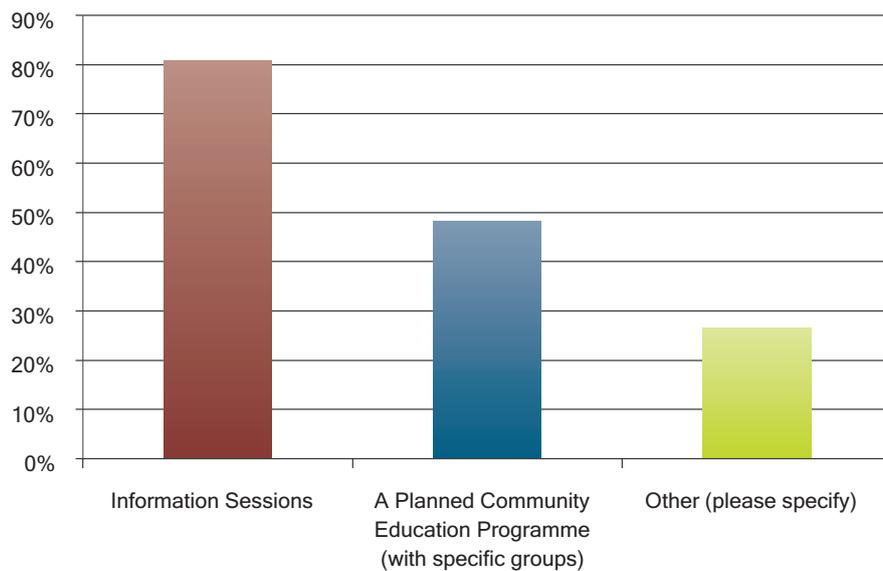




Question 3: If 'Yes', what form has this taken?

80% of staff said that they had delivered information sessions, 48% said that they had delivered planned community education programmes with specific groups, and 26% of responses came under the title of 'Other'.

If 'Yes', what form has this taken?



Responses which came under the 'Other' heading include:

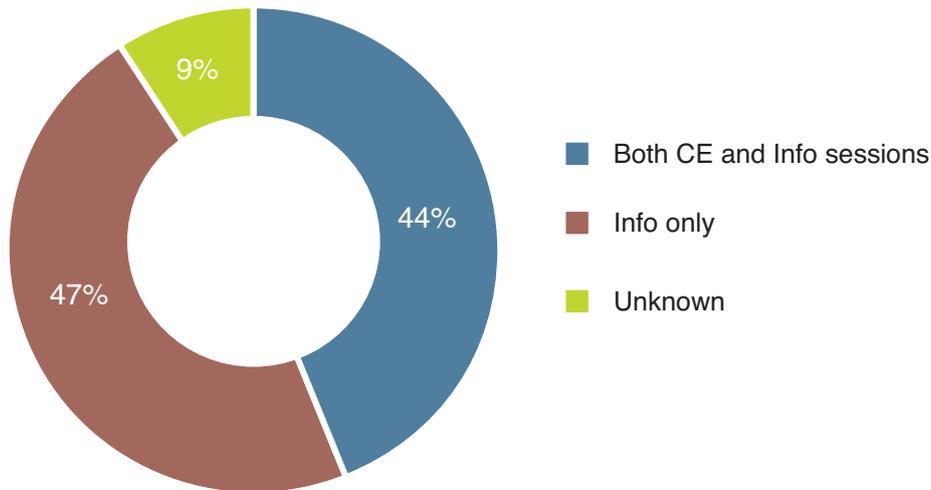
- delivering information sessions at external organisation's events
- hosting information stands
- promoting the service and budgeting tools on the local radio
- promoting budgeting materials through one-off workshops, poster campaigns, and mail-drives
- visiting Traveller groups to assess if community education was needed
- delivering one-off tailored community education sessions



Information delivery or community education?

While 44% of respondents said that they have both delivered information sessions and facilitated community education courses, 47% of respondents said that they had delivered information sessions only. This indicates that information sessions are often single sessions undertaken in response to a request, not part of a planned community education course.

Breakdown of CE and delivery of information sessions.



- Question 4: What community education resources to you use? Please tick
- Let's Talk Money
 - YoYo's
 - Eurowatchers
 - www.moneycounts.ie
 - Cash Conscious
 - A Way of Life
 - Penny Wise
 - Overcoming Illegal Debt
 - Let's Talk Money

Question 4 asked staff to tick off the community education resources they had used from a list of options provided in the survey¹. 47% of respondents answered this question.

¹There was an error in the survey: *Cents and Cents-Ability* was missing from this list, while *Let's Talk Money* was featured twice.



What community education resources do you use?

Answer Options	Response Per cent	Response Count
Let's Talk Money	58%	32
YoYo's	18%	10
Eurowatchers	20%	11
www.moneycounts.ie	25%	14
Cash Conscious	34%	19
A Way of Life	27%	15
Penny Wise	12%	7
Overcoming Illegal Debt	12%	7
Other (please specify)		47
answered question		55
skipped question		60

The most popular resource is *Let's Talk Money* (58%), the original MABS community education resource pack, produced in 2003. *Cash Conscious* is the second most popular resource (34%). It is followed by Traveller-specific *A Way of Life* (27%), and *Money Counts* (25%). The less popular resources include *Eurowatchers* (20%), *YoYo's* (18%), another Traveller-specific resource *Overcoming Illegal Debt* (12%) and *Pennywise* (12%).

Question 5: If other, please specify.

As *Cents and Cents-Ability* was left out of the survey, (11%) respondents listed it under 'Other'. Other MABS materials mentioned include: the Budgeting tool, MABS info sheets and website, the Spending Diary, *101+ Square Meals* Cookbook, Calendar, and Insolvency Booklet. 17% of respondents said that they use a combination of all the community education resources available, depending on the needs of the group they are working with.

The most common theme to emerge under 'Other' was 'In-house skills and materials' (26%). Eleven per cent of respondents said that they compiled materials according to the needs of particular groups. These figures combined tell us that 37% of respondents tend to compile their own materials, rather than use existing resources. It is important that services embed their local knowledge into community education. However, using specifically designed resources is more likely to result in long-lasting positive outcomes. National Traveller MABS recommends combining the two approaches and incorporating local knowledge into specifically designed community education resources. We have found that this will yield better results in terms of meeting learner's needs.



If other, please specify.		
Answer	Response Per cent	Response Count
Budgeting tool	9%	5
Calendar	4%	2
Cents and Cents Ability	11%	6
Combination	17%	9
101+ Square Meals Cook Book	4%	2
Tailored group-specific material	11%	6
In-house skills and materials	26%	14
Insolvency booklet	2%	1
MABS info sheets & website	11%	6
MABS NDL	2%	1
Spending Diaries	4%	2
answered question		54
skipped question		61



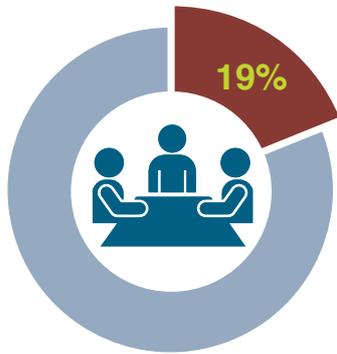


6: Findings

MABS target groups, and impacts of community education (Questions 6, 7)

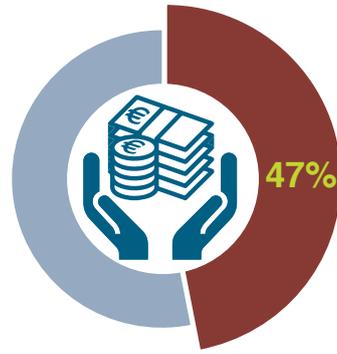
This section sought to find out what groups MABS engages in community education with, and what impacts respondents believed these interventions had on groups.

Key figures



19%

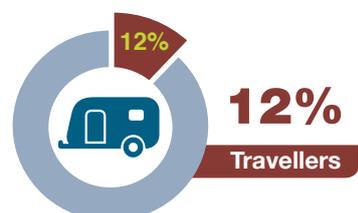
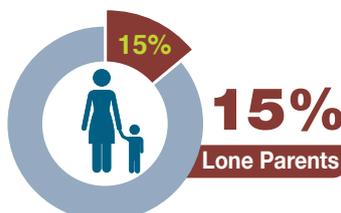
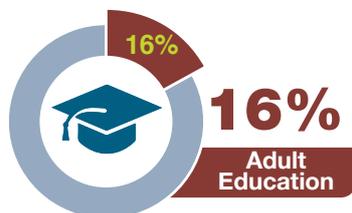
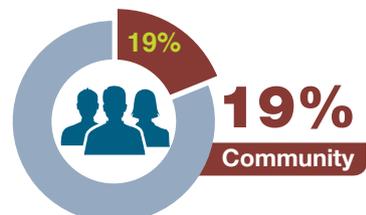
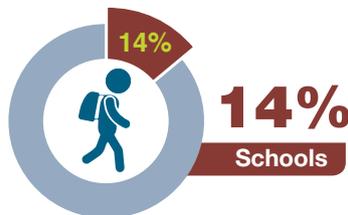
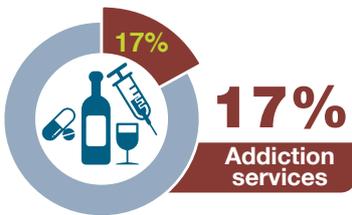
19% have facilitated community education with community groups



47%

47% of respondents said community education helped participants develop sustainable budgets

Groups MABS facilitates community education with





Question 6: What groups have you facilitated Community Education with?

The wide-ranging responses demonstrate how dynamic the service is. The wide-ranging responses to question 6 demonstrate how dynamic the service is.

What groups have you facilitated Community Education with?		
Answer	Response Per cent	Response Count
Acquired Brain Injury	2%	2
Addiction / Recovery	17%	15
Aging and older people	9%	8
CIS	6%	5
Community	19%	17
Direct Provision	5%	4
Disability	7%	6
Education	16%	14
Employment	14%	12
Family	11%	10
Farmers	3%	3
Health	11%	10
Homelessness	5%	4
Housing	6%	5
Migrant groups / intercultural	3%	3
Lone parents	15%	13
Men's groups	6%	5
Mental health	9%	8
Literacy	3%	3
Organisations	9%	8
Prison	6%	5
Schools	14%	12
Social Services	2%	2
SVP	9%	8
Teagasc	3%	3
Traveller groups	12%	11
Unemployed	5%	4
Women's groups	7%	6
Youth groups	11%	10
answered question		88
skipped question		27



The data in the above table can be grouped thematically as follows:

- **Addiction:** This theme refers to a variety of services supporting those dealing with drug addiction and rehabilitation, including counselling services and transition services.
- **Adult education:** This theme includes all groups involved in adult education including early school leavers, back to education groups, college students, and train-the-trainers courses.
- **Community groups:** This refers to all community groups, including health groups, community development projects, information and support services, and disadvantaged communities. In most examples, the type of community group was not specified.
- **Health groups:** These include mental health support groups, general health, disability, and acquired brain injury;
- **One-Parent Families:** Most services appear to deliver community education and money management outreach to single-parent families.
- **Schools:** This theme refers to youth community education delivered in secondary schools, typically with students from Transition Year to 6th Year.
- **Services within the community:** This refers to Citizens Information Services, Teagasc, Society of St Vincent de Paul, National Adult Literacy Agency, as well as An Gardaí Síochána, Free Legal Advice Centres, and a solicitor’s service.
- **Vulnerable groups:** This includes persons experiencing homelessness, Travellers and other ethnic minorities, persons in Direct Provision Centres, the unemployed and those seeking employment, as well as within prisons.

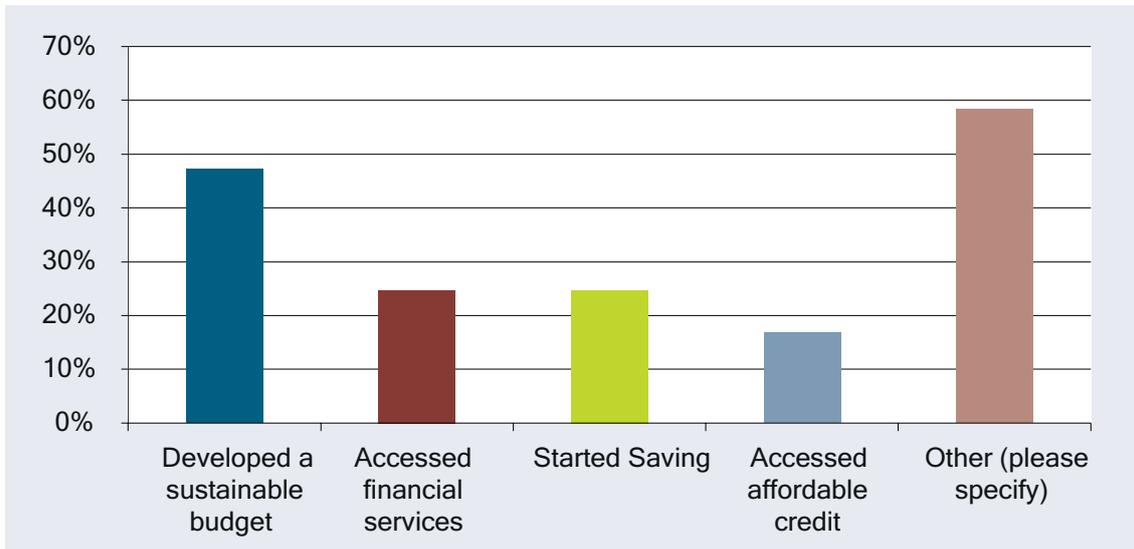
Question 7: What impacts or outcomes has community education had on the participants?

Question 7 measured the impacts of community education for participants – according to the observations and opinions of MABS staff. MABS staff reported the following practical outcomes as a result of planned community education interventions: 47% of respondents said that learners had developed sustainable budgets; 25% said that learners had accessed financial services; 17% of respondents said that their clients had accessed affordable credit; 25% of respondents said that learners had started saving; and 52% of people who took the survey ticked the ‘Other’ category.

What impacts or outcomes has community education had on the participants.		
Answer	Response Per cent	Response Count
Developed a sustainable budget	47%	42
Accessed financial services	24%	22
Started Saving	24%	22
Accessed affordable credit	16%	15
Other (please specify)	51%	46
answered question		89
skipped question		26



What impacts or outcomes has community education had on the participants?



Other (please specify):

Other impacts and outcomes described by respondents broke down into five main categories:

- **Awareness of MABS:** The CE promoted a general understanding about MABS and the service it provides (11%):

“Knowing that MABS service is available to those suffering with stress of debt.”

- **Building money management capacity:** This includes money-management and budgeting skills, understanding social welfare entitlements, dealing with debt, understanding illegal moneylending, and making informed financial decisions. The following is a flavour of the responses:

“[The community education] gave [participants] a new awareness and sense of empowerment over all areas of money management.”

“[The community education] focussed group’s attention on finding solutions to financial problems & increase awareness of debt solutions available to them.”

“Greater awareness of the cost of credit which encouraged savings and shopping around.”

“Raised awareness of, in the case of accessing credit, the associated (sometimes hidden) costs involved.”

“Creates awareness of importance of budgeting. All participants get an information pack thereby you are introducing this to a lot of households”.

“Developed trust to deal with other issues regarding moneylending.”

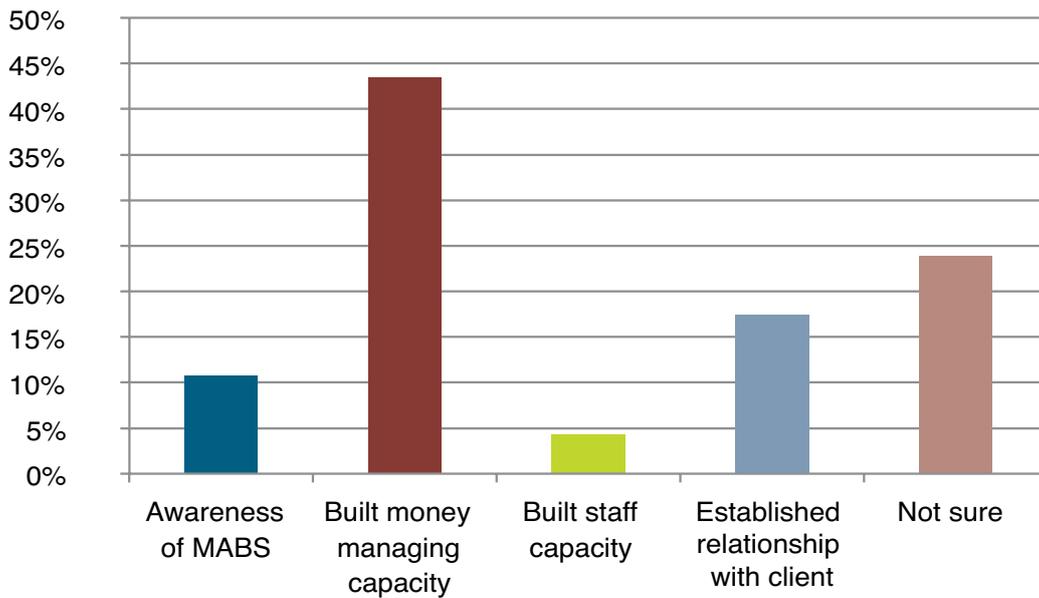


- **Establishing a relationship between MABS and a client:** In certain cases community education established good trust within the group and as a result some participants became clients of their local MABS.

“Facilitated meaningful referrals to MABS, and updated knowledge of current issues.”

- **Building staff capacity:** Two respondents recorded that the provision of community education has built staff capacity within their organisation, with one stating that it encouraged the organisation to focus more on proactive community education rather than reactive crisis management.
- **Not sure:** This refers to situations where the facilitators have no way of knowing what the impacts of the community education are, as there is no form of follow-up with the participants.

Other impacts and outcomes of CE on participants.





7: Findings

Facilitation training and supports (Questions 8, 9)

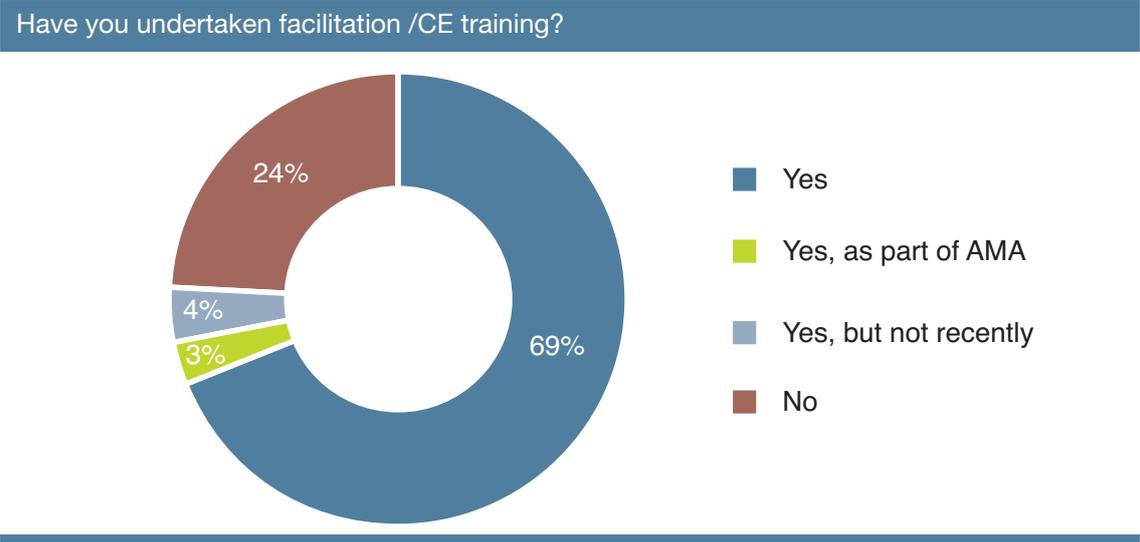
Section 4 sought to find out if respondents had received any facilitation or community education training, and if respondents would like support from National Traveller MABS on community education work with Travellers in future.

Key figures



Question 8: Have you undertaken facilitation / community education training?

Ninety-seven staff members responded to this question. Twenty-four percent of respondents to the question (n23) said that they have never undertaken facilitation or community education training. This represents 20% of the 115 respondents to the survey. Sixty-nine percent of respondents (n69) said that they had received training, while 3% (n3) said that they had done so as part of the Accredited Money Advisor training. An additional 4% of respondents (n4) said that they had undertaken training, but not recently. There was no provision in the question to clarify the term 'not recently'.





Question 9: Is your service interested in being supported by National Traveller MABS to work on community education with local Travellers?

70% of respondents said that they would like to receive community education support from National Traveller MABS. 6% respondents said that they had already received support from National Traveller MABS.

Is your service interested in being supported by National Traveller MABS to work on community education with local Travellers?		
Answer	Response Per cent	Response Count
Already have	6%	6
Co-ordinator's decision	5%	5
Not relevant	4%	4
Not sure	3%	3
Maybe	7%	7
No	3%	3
Yes	70%	66
		94
	answered question	94
	skipped question	21

7% of respondents said that they might wish to receive support depending on the circumstances. The comments show mixed impressions about the need for and likely success of facilitating community education with local Travellers.

For example, some services do not see a need in their local Traveller community for community education:

"I did training and conducted community education with Travellers in the past. We have not had recent requests and do not have Travellers accessing the service."

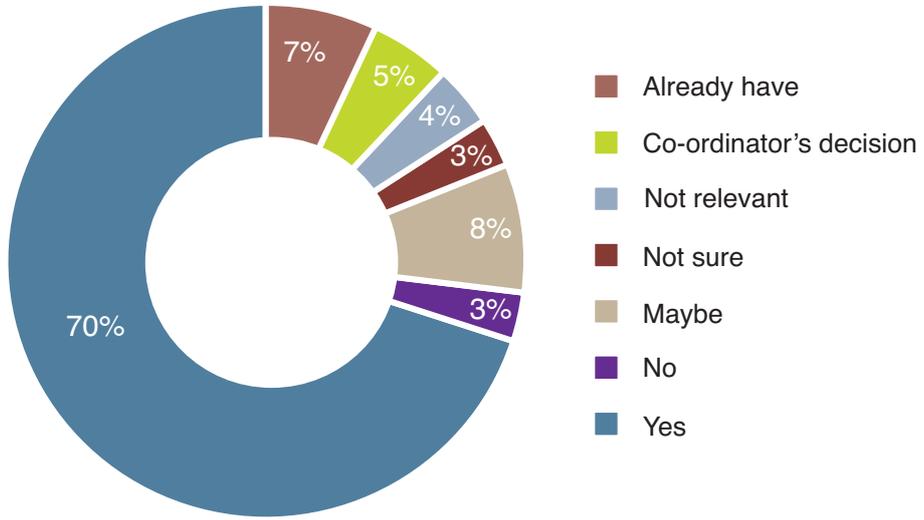
"If we have a demand. [Local Travellers] don't have a specific group that we work with."

In another example, a respondent referred to poor turnout. This can be an aspect of engaging in community education with a marginalised group, and indicates the need to the local MABS to build relationships with Traveller organisations.

"We have offered the service to local Traveller groups last year. One group requested a night session however on the night only two people turned up."



Is your service interested in being supported by National Traveller MABS to work on community education with local Travellers?



8: Findings

Themes from Additional Comments section (Question 10)

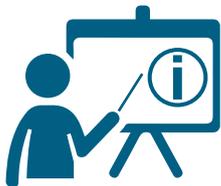
The final section of the survey provided space for respondents to include any other comments that they felt were relevant.

Question 10: Additional comments.

Twenty-four respondents completed this section. The responses are organised in the following themes:



- The complexities of community education



- Training and assessment



- Making resources more accessible



- Working with National Traveller MABS



8.1 The complexities of community education

The comments in this section offered insights into how staff in the service feel about community education.

Service capacity

Four respondents said that capacity issues made it difficult to prioritise and plan for community education. For example:

“With the pressure of waiting lists it can be difficult to prioritise community education.”

Service commitment

One respondent made the case that community education can only proceed when the service and co-ordinator are invested in it. Not all staff feel that this is the case:

“Community education needs to be acknowledged and supported at a service level and be supported by the coordinator...”

Consultation and Needs Analysis

One respondent highlighted the challenges in comprehensively addressing the needs of a specific group in a short programme. They expressed the importance of engaging in consultation before an education programme can begin in order to build trust with marginalised communities, which highlights the usefulness of a Needs Analysis.

“We had been involved in a session with Travellers [...] in the past and felt that the outcomes had not been good enough. The reason was that delivering a very small programme has little chance of getting a worthwhile result. The programmes should be longer and perhaps you need to take feedback from your clients to see what they consider worthwhile, what are their specific needs in relation to what we can offer them. It is also our experience that it takes considerable contact with Travellers to build up a trusting relationship with them.”

Another respondent described the importance of facilitating community education when there is a genuine desire expressed by the group. It is essential that community education with marginalised groups is meaningful as opposed to tokenistic. Generating this interest may require that the local service engage with a particular group or organisation over time.

“Community education should be provided for groups that have a genuine interest and not as fillers for courses.”



Failed attempts

There are occasions when a community education course doesn't come together. One respondent expressed disappointment at the low uptake of community education offered by their service. Their comment also highlights the need for a service to plan community education based on an understanding of the needs within the community.

“We are finding it very difficult to get our target groups to participate in a planned community education programme, and would be lucky if they took [an] info session. We have tried several ways of offering it to the groups but take up is generally low. The appetite isn't there for it in the community. That's why we do info sessions with 6th year students, as it is requested yearly, and feedback is very positive.”

8.2 Training and assessment

The need for culturally appropriate training came up twice in this section. One respondent wrote enthusiastically about the need for MABS staff to undergo routine training for facilitating community education with Travellers:

“I feel that a large majority of Money Advisors lack an understanding of what Travellers need; I don't appreciate what is important to this community. I would love to help more but feel very inadequate in this area. The micro lending scheme was of no benefit to any Traveller I met as the Credit Union did not trust them to keep up the repayments after getting the loan. I think training in relation to working with Travellers is vital for all services; it should be run over two/three days and at least one MA from each office should be trained to deliver community education/budgeting and money management to the Travelling community, if the Travellers want it.”

One respondent described the challenges around assessing the long-term impacts of community education:

“Impact assessment of training or education can only be determined by a change in behaviour or attitudes isolated to the sessions. This would be impossible to measure from MABS sessions. We aim to deliver soft skill development sessions. Independent thought processes to all participants. We do not use numbers in our sessions.”

8.3 Making resources more accessible

One respondent indicated that video resources available on the MABS website could be useful for community education:

“I feel that there should be clips available on MABS website which could be shared on social media as think it would be more interactive and engaging.”



8.4 Working with National Traveller MABS

Four respondents said that they had worked with National Traveller MABS and had a positive experience:

“We found [National Traveller MABS] assistance excellent and the notes, slides and resources (CD) provided were brilliant and of enormous benefit to participants.”

And:

“We will continue to work alongside your service. We will support referrals and attend meetings and conferences as much as we can.”



9: Conclusion and Recommendations

Community education offers an avenue towards marginalised groups at risk of financial exclusion who may not be aware of the supports that MABS can offer. Beyond that, community education enhances the local MABS by generating more in-depth understanding of the issues experienced by the client base. As a practice it presents the opportunity for increased job satisfaction, to get out of the office and into the community, and to engage with the community in a dynamic and enhancing way. We recommend that MABS continue to recognise the value of community education to the service, and to commit time, planning, and resources to incorporating community education into service delivery.

The survey findings were positive. Although local services find themselves under pressure with service delivery, there remains a high level of commitment to supporting marginalised groups. The findings demonstrate the experience in MABS of community education engagement with diverse community groups. We recommend that MABS collaborate nationally to share the knowledge, skills, and information that already exist in the service. The findings show that there is a desire to develop skills in community education methodologies and to deal with issues which emerge in group work such as adequately preparing to meet needs, addressing poor attendance, and maintaining interest. These issues may be resolved by deepening our understanding of the needs in the community, as expressed in the findings. Participants described their need to better understand the issues affecting Travellers and marginalised groups in order to provide a more inclusive service. Sixty-six respondents (57% of overall survey respondents) said that they would like to receive support from National Traveller MABS with regard to community education in the future. It is clear that communities at risk of poverty remain a priority for MABS, and that there is an opportunity to develop community education more strategically across the organisation as a whole.

9.1 How does MABS understand community education?

Seventy-five percent of respondents said that they had facilitated community education in the previous two years, which is very encouraging. The survey did not ask respondents to give their own definition of community education so it is unclear if a common understanding of community education is shared across the service. For example, 47% of the 'community education' output by the service was 'information sessions' only. Information delivery by itself does not allow the space or time necessary for problem-posing group discussions which are the bedrock of community education. Facilitation training is undoubtedly a reliable method to address these inconsistencies. Twenty percent of survey participants said that they had never undertaken facilitation training. The findings demonstrate differing views as to the place and role of community education in the service; some see it as an integral part of service provision while others see it as extra to core service provision. Many services also feel under pressure to include community education in their work plan, and often staff members are unsure as to who is responsible for planning and facilitating community education.



Recommendation 1: MABS adopts a national strategy on community education

- That MABS collectively develops a common community education strategy for service delivery, agreeing a basic quota of community education for each service
- That MABS better utilise and build on national structures to support facilitation training and provision of resources at local level
- That MABS work plans prioritise blended approaches to community education incorporating both information delivery and facilitated group work, and undertake facilitation training when necessary

9.2 MABS meeting Traveller needs

In light of State recognition of Traveller Ethnicity and the Irish Human Rights and Equality Commission Act 2014, publicly funded services such as MABS are responsible to provide culturally appropriate services to Travellers, who remain one of the most financially-excluded groups in Irish society (DJE, 2017; ESRI 2017). Respondents to the survey described their lack of understanding of diverse cultural needs, and highlighted the importance of cultural awareness training in order to deliver a culturally appropriate service.

We recommend using specifically designed community education resources to tackle serious financial issues in the Traveller community. The Traveller-specific resources – *A Way of Life* and *Overcoming Illegal Debt* – help to build trust with Traveller groups, and also recognise cultural differences. The resources are designed to be used together. Part 1, *A Way of Life*, develops necessary money management groundwork while allowing the time to develop trust with the group. Part 2, *Overcoming Illegal Debt*, is the final session which explores illegal moneylending in the Traveller community. This module is incorporated into the programme once trust and knowledge have been developed.



Recommendation 2: MABS engage in targeted and culturally appropriate community education with local Traveller groups

- That all community education with Traveller groups takes place over a number of weeks and uses the resources *A Way of Life and Overcoming Illegal Debt*
- That all MABS staff participate in cultural awareness training
- That MABS introduces Ethnic Equality Monitoring to measure service impacts and outcomes for minority groups and to monitor and improve access to services by marginalised groups



9.3 A MABS *Community of Practice* for community education

The findings illustrate a concern for and history in community education in MABS. MABS has worked with a broad range of groups including ethnic minorities, health support groups, community groups, professional organisations, and students. National Traveller MABS' vision is to collectively establish a network that maintains the strong legacy of community education in the service, shares resources and skills to avoid duplication, and reaches the communities most in need of the service. We recommend the formation of a MABS Community Education Network, taking inspiration from both MABS' communities of practice, and Aontas' Community Education Network. This network would seek to address some of the issues raised in this research, such as methods for measuring the long-term impacts of community education on participants, and developing strategies for addressing poor attendance, or wavering interest as the program progresses.



Recommendation 3: MABS establish a Community Education Network

- That National Traveller MABS take the lead on establishing this network and chair the network for the first two years
- That the network actively share, update and develop resources, and engage in training
- That the network build links to the wider national practice of community education including Education and Training Boards, the voluntary sector, and Aontas' Community Education Network

This report has described the important community education work on-going in MABS, and demonstrated the desire and need to build on it in the future.



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Appendix: Survey

Community Education Survey

MABS has always recognised the important role that Community Education plays in both debt prevention and in improving money management.

National Traveller MABS aims to support MABS services in facilitating community education with Travellers locally.

National Traveller MABS is undertaking this survey on Community Education as we wish to establish how best we can support you in the delivery of Community Education.

In order to ensure that we are providing the most beneficial service to you we would greatly appreciate if you could take the time to complete this short survey in relation to your involvement in Community Education.

For the purpose of this survey, Community Education refers to both one-off information sessions along with planned Community Education programmes in a wider definition of Community Education.

The information you provide will assist National Traveller MABS in better supporting you in the area of Community Education.

1. Have you engaged Community Education in the last 24 months?
2. If not, can you please tell us why?
Skip to 10. Additional comments
3. If yes? What form has this taken?
Information Sessions
A Planned Community Education Programme (with specific groups)
Other > please specify
4. What Community Education resources do you use? Please tick:
Let's Talk Money
YoYo's
Eurowatchers
www.moneycounts.ie
Cash Conscious
A Way of Life
Penny Wise
Overcoming Illegal Debt
Let's Talk Money



5. If other please specify?
6. What groups have you facilitated Community Education with?
7. What impacts or outcomes has Community Education had on the participants?
8. Have you undertaken facilitation / Community Education training?
9. Is your service interested in being supported by National Traveller MABS to work on Community Education with local Travellers?
10. Additional comments:
National Traveller MABS wishes to thank you for taking to the time to complete this survey.

Note: There were some errors in Question 4. *Let's Talk Money* appeared as an option twice, and other education resources were left out, including; *Cents and Cents-Ability*, Budget Sheets, tailor-made information, and MABS leaflets.



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