

DEVELOPING TRUST



15th October
2018

Community Education and MABS
Ashling Hotel Dublin, Seminar Report

Developing Trust

COMMUNITY EDUCATION AND MABS ASHLING HOTEL DUBLIN, SEMINAR REPORT

BACKGROUND

National Traveller MABS works to end financial exclusion and poverty experienced by Travellers in Ireland. We do this by working with the Traveller community to increase financial capability and promote money management, and by influencing policy that excludes Travellers and other marginalised groups from accessing financial services. A core part of our work towards ending financial exclusion of Travellers is supporting, promoting, and facilitating money management community education.

Community education plays a key role in establishing contact with disadvantaged communities. It is a foundation upon which much of our work is based, to the extent that we have a full-time staff person dedicated to education. Much of this role revolves around engaging in consultation with the Traveller community as to their particular money-management education needs, linking Traveller organisations with their local MABS service, and supporting the local service to facilitate culturally-specific money management community education by providing facilitation and cultural awareness training.

MABS also has a long history of engaging in community education. It is a practice which can support the meeting of MABS' National 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 that supports 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
- enrich the local MABS service by opening a dialogue with the local community and deepening its understanding of financial issues experienced in the community

SURVEY REPORT AND SEMINAR

In 2016 National Traveller MABS undertook a survey to assess the status of community education across MABS. We wanted to know what community education in MABS looked like at the time, for example:

- what percentage of MABS was facilitating community education
- what community groups MABS was engaging in community education
- what resources were being used
- what the perceived impacts were, if any

We later compiled and published a report outlining the findings of the survey. On 15th October 2018, National Traveller MABS hosted a seminar to present the report. The aim of the seminar was to give an overview of the survey findings to MABS, to present the key recommendations, to open a space to discuss community education within MABS, and to develop and progress the report recommendations.

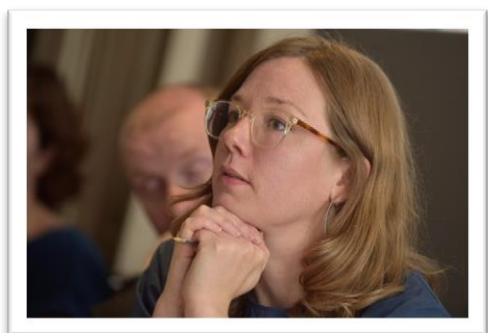
Summary of Seminar Presentations

Seminar participants were welcomed to the event by Dermot Sreenan, Joint Coordinator of National Traveller MABS. Dermot began by giving an overview of National Traveller MABS, its beginnings and development, its current work programme and the role it plays within the MABS structure. Dermot explained that community education puts people at the heart of the work of National Traveller MABS by being rooted in the community and led by the participants. He outlined how the survey and report demonstrate the range of community education engagement across MABS and the depth of experience and knowledge that the service holds.

Dermot said that now is the time for MABS to reflect on community education and discuss how the service would like to develop it. He then gave an overview of the running order for the morning and explained that National Traveller MABS looked forward to hearing the feedback from the floor after the presentations.



Sian Crowley – National Education Worker, National Traveller MABS



Sian began the presentation by highlighting the differences of opinion across MABS as to what ‘community education’ means. She noted that what was striking about the survey findings is that they indicated a wide interpretation of ‘community education’ across the service and that MABS did not appear to have its own definition. National Traveller MABS took the definition provided by AONTAS – the leading Irish adult education organisation – as their starting point:

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

While there is a lot to unpack within the AONTAS definition, Sian said, what is clear is that community education is a process, not a task; it is about the *how* as much as the *what*. It upholds the values of social change, collective responsiveness, and equality, which means that it must be needs-based, take place in a group setting, and that the facilitator is understood to be an equal in the group. In this process, every encounter is a potential catalyst for change.

While community education looks different in different settings there are common characteristics, some of which are outlined in the chart to the right. For National Traveller MABS, community education must be planned in advance and take place over a number of weeks. This requires the local service to consult with their local Traveller organisation early on, and undertake a Needs Analysis to better understand the particular financial needs within the community. It also requires that the facilitator has undertaken facilitation training and cultural awareness training. Sian emphasized that this process can take time.



The presentation then went on to highlight key points from the survey and report:

- **Background**
 - The survey went to all MABS staff, and is based on the opinions of MABS staff rather than the opinions of community education participants
 - The response rate was 40%
- **Findings**
 - 80% of participants had delivered information sessions in the previous two years
 - 48% of participants had facilitated a planned community education program in the previous two years
 - Other forms of community engagement included poster campaigns, mail-drives, information stands, and appearances on local radio, which could be defined more as service promotion
- **Most popular resources**
 - According to the survey, the most popular resources used are *Let's Talk Money* (58%), *Cash Conscious* (34%), *A Way of Life* (27%), and *Moneycounts* (25%). However, a popular resource – *Cents n'Centsability* – was accidentally left out of the survey.
- **Target groups**
 - The most common target groups that MABS facilitates community education with include addiction services, schools, community organisations, adult education groups, single parent families, and Travellers.
- **Most common positive outcomes**
 - The four most positive outcomes of MABS community education include: learners developing sustainable budgets (47%); learners accessing financial services (25%); learners starting to save (25%); and learners accessing affordable credit (17%).
- **Issues worth further consideration**
 - Community education within MABS is largely responsive, not strategic, and services are working against time constraints and the demands of service delivery
 - The survey highlighted the broad interpretation of community education within the service, which can make strategizing and measuring impacts challenging
 - The survey highlighted the need for services to adequately understand financial needs within communities, which would come about through planning and consultation
 - The survey also highlighted the need for cultural awareness training when working with ethnic minorities.

- **Positive findings to build on**
 - There is a long and established history of community education within MABS and as a result there are a broad range of skills and expertise in the service
 - Community education helps us reach communities most in need and also enriches the service because it supports the development of a deeper understanding of issues experienced on the ground within the community
 - The survey data demonstrated that there is a desire to engage in community education with the Traveller community and to work with National Traveller MABS
- **Three Key Recommendations**
 1. That MABS adopts a national strategy on community education
 2. That MABS engages in targeted and culturally appropriate community education with local Traveller groups
 3. That MABS establish a Community Education Network

Sian concluded the presentation by describing National Traveller MABS' vision – to establish a community education network in MABS that defines what community education means to MABS, undertakes strategic and relevant community education interventions, shares and develops resources and skills, and identifies training and resource needs. This network would model community education processes and build on the strengths that already exist in MABS.

“National Traveller MABS’ vision is to establish a MABS Community Education Network that defines what community education means to MABS ... [and] models community education processes and builds on the strengths that already exist in MABS.”

Sian Crowley

Sally Connors and Helen O’Brien – Primary Health Care Workers, County Wicklow Traveller Primary Health Care Project



Sally and Helen spoke about their recent experience of a money management community education program with Arklow MABS. Sally explained that before the course began she visited Arklow MABS one morning and got to meet National Traveller MABS, and the two Money Advisors from Arklow MABS who would facilitate the course. This gave her the opportunity to get to know them, and to learn more about the course.

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It also gave the Money Advisors the opportunity to learn more about the particular financial needs in the local Traveller community.

Helen spoke about how Travellers from their community lacked a clear understanding of the work of MABS and feared using the service. They, as Traveller Primary Health Care Workers, had also been unclear about what MABS did. After the community education programme they felt that they could now explain it to their own community. They now trusted the service, and felt comfortable recommending the service to people. Both women explained that they have developed new skills and gotten new insights with regard to personal money management. They found the course very helpful.

Sally and Helen also said that it was important for staff from services to be aware of the life experiences of Travellers as there is no point to staff “going in blind” to work with Travellers. Sally spoke about the discrimination faced on a daily basis by Travellers. She spoke about fear of Travellers about having social welfare payments cut. She said that the staff of Wicklow Primary Healthcare Project have now built a relationship with the staff of Arklow MABS and have referred people to the service since undertaking the programme and are comfortable in doing so.

Caoimhe Kerins – Adult Education Officer, City of Dublin Education and Training Board

Caoimhe is the Adult Education Officer with the City of Dublin Education and Training Board and has various experience working in community education settings with numerous groups including Travellers. She explained that her role is to ensure that CDETB reaches the most disadvantaged groups.

Caoimhe explained that community education means different things to different people – for some people it means any work that is done with disadvantaged communities including courses that might be described as hobby-based courses. For Caoimhe, real community education is a process where the learner and facilitator are equal participants. The facilitator brings knowledge about a particular topic, and the learners in the group bring rich life experience, and both parties share knowledge together.



“Community education means that we go to the community rather than wait for the community to come to us.”

Caoimhe Kerins

Community education means being learner-centred not curriculum-centred, and that learners shape the learning journey in order to create a sense of belonging for the people in the room. In community education the learners shape the learning with the facilitator. This process works but it takes time. The process starts before the sessions begin and trust must be developed at the beginning of the process. This may involve engaging with community leaders and starting a dialogue. Not only does this involve planning but it also involves reflection after the sessions. The facilitator must ask: Where to next? Do I need to adjust?

Reflection on one's own background is also essential. Caoimhe spoke about having to reflect on her own culture and how that differs from groups she was working with. She spoke about the importance of understanding our own values and beliefs and being aware of how they differ from other groups. Caoimhe said that she never called herself 'settled' prior to working with Travellers, and that she had to understand the power dynamics between her, as an ethnically white Irish settled person, and the group of Travellers she was working with. She advised people to undertake 'cultural awareness training' as she has done. It also requires the development of facilitation skills. She said that this helps break down some of the barriers.

Caoimhe said that community development works by creating active change and that with community education there is a set of skills involved that requires continued professional development including ongoing facilitation training and intercultural awareness. She finished by saying that CDETB Adult Education Department run budgeting courses as a means to engage people around numeracy issues. She offered MABS services an opportunity to link in with this work if they think it might be useful.

Colette Power – National Development Worker for Financial Inclusion, MABS National Development

Colette Power is the National Development Worker for Financial Inclusion with MABS National Development. She began by giving an overview to financial inclusion in Ireland. Ireland is in top 20 financially inclusive countries but still experiences significant poverty & deprivation, and 800,000 people in Ireland currently live below the poverty line.

Colette went on to give an overview of the recently formed MABS Financial Inclusion Forum. The aim of the forum is 'to allow money advisors to reflect on and input to many of the issues our clients experience in money management and its consequent impact on accessing appropriate financial services and products'. The inaugural meeting of the Financial Inclusion Forum had taken place the week before the community education event, and had explored access to banking services.



“Community education is the ultimate preventative measure.”

Colette Power

Colette explained that MABS National Development have a remit for community education and money management education. Money management education supports development of money management skills, helps to build financial capability, enables clients to use products and access services, and links with communities at risk of financial exclusion. Colette then gave an overview of the MABS community education resources. Designed for working in communities and with clients are *Cents n’Centsability* which has had five new modules recently added, and *A Way of Life*, the resource originally developed by Tuam MABS for use with the Traveller community. Resources developed for use by national stakeholders include *Yo-Yos.ie*, *EuroWatchers*, and *Moneycounts*.

While MABS’ focus has shifted since the crash, Colette thinks there is now an opportunity to go back and refocus and address money management through education. She thinks the favourable option is to develop a range of solutions as people have different capacities at different times. Colette concluded by restating MABS National Development’s commitment to community education.

Summary of Seminar Discussion

Bridget Clarke – Money Advice Coordinator, Clondalkin MABS

Bridget said that Clondalkin MABS has had to contend with clients in mortgage difficulty since the crash and that community education has lost out. She agreed that some groups don’t understand what MABS does and that MABS has become synonymous with the ABHAILE scheme. She thinks that MABS needs to refocus on their original client group of low income families, and said that it is important to give this work the resources it needs.

Carol Crowley – Money Advice Coordinator, Liffey South West MABS

Carol said she has read the report and found it clear, understandable and very interesting. In her service they deal with the most vulnerable who have never benefited during boom times. She said it is not acceptable to under resource community education as this work is very important – “this is about getting back to why we are here in the first place.”

Liz O'Brien – Coordinator, Wicklow Primary Health Care Project

Liz pointed out the importance of community education for vulnerable groups like Travellers. She spoke of the difficulty of everyday life experience of Travellers and the level of discrimination and how that impacts on people. She said that it is difficult to manage money if you don't have any. With regard to existing structures and technology she said it is creating a gap between those who can access them and those who can't. Liz spoke about banking becoming a 'personless-system' where it is almost impossible to speak to a person in a bank. The reality is that often people don't have the credit to call Helplines or services, and don't have the internet. For example, how would someone use an online banking system if they don't have the money to pay for the internet or don't have the technology to access the service? She said that the model is based on exclusivity, and that people in financial services are very far away from understanding the realities of people's lives. Liz asked if there are resources attached to running community education in MABS.

"People in financial services are very far away from understanding the realities of people's lives. If you want to reach the most vulnerable you must do things differently."

Liz O'Brien

Dermot Sreenan – Joint Coordinator, National Traveller MABS

Dermot responded to Liz by saying that community education has always been included in the work of MABS but during the crash there was an increase in service provision that meant community education was not a priority. Now that there has been a management restructure this might provide an opportunity to re-focus on community education.

Sian Crowley – National Education Worker, National Traveller MABS

Sian explained that if there is to be a collective strategy it needs to be developed by people on the ground, in consultation with local groups and dependent on needs of local groups and local organisations. Facilitation training is a process of ongoing continuing professional development, and doesn't necessarily stop after one training input.

Colette Power – National Development Worker for Financial Inclusion, MABS National Development

Colette explained that 27 money advisors will be accredited this year under the money advice programme and 110 in total have undertaken the training. There is a 2 day input on Community education on this programme.

Mary McDonald – Money Advice Coordinator, Arklow MABS

Mary explained that there is a variety of people from different cultures attending their service; in particular there is a growing Somalian community. Language was a big issue in terms of communication with this group as is the service's lack of understanding of Somalian culture. This was also the case in terms of other people from Latvia and Russia. In particular in the case of eastern Europeans, money lending was a feature within the community. Mary suggested that a roll-out of cultural awareness training could be part of a new community education strategy.

Helen O'Brien – Primary Health Care Workers, County Wicklow Traveller Primary Health Care Project

Helen advised not to send people in to work with Travellers who are 'stone blind' and that cultural awareness training with staff is essential before they deliver programmes.

Belinda McGreal – Money Advice Coordinator, Tuam MABS

Belinda further spoke about the importance of cultural awareness training, she said that it was time to go 'back to basics' to reach 'our core group' the people who need the service most. Belinda said that community education needs to be strategic, not responsive. She commended all National Traveller MABS on all the work it had undertaken.

Gwen Harris – Regional Manager, North Dublin MABS

Gwen spoke about the challenges of delivering cultural awareness training for every different cultural group in the country and said we need to be clear about broader groups. She spoke about a 2001 MABS Community Education Strategy which was never implemented. She said this was down to resistance by local boards of management who had concerns that there were not adequate resources to roll out the strategy. There were historic barriers that were not necessarily financial ones. Gwen said the community education must not only be preventative but curative.

Annette McMahon – Money Advisor, Ballyfermot / Clondalkin MABS

Annette explained her experience of working with different groups and how she needed to adjust the programmes to meet the needs of the different target groups – she said a strategy needed to be flexible.

Geralyn McGarry – Social Policy and Research Manager, Citizens Information Board

Geralyn said that the community education role within MABS is part of Legislation and is part of the 2008 Social Welfare Act. There is a recognised role that involves having a strategic approach to the delivery of Community Education. There is also a role for MABS in relation to the Government State Payments Board and we should use this important space. Geralyn said that policy opportunities come from the community development model with MABS, so it is key to retain this as part of the work of MABS.

Workshop Analysis

There were three workshops and each group was asked to respond to three questions. The feedback from discussions is grouped into themes in the grids below.

Question 1: <i>What do you think about what you have heard from the speakers this morning?</i>	
Community education	<ul style="list-style-type: none"> • It is important to make the difference between service promotion and community education clear • Learners bring real experience, which requires the facilitator to approach the group as an equal • Community education helps us understand where people's needs really are, and where people are coming from • Community education requires more prior knowledge of a context and an understanding of the relevance of what you are doing. You have to make sure it is relevant • Community education builds awareness within the service, and awareness of MABS within the community • Community education requires that you cannot make presumptions about the group; you must learn the circumstances • People agreed on the value of working with the Education and Training Board with regard to their numeracy skills training programs • Now is the opportunity to get back to basics, and focus on the 'how-to' of budgeting
Needs within MABS	<ul style="list-style-type: none"> • To identify target groups for community education • To use the opportunity to promote community education when possible • To know how to refer people to different services that they might need • To find out what is relevant to young people • To be equipped to cope with the complex needs of different groups coming into the service, for example how do we support / refer people with mental health issues?
Cultural awareness training	<p>There was strong feedback from all groups as to the need for cultural awareness training for MABS staff:</p> <ul style="list-style-type: none"> • To be more sensitive with regards to the complexities of working with different cultures • To understand different group dynamics

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	<ul style="list-style-type: none"> To develop an understanding of where other people are coming from To support Money Advisors in their work <p>There are different approaches to intercultural training; it doesn't have to be specific to particular cultures, a large part of intercultural training is designed to make us more aware of how our own culture affects our value system, and the assumptions we make.</p>
Challenges	<ul style="list-style-type: none"> Developing skills for today's e-financial era Navigating the culturally-specific dynamics of groups and family interactions Being non-judgmental can at times be challenging– facilitation training is important as it can support us with this
New technologies	<ul style="list-style-type: none"> People spoke about the potential use of voice-activated budgeting apps People also discussed new challenges which are emerging due to new technologies, in particular 'invisible money' and 'e-tapping'

MABS Community Education Strategy

<p>Question 2: What do you think a MABS Community Education Strategy should include?</p>	
Overarching Strategy	<ul style="list-style-type: none"> The MABS approach to community education should be strategic, not responsive A strategy should be inclusive of all social groups, should be positive, and should create the space and time for proactive planning It should have defined objectives at different levels, national and local The national objectives have to be flexible to be adapted to the local context, and be developed with an understanding of the different experiences of local services
Objectives	<p>National objectives:</p> <ul style="list-style-type: none"> Identify national target groups

	<ul style="list-style-type: none"> • That people understand what MABS does and who we are • That people know that MABS are there for all financial problems, but just debt problems • Develop relationship with Education and Training Boards • Hearing clients / learners: the strategy should be informed by clients and previous participants of MABS community education and their experience <p>Local objectives:</p> <ul style="list-style-type: none"> • Identify local target groups • That the local MABS to engage with local stakeholders and relevant organisations to understand the particular needs within the community • Develop a mechanism to identify new housing developments in the locality, where there may be a need for money management community education (young families, people in transition) • Networking locally with local organisations. For example St Vincent De Paul, community development, mental health, Travellers
<p>Measuring outcomes and outputs</p>	<ul style="list-style-type: none"> • Seeing as MABS is numbers driven, a strategy needs to develop a way to measure the impact of community education and measure the numbers of participants who access MABS through community education • Identify the need for new methodologies, for example different approaches to group evaluation, and the evaluation of impacts of community education
<p>Training and networking</p>	<ul style="list-style-type: none"> • The strategy should outline the need for specific training and earmark funding for these initiatives • Facilitation training: To plan facilitation training for those new to facilitation and also to support continuing professional development for those with facilitation experience • Cultural awareness training: To outline different approaches to cultural awareness training • Networking: Training events will allow MABS staff to network with each other to support information sharing and sharing of best practice
<p>Resources</p>	<p>Educational:</p> <ul style="list-style-type: none"> • Identify the need for new materials and resources • Update old resources

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	<p>Financial:</p> <ul style="list-style-type: none"> • Objectives should be resourced at a national level (financing training initiatives) • Lobby to hold onto the Loan Guarantee Fund as it is a resource which allows change to happen
Research and policy	<ul style="list-style-type: none"> • Outline the need for research to identify what we want community education to achieve and where we are heading • Use this research and community education practice to influence policy, feeding back up through CIB into spaces that can influence • How can we better use social media to promote community education?
Communications	<ul style="list-style-type: none"> • Determine the relationship between service promotion, communications, and community education • Community education can build the platform where the people who aren't using the service can become informed about it and can access it

MABS Community Education Network

<p>Question 3: What do you think a MABS Community Education Network should do?</p>	
Oversee strategy	<ul style="list-style-type: none"> • The network would support the development, design, and implementation of a strategy at local, regional, and national level • Highlight specific issues at local level • Support identifying local stakeholders • Provide the space for planning and dialogue • Reflect on how community education is delivered in MABS • Make MABS community education more streamlined
Develop resources	<ul style="list-style-type: none"> • Review resources and identify the need for new resources – some resources are dated and may no longer be relevant • Identify the skills and experience we already have in the service to avoid duplication

<p>Be representative</p>	<ul style="list-style-type: none"> • Engage all types of staff at all levels of the service • Include all different types of skills: researchers, experienced facilitators, and people with communication experience • Provide a collective voice for community education in MABS and raise the profile of community education in MABS
<p>Training and professional development</p>	<ul style="list-style-type: none"> • Organise facilitation training, cultural awareness training, and identify other options for continued professional development with regard to community education
<p>Networking</p>	<ul style="list-style-type: none"> • The network would offer a space to learn, as well as offer advice, support, resources and share skills across the service • MABS staff can develop their practice by engaging with other experienced facilitators • The focus would be on sharing resource and sharing knowledge

Concluding remarks

Dermot Sreenan led a brief closing session to take feedback from the discussion groups. There was enthusiasm for moving ahead with developing a strategy and establishing a network. The strong themes which had been emergent throughout the morning were repeated. These include: the desire to 'get back to basics'; the need for a strategic approach to community education; the importance of facilitation training; the need for cultural awareness training to enable productive work with a different cultural groups; the value in networking within MABS to share resources and share knowledge; and finally the need to protect community education at the grassroots level and to use it to inform policy at the top level.







Appendix 1:

MABS Services in attendance:

Arklow
Ballyfermot
Clondalkin
Cork (South Munster)
Dublin South East
Dun Laoghaire
Dundrum
Fingal
Greater Blanchardstown Area
Kilcock (Kildare)
Laois
Liffey South West
National Development
National Traveller MABS
Newbridge (Kildare)
North Dublin Region
North Galway
South Donegal
South Mayo
Tallaght

Other organisations in attendance:

Citizens Information Board
City of Dublin Education and Training Board
Country Wicklow Traveller Primary Health Care Project

Appendix 1:

Developing Trust – Community Education and MABS

Report Launch and Seminar

Ashling Hotel Dublin, 15th October 2018

10am - 10.30am *Registration, teas & coffee*

10.30am - 10.35am *Opening and welcome* National Traveller MABS

10.35am - 11.25am ***Presentation of ‘Developing Trust’ report and recommendations***

Sian Crowley

National Education Worker, National Traveller MABS

County Wicklow Traveller Primary Health Care Project:

Our experience of a MABS community education course

Sally Connors and Helen O’Brien

Primary Health Care Workers, County Wicklow Traveller Primary Health Care Project

Community education: engaging with communities most in need

Caoimhe Kerins

Adult Education Officer, City of Dublin Education and Training Board

Money management education and MABS Financial Inclusion Forum

Colette Power

Financial Inclusion National Development Officer, MABS National Development

11.25am - 11.45am *Questions and Answers*

11.45am - 12am *Tea break*

12am - 12.40am *Group discussions on report recommendations*

12.40am - 1pm *Feedback and closing* National Traveller MABS

1pm - 2pm *Carvery Lunch in Chesterfields Restaurant*