

## National Traveller and Roma Inclusion Strategy

### A Submission by the Citizens Information Board (September 2016)

#### Introduction

The Citizens Information Board (CIB)<sup>1</sup> welcomes the opportunity to make a Submission to this phase of the development of the National Traveller and Roma Inclusion Strategy for 2016-2020. The present consultation phase is particularly important in that its focus is on identifying specific and measurable actions for the achievement of each of the objectives that emerged from Phase 2.

In our previous Submission<sup>2</sup> (July 2015), we set out some contextual factors relevant in the development of the Strategy and identified six priority themes – building community solidarity; meaningful citizen participation by Travellers and Roma; building a stronger intercultural dimension into key policy instruments; the right to adequate accommodation; integrating Travellers and Roma into the workforce; and financial inclusion.

The ten overall themes for inclusion identified in the draft Strategy are comprehensive and provide the necessary framework for addressing the multi-faceted aspects of Traveller and Roma inclusion. The CIB broadly agrees with these. In this Submission, we make some observations on what we consider are essential aspects of inclusion and suggest some mechanisms for addressing the core issues identified. Five aspects of inclusion are identified.

- 1) Meaningful participation
- 2) Financial inclusion
- 3) Cultural identity and ethnic recognition
- 4) Housing and accommodation
- 5) Employment

The selection of these five aspects for specific comment does not in any way take from our acknowledgement of the importance of the other themes identified to date -- education, children and youth, health, gender equality and anti-discrimination and equality, Traveller and Roma communities and public services. On the latter, the Board has continuously made the point over the years that public services should be

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<sup>1</sup> The CIB funds and supports the nationwide network of Citizens Information Services (CISs) and the Citizens Information Phone Service (CIPS). The Board also funds and supports the Money Advice and Budgeting Service (MABS), including National Traveller MABS – the latter is particularly relevant to the National Traveller and Roma Inclusion Strategy.

<sup>2</sup>

[http://www.citizensinformationboard.ie/downloads/social\\_policy/submissions2015/National\\_Traveller\\_and\\_Roma\\_Inclusion\\_Strategy\\_July2015.pdf](http://www.citizensinformationboard.ie/downloads/social_policy/submissions2015/National_Traveller_and_Roma_Inclusion_Strategy_July2015.pdf)

delivered in a manner which closely reflects the needs of people who use them and that all public services should be designed and delivered based on the needs of the individual citizen, group or community. Effective and meaningful consultation with citizens is a key determinant of quality in public services delivery. The need for public services to take into account the experience and perceptions of people who, for one reason or another, have difficulty in navigating their way through the services pathways has been highlighted regularly by the Board as has the fact that much of the evaluation of services has tended to be from a provider rather than a user perspective. This latter issue needs to be addressed in the Strategy.

### ***Meaningful participation***

Participation is an ongoing process (as distinct from one-off consultations) and real participation by target groups requires investment in time, energy and commitment by government. Meaningful participation by Travellers and Roma has to be based on an acknowledgement by society generally of social, cultural and biographical diversity. This requires the development of diverse and appropriate mechanisms to ensure that individuals and sub-groups within these populations are effectively included. Travellers and Roma clearly and understandably want to have a voice. They want mechanisms put in place that will genuinely enable that voice to be heard so that they can partake as full and equal citizens and contribute to the shaping of decisions that directly affect their lives and influence government decisions accordingly. The following are specific measures that should be considered:

- The processes and mechanisms put in place for the development of the strategy have been comprehensive and inclusive and can be used on an ongoing basis to enhance participation by all stakeholders;
- There would appear to be considerable scope to involve Travellers and Roma more proactively in local development and social inclusion programmes generally;
- On the basis that every service that works with Travellers and Roma should have specific input from both communities, local statutory agencies and NGOs should develop structures to promote participation in their management structures and relevant sub- committees;.

### ***Financial inclusion***

Financial inclusion includes an inability to access financial services such as savings, insurance, and the most basic entitlement of low cost credit. Stringent application requirements by financial institutions have prohibited many from accessing basic banking. Because of this, the use of illegal moneylenders and high interest licensed lenders are the only credit option for many.

People, including Travellers and Roma, as well as welfare dependent families and /or indebted households who find that they are excluded from the range of financial services and products generally available to consumers are likely to be marginalised from the mainstream economic and social milieu. It is, therefore, crucial that mechanisms are available to ensure Traveller inclusion in mainstream finance.

The 'It Makes Sense'<sup>3</sup> loan scheme is designed to combat the extremely high interest rates from moneylenders. Under the scheme people are able to borrow between €100 and €2,000 at a maximum interest rate of 12% through participating credit unions. This is an important initiative for Travellers as well as for other financially excluded groups. However, it has been suggested<sup>4</sup> that the fact that the scheme limits individual borrowing to a maximum of €2,000 may exclude Travellers from borrowing to purchase a decent caravan for long term living.

- The possibility of increasing the maximum loan amount from €2,000 to €5,000 should be explored for people who need a loan relating to their accommodation;
- Traveller key workers role should be enhanced to support both local services and the Traveller community in addressing issues of education relating to financial inclusion.

A 2015 report by National Traveller MABS<sup>5</sup> highlighted 'the Jones model' of best practice when lending to those on low income. The Strategy should include provision for such an approach to financial inclusion. The 'Jones model' comprises the following elements for Loan Guarantee Schemes

- In conjunction with money and budgeting advice, appropriate repayment mechanisms and financial education
- A structured approach to managing debt linking loan guarantee schemes with debt advice services
- A partnership between those providing the source of credit (e.g. credit unions), those providing debt advice and support (e.g. money advice services), and those providing the funds (e.g. a public or philanthropic body)
- On the basis of "business" principles as opposed to "charitable ones", so that credit is extended responsibly and in the light of people's ability to repay
- Clearly designated responsibilities, as those schemes that work best are those that are managed and administered the most effectively with clearly delineated roles (assessor, appraiser, and guarantor)
- A longer-term, more strategic engagement (which tends to achieve greater impact) rather than a short-term "rescue" focus or purpose (which tend to be less successful);
- The building of savings, as well as the repayment of loans, into the system thereby resulting in a range of positive effects for people including planning for

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<sup>3</sup> This Personal Microcredit Initiative is supported by the Citizens Information Board.

<sup>4</sup> NTMABS,

<sup>5</sup> <http://www.ntmabs.org/publications/policy/2015/a-review-of-national-traveller-mabs-supported-caravan-loan-guarantee-scheme.pdf>

the future and increased participation in the community

- In conjunction with associated bill paying and budgeting accounts, which are essential if loan guarantee schemes are to work effectively

### ***Cultural identity and ethnic recognition***

The question of recognition of Travellers as an ethnic group is an important one which must be dealt with in the Strategy taking into account the fact that the United Nations has long called for Travellers to be recognised as a distinct ethnic group. The fact that social inclusion is widely acknowledged as encompassing the provision of culturally appropriate supports in terms of housing, employment, access to financial services and education is also a key consideration. At a minimum, there needs to be a clear and agreed protocol and related timeframe included to identify how the question can best be addressed. The active involvement in the process of the Traveller and Roma 'voice' would clearly be of critical importance.

There is obviously a case to be made for data collection relating to ethnicity in order to determine current usage of services, to identify gaps and provide an evidence baseline for planning, allocating resources equitably, measuring outcomes and delivering more effective services for Traveller and Roma communities. Accurate data is also required on persons from minority groups in order to address direct or indirect discrimination. There is very little accurate and reliable data available about Roma in Ireland because the data collected is based on nationality and not ethnicity.

The CIB has put in place a mechanism to collect ethnicity-related data in respect of users of CISs based on the premise that data on ethnicity is essential in order to develop sound policies and to ensure that they are implemented effectively<sup>6</sup>. Any system of data collection should be transparent and voluntary, and not overly intrusive or disproportionate to the aim pursued and data collection in all cases should be carried out with due respect for the principles of confidentiality, informed consent and the voluntary self-identification of persons as belonging to a particular group. This is a matter that needs to be addressed in the Strategy.

- The use of an ethnic identifier should be an integral part of public service delivery to ensure that the use of services by Travellers, Roma and other minority groups can be monitored and thereby contribute to ensuring inclusion and accessibility for all citizens;
- All statutory, community and voluntary service providers working with the Traveller community and other minority groups should have cultural diversity awareness education and training for those working directly or indirectly with such groups.

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<sup>6</sup> [http://enarireland.org/wp-content/uploads/2013/08/ENAR\\_Factsheet\\_Social-Inclusion-and-Data\\_Collection.pdf](http://enarireland.org/wp-content/uploads/2013/08/ENAR_Factsheet_Social-Inclusion-and-Data_Collection.pdf)

## ***Housing and accommodation***

The issue of housing and accommodation for Travellers remains a core outstanding issue which has not been dealt with despite many reports, policies and implementation plans on the matter. The Strategy needs to identify how the question of Traveller accommodation can be better integrated into and provided for in national social housing strategies.

The fact that many local authorities have continuously had an underspend of their Traveller accommodation housing budget is obviously a matter that needs to be addressed, given the fact that there is a high proportion of Travellers living in inappropriate accommodation. The reasons for this need to be explored further and provision should be made in the Strategy for a mechanism for this purpose.

In order to facilitate a more integrated approach to Traveller accommodation, Local Authorities should prioritise the development of inclusive residents' associations when planning Traveller specific accommodation. This should be done using the expertise of Travellers and voluntary housing associations.

The Housing (Traveller Accommodation) Act 1998 makes provisions for local authorities to operate a caravan loan scheme. According to National Traveller MABS<sup>7</sup>, 36% of local authorities provide caravan loans to Travellers in their area, with a further 7% doing so on a 'case by case basis' and the remaining 57% do not provide caravan loans.

A provision should be made in the Strategy for the Department of the Environment and local authorities to work together to ensure the implementation of local authority caravan rental schemes nationwide.

### ***Employment and the Traveller economy***

Low educational attainment is a leading factor in the lack of participation of Travellers in the mainstream economy. Low levels of educational attainment often result in low paid and poor quality employment. People with low educational levels generally are less likely to be active in the labour market. According to Eurostat (2015)<sup>8</sup> unemployment rates tended to increase for those persons with lower levels of educational attainment in all of the EU Member States in 2013. Traveller educational status has been recorded, repeatedly, as considerably lower than that of society generally and other population sub-groups. There is an obvious need for the strategy to address these deficits in the educational infrastructure. In parallel, there is a need to explore innovative mechanisms for the employment of Travellers and Roma.

There would be much merit in exploring if a social enterprise model can be used as part of a strategy to create employment for Travellers and Roma. This is a model, supported by the State that puts people and community before personal gain, while

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<sup>7</sup> <http://www.ntmabs.org/publications/policy/2016/pre-budget-submission-2017.pdf>

<sup>8</sup> Eurostat 2015, [http://ec.europa.eu/eurostat/statistics-explained/index.php/Europe\\_in\\_figures\\_-\\_Eurostat\\_yearbook](http://ec.europa.eu/eurostat/statistics-explained/index.php/Europe_in_figures_-_Eurostat_yearbook).

being commercially viable. It has significant potential to match Travellers' skills and experience with the needs of local communities.