

**National Commission for
the Promotion of Equality**

UNLOCKING THE FEMALE POTENTIAL

RESEARCH REPORT

Entrepreneurs and Vulnerable Workers in Malta & Gozo
Economic Independence for the Maltese Female
Analysing Inactivity from a Gender Perspective
Gozitan Women in Employment



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Published in 2012 by the National Commission for the Promotion of Equality
Production: Outlook Coop

ISBN: 978-99909-89-44-1

FOREWORD

Dear reader,

NCPE's commitment to eliminating gender equality in Malta comes forth again with this research exercise. As you will read in the following pages, through the European Social Fund project – ESF 3.47 Unlocking the Female Potential, NCPE has embarked on a mission to further understand certain realities that limit the involvement of women in the labour market. Throughout this research, we have sought to identify the needs of specific female target groups that make up the national context. Among other objectives we delved deeper into the variances between the needs of male and female entrepreneurs, the hardships of temporary and casual workers whose employment is considered vulnerable, the perceptions of employed females with regards to the glass ceiling and glass cliff, how Maltese women view financial independence, the effects of social security benefits on the decision to take up employment, the skills available in the inactive segment and which roles females not contributing to the labour force see themselves in, as well as a thorough study of the Gozitan female population on how they view employment and how Gozitan society views employed females.

It has been an exciting journey through two very full years of research to discover and bring to you these findings. In the 2nd chapter, we have also included policy recommendations that we hope will address the most urgent needs when it comes to gender inequality and discrimination. Important conclusions that can be covered in future studies as well as in future legislation can also be found here. In the analysis we have also assessed the impact of relevant policy actions and projects. We trust that this research will be fruitful and will be useful for policy development in order to enhance gender equality. Special thanks go to M. Fsadni & Associates involved in this research as well as to all NCPE staff.

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December 2011

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THE AUTHORS

This report was researched and written by Marika Fsadni of M. FSADNI & Associates, together with a number of key expert associate consultants, namely, Dr Rose Marie Azzopardi, Dr Frank Bezzina, Anna Borg, Dr Michael Buhagiar, Dr Manwel Debono, Godfrey Kenely and Lorraine Spiteri. The Research Consultants were responsible for the design, co-ordination and execution of the research field operations and also for the reporting of the findings of the entire project. Also, special thanks go to Anna Debono, as the senior market research analyst, who led the fieldwork operations, which were all conducted in-house.

The Research Consultants are very grateful to NCPE for entrusting them with this very challenging yet highly rewarding research project. Sincere thanks go to NCPE's Executive Director, Dr Romina Bartolo, Therese Spiteri, Davinia Vella, Lara Bezzina and Amanda Catania for their significant contribution during the whole course of this research project. Special thanks also go to Ms Nicola Cini of the Employment & Training Corporation.

M. Fsadni & Associates would also like to sincerely thank all those individuals and entities, totalling over 6,200, who participated in this research study and for rendering this project a success. The Research Consultants are very grateful for the vital input in this study by a number of senior officials hailing from various Government Ministries, Government departments and public corporations and for the valuable insights given by a host of key experts and relevant stakeholders hailing from employers' associations, employers, recognised trade unions, women associations, other specialised associations and NGOs. Also, this study would not have produced conclusive results if it were not for the essential participation of over 6,200 local employers and entrepreneurs, private households and individuals, hailing from Malta and Gozo, who participated in the primary quantitative research studies of the Project.

The Research Consultants are indebted to all these individuals and entities for participating and contributing essential input towards this study. Indeed, this is the first ever study of this size and detail on exploring the female potential in Malta and will undoubtedly serve as an initial platform to encourage other similar studies to be conducted in the near future.

This Report presents the salient findings highlights, conclusions emanating from the research studies and policy considerations. A Report containing a more comprehensive account of the research findings and their statistical presentation, is available on NCPE's website www.equality.gov.mt

1. INTRODUCTION

1.1 Objectives of the Project

The objectives of the ESF 3.47 Unlocking the Female Potential Project, of which this research forms part, is to address a two-fold overall objective, namely:

- To increase the overall female employment rate by providing indirect incentives to work.
- To provide policy makers with vital information through the research on the current situation of which this research forms part, of women in Malta and Gozo.

These objectives were, in turn, broken down into four specific objectives, namely:

- To understand the jobs/skills match and the inactive population in order to ensure employability;
- To create a need for businesses to become 'certified equal opportunities employers', to have a family-friendly environment at the work place;
- To incentivise the inactive to the labour market through better work arrangements available;
- To further promote the need for a work/life balance both for men and women.

1.2 Structure of the Report

The Research Consultants addressed these objectives by conducting a thorough and robust research study, comprising a number of specific project deliverables. This research findings report presents details of the findings of each of these se project deliverables.

The research component of the Project addressing these objectives was subdivided in four parts, namely:

- The Situation of the Male and Female Entrepreneurs and Vulnerable Workers in Malta
- The Relevance of Economic Independence to The Maltese Female
- Analysing Inactivity From a Gender Perspective
- Gozitan Women in Employment.

Chapter 2 comprises an Executive Summary, which aims at giving an overview of the salient research findings and conclusions of these four distinct Research Projects. This Chapter also proposes a number of policy considerations, based on the research findings of these four studies, which serve as an informed platform on which the situation of women in Malta and Gozo may be addressed by policy makers.

A separate Chapter has been dedicated for each of these four research studies. Each Chapter lays down the specific research objectives pertaining to the research study in question. These objectives of each study were initially addressed by a review of recent international and local literature and official international and national surveys conducted by recognised statistics bodies, such as Eurostat, European Union, National Statistics Office Malta. This was followed by the conduct of a thorough and robust three-tier qualitative research exercise where in-depth, face-to-face interviews and focus group sessions were conducted with salient stakeholders and survey cohort/s representatives. Based on the qualitative research findings, quantitative research studies were conducted with the survey cohorts in question. Detailed quantitative findings are presented by way of statistical tables and graphical illustrations. Details of the primary data research methodologies adopted for the qualitative and quantitative research studies of each Project are also contained in each Chapter.

Chapter 3 presents of the findings of Research Project entitled: "The Situation of the Male and Female Entrepreneurs and Vulnerable Workers in Malta". Apart from the preliminary literature review and the qualitative research phase, this Project comprised two distinct quantitative

research studies. The first consisted of a comparative study which attempted to analyse the situation of male and female entrepreneurs and also explored their salient reasons for making such a choice in their lives (Activity I). The second study sought to increase the knowledge of the reality of male and female vulnerable workers engaged in three industry sectors, namely, the tourist industry, the cleaning industry and language schools (Activity II).

Chapter 4 addresses the objectives of Research Project entitled: “The Relevance of Economic Independence to The Maltese Female”, which comprised the conduct three distinct quantitative research studies. The first study attempted to measure the extent of glass ceiling and glass cliff impacts on working females at the workplace in Malta and Gozo (Activity I). The second study assessed the relevance of economic independence to the Maltese female (Activity II) and the third study explored the effects of social security benefits on the decision to take up paid employment or not (Activity III).

Chapter 5 focuses on the Research Project entitled: “Analysing Inactivity from a Gender Perspective”. The project consisted of two distinct studies. The first study attempted to explore the reasons underlying the inactivity of females in Malta and Gozo (Activity I), while the second study (Activity II) consisted of an skills assessment of inactive females in Malta and Gozo.

Chapter 6 looks at the situation of the “Gozitan Woman in Employment”. This Research Project consisted of one Activity but whose objectives were addressed by way of two separate quantitative research studies, namely, a research study conducted with the Gozitan female in employment to better understand the factors affecting her and to identify her perceptions and needs vis-à-vis employment and a second study conducted with Gozitan households to explore their views, attitudes and perceptions on the Gozitan female in employment.

1.3 The Research Consultant’s Key Expert Team

The whole research project was led, designed, co-ordinated, executed and the findings reported upon by M. FSADNI & Associates. Given the technical nature of the project, the Research Consultants also worked closely with a number of key expert associate consultants, each specialising in specific research area. The whole key expert team involved in this project comprised Marika Fsadni, Dr Rose Marie Azzopardi, Dr Frank Bezzina, Anna Borg, Dr Michael Buhagiar, Dr Manwel Debono, Godfrey Kenely and Lorraine Spiteri.

Worthy of mention is that the qualitative and quantitative primary data research deliverables of all four Projects were designed, led, executed, research instrument produced and raw data analysed entirely by the Research Consultant and her in-house market research analyst team, led by lead market analyst Anna Debono. Moreover, all the field research operations were conducted by the Research Consultant’s in-house field interviewing team and none of the project deliverables were farmed out to third parties.

At each phase of the entire research study, NCPE senior officials, namely, Executive Director Dr Romina Bartolo, Therese Spiteri, Davinia Vella and Lara Bezzina gave sound direction and also contributed significant input. The Research Consultant is indebted for NCPE’s vital contribution.

2. UNLOCKING THE FEMALE POTENTIAL – SALIENT CONCLUSIONS & POLICY CONSIDERATIONS

This Chapter presents an overview of the salient research findings and conclusions of each of the four Research Projects, drawn up by the Research Consultants, based on a review of recent international literature, in-depth qualitative analysis (utilizing face-to-face interviews and focus groups) and quantitative analysis (using structured questionnaires) and a detailed descriptive statistical presentation of the results. Also, for each Research Project, a number of policy considerations have been proposed by the Research Consultants on how the situation of women in Malta and Gozo may be improved.

2.1 The Situation of Male and Female Entrepreneurs and Vulnerable Workers in Malta – Salient Conclusions and Policy Considerations

Overriding Research Objectives

The overriding research objective of this project aimed at researching the situation of male and female entrepreneurs and vulnerable workers in Malta. This was researched by way of two Activities.

ACTIVITY I: A comparative study to focus on male and female entrepreneurs, seeking to explore their main reasons for making such a choice in their lives, also looking at their overall expectations.

ACTIVITY II: A study to increase the knowledge of the reality of ‘vulnerable’ workers in Malta. This research study sought to explore self/employed/contract workers in the tourist industry, the cleaning industry and language schools and to try and assess and understand what makes their situation vulnerable.

The following are the salient conclusions and research findings emanating from the studies and policy considerations addressing these Research Objectives.

2.1.1 ACTIVITY I: The Situation of Male and Female Entrepreneurs in Malta

I. Profile of the Maltese Entrepreneur

The Respondent Profile (n=600)

- 82% are male entrepreneurs and 18% female.
- 90% are Maltese and 9% are Gozitan and operating in Gozo.
- 56% of the whole survey cohort operate a ‘sole trader/self-employed without employees’ status, while 44% employ workers (full-time or part-time).
- 88% of the ‘employer’ entrepreneurs (44% of total) employ between 1–9 employees, while 11% employ between 10–49 employees. Only 1% employ 50+ employees.
- From the 88% of the ‘employer’ entrepreneurs, 16% are female and 84% are male employers.
- The whole entrepreneur cohort consists of:
 - 36% (83%:male; 17%:female) of the whole entrepreneur cohort are engaged in the ‘wholesale & retail’ sector.
 - 19% (72%:male; 28%:female) of all the whole cohort are engaged in the ‘financial, business and community services’ sector.

- 15% (90%:male;10%:female) of the whole cohort are engaged in the 'real estate & construction' sector.
- 11% (80%:male; 20%:female) hail from the 'hospitality & tourism' sector
- 10% (86%:male; 14%: female) are engaged in the 'transport, communications and ICT' sector.
- 9% (87%:male; 13%:female) hail from the 'manufacturing' sector.

Policy Considerations

- The entrepreneur population is predominantly male, and the majority operate either as sole trader/ self-employed status and the employer entrepreneurs are largely micro-enterprises employing less than 9 employees.

II. Initial Motivation Factors To Take Up Entrepreneurship

- 32% of all the entrepreneur cohort's initial motivation for setting up own business was 'ambition'. There were no gender differences in this initial motivation.
- 11% and 10% of the whole cohort's initial motivation focused on 'to be one's own boss' and 'to be better off financially' respectively. The female entrepreneurs scored higher than their male counterparts in their motivation to be financially better off (15%:female vs 9%:male), whilst 'being one's own boss' was the male entrepreneur's initial driving force (12%:male vs 7%:female).
- 9% and 8% of the whole cohort used their 'trust in their potential' and their 'urge to develop and advance' respectively, as their initial motivation to setting up their business. The gender difference here lied in the latter motivator (8%:male vs 6% female)
- 6% of the whole cohort set up their business to 'achieve a sense of fulfilment'. No gender differences were recorded here.

Policy Considerations

- Ambition was the initial motivation factor which led a third of all male and female entrepreneurs to set up their own business venture.
- An interesting finding is that another initial motivation factor popular with male entrepreneurs was the notion of being one's own boss, while female entrepreneurs based their business venture setting up decision on financial reasons. The latter finding is interesting in that recent international literature shows that female business owners were initially more driven by frustration and boredom in their previous jobs and interest in the business per se. (more details available in the literature review on entrepreneurship).
- These findings concur with another study the Research Consultant carried out with male and female entrepreneurs in Malta (and Gozo) in 2006 (Fsadni. M, 2006). More details on these research findings may be found in Chapter 3.

III. Entrepreneurship and Caring Responsibilities

- 44% of the total cohort have or had caring responsibilities in the past, 67% of these entrepreneurs were female.
- 23% also have caring responsibilities but are not the 'main carer' within their household, these were largely male.
- 32% never had caring responsibilities.
- From the 67% of the whole entrepreneur cohort who have / had caring responsibilities (main carer and not), 68% recalled that their caring responsibilities did not affect their decision to set up their own business. However, only 44% of females observed this as opposed to 73% of their male counterparts.
- From this cohort (67% of whole cohort) with caring responsibilities (present / past), 12% recalled that their caring responsibilities did have an effect on their decision to set up their

own business because they needed to earn money to support their caring responsibilities. This was equally observed by male and female respondents.

- 10% of this cohort with caring responsibilities commenced their business to be able to work on flexi-time; this was largely recalled by females (15%) than their male counterparts (9%).
- 38% of the female cohort and 20% of the male cohort use a flexi-time arrangement to obtain a balance between their work and caring responsibilities. Another 35% of females and 16% of males use child-minding by grandparents instead to achieve a family-life-work balance.
- 70% of the male cohort were the main income earners of their household at the time they set up their own business.
- 58% of the female cohort started their own business when the household's main income earner was in full employment.

Policy Considerations

- A clear finding emerges that caring responsibilities do have a stronger impact on female entrepreneurs than male entrepreneurs vis-à-vis their decision to start a business. Less than half of the female entrepreneurs indicated that their decision was not affected by their responsibilities, while the others either started their own business to address the needs that come with having responsibilities or waited until the children were old enough before setting up their own business. This finding also emerged for the male entrepreneurs with caring responsibilities, but to a much lesser extent.
- When one analyses the salient initial "financial" motivation to set up shop by female entrepreneurs against their need to earn money to support their caring responsibilities, this financial motivation obtains a whole new meaning in that it is not driven by personal gain but to be able to support their caring responsibilities. Also, this finding is further substantiated by the fact that a number of entrepreneurs with caring responsibilities recalled that their caring responsibilities did not have an effect on their decision to set up their own business because of their dire need to earn money to support their dependents.

IV. Attending Training

- 5% of the male entrepreneurs did not undergo training but only had previous work experience before setting up their business, while only 36% of the female cohort did not attend training but had experience before setting up shop.
- 15% of the whole entrepreneur cohort had a university degree or diploma related directly to their line of business before setting up and 14% did not attend any training before setting up. There were no gender differences in these findings.
- 21% of the female cohort attended private courses/ tuition as against a low 10% of the male cohort who did same.

Policy Considerations

- More than half of the male entrepreneurs started out equipped with previous work experience in their line of business but with no professional training taken, against a mere third of the female entrepreneur cohort who did same. Moreover, some 20% of the female cohort attended some private course/tuition related to their line of business, against a low 10% by their male counterparts. These findings suggest that female entrepreneurs seemed to be more open to undergoing training than their male counterparts before setting up their business venture.
- Only 15% of the whole entrepreneur cohort possessed a university degree or work-related diploma before starting out. No gender differences were recorded in this finding.
- The above findings concur with those of a study conducted among male- and female-owned businesses in the US (Kepler & Shane, 2007).
- Also, a recommendation by local entrepreneurs for more training services specifically targeting existing and aspiring entrepreneurs, to be offered by educational and relevant institutions

(like Malta Enterprise and ETC), was registered in the 2006 survey carried out by the Research Consultant among local entrepreneurs. This need for training on entrepreneurship studies is still apparent even today.

V. Differences Between Male and Female Entrepreneurs on How They Manage Their Business

- 54% of the whole cohort perceived no differences in how males and females manage their business, whilst 41% believe that there are differences in their management style. 6% did not have an opinion on this. There were minor gender differences in these perception findings.
- From the 41% of the whole (male and female) cohort who perceive that males and females manage their business differently, 46% believe that male entrepreneurs are usually more adventurous and risk-taking than their female counterparts. This observation was largely made by male entrepreneurs. 18% (largely females this time) believe that men adopt a more aggressive personality style, while 14% of male entrepreneurs seem to go straight to the point when taking decisions (largely indicated by females again).
- From the same 41% of the whole (male and female) cohort who perceive differences in how male and female entrepreneurs take decisions and risks, 50% believe that females are too cautious when taking decisions. This perception was common to both male and female respondents. 17% (mostly females) believe that females take long to consider and evaluate and 14% (both males and females) believe that females are more emotive.
- 50% of the whole cohort observed that female entrepreneurs use more emotive behaviour towards their employees than their male counterparts. This perception is shared by 55% and 48% of the female and male cohorts, respectively. 30% of the whole cohort believe that female entrepreneurs do not use more emotive behaviour towards their employees than males do. When asked this question, the respondents were reminded that 'the use of emotive behaviour when interacting with employees means being more approachable as an employer, by using people's skills and being communicative with employees'.

Policy Considerations

- There are mixed feelings among the whole entrepreneur cohort on whether differences in management styles between male and female entrepreneurs exist.
- Those male entrepreneurs who believe male and female entrepreneurs manage their business differently perceive male entrepreneurs as more adventurous and risk-taking than females, whilst female entrepreneurs believe that males adopt a more aggressive personality style and are fast decision-makers. Female entrepreneurs are perceived to be more cautious when taking decisions, take longer to consider and evaluate and use more emotive behaviour towards their employees than their male counterparts.

VI. Gender segregation in Entrepreneurship

The Issue of Gender in Entrepreneurship

- 62% of the whole entrepreneur cohort (60%:male; 70%:female) perceive that in their line of business the gender of the entrepreneur is not an issue.
- Nevertheless, 35% do believe gender is an issue (37%:male; 28%:female). 85% of these, both male and female, believe that their gender assisted them in achieving more success in their business.

Gender Dominance in Business Sectors in Malta and Gozo

- 55% of the whole Maltese cohort believe that the Construction sector is the sector in which men are mostly involved in Malta.

- Another 27.5% of the Maltese cohort observed that male entrepreneurship is present in most/all sectors in Malta. There were no gender differences in these perceptions.
- Similar perception findings emerged with the Gozitan entrepreneur cohort: the Construction sector in Gozo is male-dominated and male entrepreneurship is present in most/all sectors in Gozo.
- 45% of the whole Maltese cohort believe that the beauty and services industry is dominated by female entrepreneurs in Malta, while 14% believe that female entrepreneurship dominance is mostly present in the beauty and services industry in Malta. There were no gender differences in these perceptions. Similar perception findings emerged on the same industries in Gozo.

Degree of Accessibility of Business Sections to Gender

- 51% of the whole entrepreneur cohort observed that there are lines of business, which are not accessible to female entrepreneurs; a perception common to both male and female entrepreneurs.
- The Construction, Real Estate, Transport and Communications industries are the sectors perceived by male and female entrepreneurs alike as the most inaccessible to female entrepreneurs, namely because of: male dominance in these sectors; society in general gives an authoritative role to men and the caring and nurturing nature of women drives the latter's interests towards other sectors.
- 79% of the whole survey cohort believe that male entrepreneurs have more access to business sectors than their female counterparts. Only a low 21% observed that there are some access limitations for men in some sectors, against the 51% who observed that there are access limitations for women in some business sectors.
- The beauty, hairdressing, childcare and fashion sectors are perceived as the least accessible to male entrepreneurs, largely because society in general gives women a leading role in these sectors and due to female entrepreneur dominance in these sectors.

Policy Considerations

- Clearly the above findings illustrate that the business sectors which are largely dominated by one of the sexes (either male or female) is largely due to the typical gender stereotyping of entrepreneurs/employees engaged in these sectors. The two most mentioned sectors are the Construction sector and the Beauty related services sector.
- However, an interesting finding is that over 60% of both the male and female entrepreneurs do not perceive that the gender of the entrepreneur operating in their line of business is an issue. This may be a positive start (although at its early stage) to the phasing out of gender segregation in entrepreneurship in Malta.
- Notwithstanding this, more than half of local entrepreneurs believe that there are still some lines of business/ business sectors which are still characterised by gender segregation, namely the Construction, Real Estate and the Communications business sectors (for females) and the Beauty and Hairdressing, Childcare and Fashion business sectors (for males).
- The reasons for such gender segregation in these business sectors are largely the traditions and societal perceptions in general and the male (or female) entrepreneur dominance in these sectors.

VII. Challenges Faced by Entrepreneurs and Support Structures Needed

Challenges and Problems Faced by Entrepreneurs

- 30% (33%:male; 22%:female) of the whole entrepreneur cohort recalled that the biggest challenge they encountered when setting up their business was securing sufficient finance for their new venture.

- 14% (14%:male;15%:female) recalled that making enquiries at the various local Government departments was the main problem they faced.
- Another 14% (13%:male; 17%:female) referred to the bureaucratic processing of formalities as the biggest challenge they had faced.
- Fierce competition (29%), the impact of the international economic outlook (25%) and the lack of cash flow (18%) emerge as the three main challenges that local male and female entrepreneurs face nowadays. No gender differences emerged in these findings.
- According to the Gozitan entrepreneur cohort, the three salient difficulties faced by Gozitan entrepreneurs are the island's double insularity (30%), the problem of Gozo's limited immediate market (25%) and the problem of double-handling merchandise (21%). The first two challenges were observed by both male and female Gozitan entrepreneurs, while the double-handling of merchandise was observed largely by male entrepreneur respondents.

Services and Support Structures for Entrepreneurs Used in the Past

- 87% of all the entrepreneurs recalled that when they set up their own business they did not make use of any services, support structures or support schemes developed for entrepreneurs. This recollection was expressed by male and female entrepreneurs alike.
- From these 87%, 28% of the male and female entrepreneurs recalled that the main reason for not having made use of services/support structures and schemes offered by Government was their lack of awareness and knowledge of the availability of such services/ support structures.
- Other entrepreneurs who claimed that they did not find these services/ support structures useful, said so because the application and implementation process of these services/ support structures was too bureaucratic rendering the overall service/ support structures dissatisfactory.
- Another reason for not using these services/ support schemes is that when they applied for such services/ support schemes, it transpired that these entrepreneurs were not eligible for them.
- From the 13% of the entrepreneurs who had used schemes/ support structures when setting up their business, 46% recalled that they were schemes offered by ETC. Another 36% recalled having used services/ support structures offered by the Malta Enterprise when setting up their business.
- ETC's recruitment assistance services, Government's solar panel subsidisation schemes and the Micro-Invest scheme were the three most used services/schemes by local entrepreneurs when they started their own business; these entrepreneurs were predominantly male.

Entrepreneurs' Perceptions on the Effectiveness of Services and Support Structures

The entrepreneurs were asked to give their views on a number of possible measures (identified at the preliminary qualitative research phase) that may improve the services and support structures currently being offered to local male and female entrepreneurs.

- A significant 80% of the whole entrepreneur cohort perceived the following services/ support structures as effective:
 - The better marketing of existing services and support schemes.
 - The follow-up by Malta Enterprise to assist small entrepreneurs to help accelerate MEPA's application process (where appropriate).
 - The minimisation/complete elimination of bureaucracy by Government departments.
 - The setting up of a one-stop 'entrepreneur assistance' shop within Malta Enterprise.
 - Easier access to micro-financing schemes offered to local entrepreneurs.
- 56% of all the cohort perceived the following services/ support structures as effective:
 - KBIC regulations to be broadened to allow accessibility of premises to other lines of business.
 - Local and foreign entrepreneurs to benefit from the same treatment and the marketing of Gozo as a separate destination from Malta.

- Other recommended service/ support structure measures which may be introduced to assist local entrepreneurs comprised:
 - The need for a reduction in fuel expenses and energy bills.
 - The need to have lower interest rates and a reduction in tax.
 - The need for more financial assistance through funds.

Policy Considerations

- The salient challenges and problems encountered by male and female entrepreneurs and the services and support structures proposed in the 2006 study (conducted by the Research Consultant) are still very relevant five years later. The findings of both the 2006 and 2011 studies concur. (vide literature review on entrepreneurship).
- The main challenge encountered at business set-up stage was to secure sufficient finance to kick off the new venture, followed by making enquiries at various Government departments and the bureaucratic processing of formalities.
- Challenges and problems being faced by male and female entrepreneurs today include fierce competition, the impact of international economic outlook and lack of cash flow.
- A worrying finding and which warrants much consideration and attention by policy makers is that a staggering 87% of all male and female entrepreneurs did not make use of any services, support structures or support schemes specifically developed for local entrepreneurs. The salient reasons for not using such support services/ structures are local entrepreneurs' lack of awareness and knowledge of their availability and existence; schemes not being useful; too bureaucratic or scheme specifications rendered the interested entrepreneur illegible to apply.
- This clearly calls for the Malta Enterprise, the Small Business & Crafts Directorate (within the Commerce Department), ETC and other relevant Government authorities/ departments to invest in more pro-active promotion and awareness programmes and more importantly, to draw up more effective support services/ schemes with specifications that will 'allow' the Maltese (and Gozitan) entrepreneur to attend and to facilitate application for such support services/ schemes.

VIII. Services and Support Structures to Assist Aspiring Entrepreneurs

Existing Services and Support Structures

- The study illustrated that there are mixed opinions among entrepreneurs on whether there are adequate services and support structures to assist men and women who are aspiring to set up their own business.
- More than 43% of the whole entrepreneur cohort gave a positive response, primarily by male entrepreneurs. On the other hand, a rather worrying 33%, primarily females, stated that they do not believe that such services/ support structures exist.
- 55% of all entrepreneurs agreed that training for aspiring entrepreneurs is currently being made available in Malta. Nevertheless, another 23% disagreed. No gender differences emerged in these perceptions.

Policy Considerations

- The above mixed opinion findings illustrate that the perceptions of the entrepreneur cohort on the effectiveness of services and support structures currently being offered to them and to aspiring entrepreneurs are the same. More must be done by local authorities to draw up more effective services and support structures to encourage would-be entrepreneurs to set up their own business.

Proposed Services and Support Structures

- A significant 90% of the whole cohort proposed the following measures to assist and encourage aspiring males and females to take up entrepreneurship:
 - The setting up of a one-stop shop (one in Malta and one in Gozo) offering services to businesses comprising the processing of formalities and the filling up of required documentation.
 - The provision of training programmes by Government entities focusing specifically on the development of innovative ideas, managerial skills, marketing and accounting.
 - The scheduling of training programmes on family-friendly lines to encourage the participation of aspiring entrepreneurs with caring responsibilities.
 - The setting up of more family-friendly support structures to encourage the participation of aspiring entrepreneurs.
 - More emphasis to be given on 'entrepreneurship studies' both at secondary and post-secondary curricula.
- Over half the entrepreneur cohort observed that the needs of aspiring male and female entrepreneurs are, largely, the same. This is because nowadays there is more equality among sexes; hence there is no difference between needs. Others argued that when persons have the same aspirations, the needs would be the same, irrespective of sex.
- However, another 36% claimed that the needs of aspiring male and female entrepreneurs differ; this was largely expressed by female entrepreneurs who currently have or had caring responsibilities. The reasons for such differing needs refer to the fact that women usually have caring and family-management responsibilities apart from those related to work. Thus, clearly, aspiring female entrepreneurs would need more support to be able to balance their career and family obligations.
- Almost all (96%) the entrepreneur cohort (male and female) believed that in order to assist more aspiring female entrepreneurs to set up their own business:
 - Local bank institutions should offer the same support possibilities to both genders.
 - Training and educational initiatives should be offered to boost the self-confidence of aspiring female entrepreneurs.
 - From a young age, women need to be exposed to the idea that setting up their own business is a viable option for them and not just for male individuals.
- Some 80% of the entrepreneur cohort (male and female) also proposed the following services and support structures to assist more aspiring female entrepreneurs to set up their own business:
 - The availability of family-friendly provisions to encourage the participation of aspiring entrepreneurs with child-caring responsibilities.
 - The setting up of venture funds for aspiring female entrepreneurs to provide start-up finance.

Policy Considerations

- The range of services and support structures proposed above are the produce of the recommendations, ideas, views and suggestions made by male and female entrepreneurs, social partners and relevant key stakeholders. These recommendations give significant food for thought to policy makers and Government authorities on the needed and more pressing services and support structures required to encourage aspiring males and females in Malta (and Gozo) to take up entrepreneurship.
- These recommendations largely focus on the need of the setting up of a one-stop shop (in Malta and Gozo) offering services to small businesses; the development of more tailor-made training programmes on entrepreneurship studies; the setting up of more family-friendly structures to encourage the participation of aspiring entrepreneurs with caring responsibilities.

2.1.2 ACTIVITY II: The Situation of Vulnerable Workers in Malta

I. The Meaning of 'Vulnerable Worker' in the Maltese Context

- The 'Vulnerable Worker' within the Maltese (and Gozitan) context is characterised by the worker who is not given (at least) the basic working conditions he/she is entitled to (as stipulated by Maltese law) by his/her employer and by the worker who is 'forced' (not by choice) by his/her employer to take on a 'self-employed' status.
- More specifically, Vulnerable Workers in Malta are those who:
 - Are employed informally, i.e. without a formal registration
 - Are paid less than the official minimum wage/ hourly rate
 - Are not paid the hourly rate for overtime work, work performed on public holidays, etc
 - Are not paid for (or given) vacation leave, sick leave, government bonuses, cost-of-living increases and other entitlements required by law
 - Are employed 'on contract' of one year or less
 - Are asked to work irregular hours or are employed as casual workers and hence do not have job security
 - Whose employer does not pay his/her share of NI contributions
 - Do not pay their share of NI contributions
 - Are forced by their employers to take on a 'self-employed' status
 - Are foreigners who do not have a work permit or are employed informally.
- In the Maltese context, 'family workers' (family members living in the same household) are not considered as vulnerable workers.

Policy Considerations

- Whereas ILO's definition of 'Vulnerable Employment' focuses largely on 'family workers' and 'own-account workers', Malta's reality is very different. Vulnerable employment in the three industries in question largely consists of workers who are not family workers but individuals who are not given the basic working conditions they should be entitled to, as stipulated by Maltese law on employment rights.
- In the light of Malta's already existing legislation regulating individuals' employment rights, the vulnerable employment situation present in these three industries is a direct result of an imbalance of power in the employer-worker relationship by some (not all) companies operating in these business sectors.
- Although own-account workers 'forced by employers' do exist in these three industries in Malta, the number of such vulnerable workers is relatively very low.

II. Conditions Leading to Render Jobs More Vulnerable in The Tourism, Cleaning and Language School Industries in Malta

- The recent international recession and its bandwagon effects on particularly the Tourism Sector and Language Schools, and the latter's sectors' seasonality market trends are the main causes for making jobs in these two sectors more vulnerable.
- Operators in these two industries are largely struggling to survive, downsizing (with eventual redundancies), ceasing operations in the winter months or even closing down their operations indefinitely.
- In the light of this international economic situation, market prices and mark-ups of these operators were reduced. Mark-ups were further squeezed as a result of a marked and sudden increase in costs (fixed and variable) caused by the sharp increase in water and electricity bills and other costs.
- The highly price-sensitive and cut-throat competition (particularly when bidding for government cleaning tender projects) that exists in the local Cleaning Industry puts pressure on these operators to try to reduce costs, including labour costs.

- Notwithstanding these unfavourable market conditions and challenges faced by employers engaged in these three industries, there is a unanimous standpoint among all employers' associations and trade unions alike that vulnerable employment should be curbed unreservedly.
- From the worker's perspective, some workers do acknowledge that employers did face and are still facing tough challenges as a result of the international economic recession, however they still feel that there are some rogue employers capitalising from this economic downturn and taking advantage of vulnerable workers.

Policy Considerations

- In the face of the international economic upheaval and high unemployment rates hitting most of Europe, with particular emphasis the Southern part, coupled with squeezed profit mark-ups and increased variable and overhead costs, operators engaged in these three industries must take drastic measures to address this precarious situation. However, taking advantage of vulnerable workers is certainly not an acceptable measure.
- The study clearly shows that, notwithstanding the unfavourable market conditions and challenges being faced by employers operating in these three industries, there is a unanimous standpoint among all employers' associations and trade unions alike that vulnerable employment should be curbed unreservedly.
- Local Government, together with the leading social partners must join forces to address the seemingly rampant situation of vulnerable employment in these three industries. However, at the same time incentives, support services and structures must also be introduced to assist the 'genuine' employer who is trying to make ends meet, whilst concurrently, more rigorous enforcement measures are to be put on that 'rogue' employer who is capitalising on the current economic situation at the expense of the vulnerable worker, whose rights are kept unprotected.

III. Profile of the 'Vulnerable Worker' Engaged in These Three Industries

The Survey Respondent Profile (n=600)

- A total of 602 vulnerable worker respondents participated in this quantitative study, of whom 52% hailed from the Tourism sector, 35% from the Cleaning sector and 13% from the Language Schools sector.
- 94% of the whole cohort are Maltese and 6% are foreign.
- 77% hail from Malta and 23% are Gozitans.
- The majority (56%) of these vulnerable workers are aged 15 – 29 years old, with the exception of the vulnerable workers engaged in the Cleaning industry, whose majority (52%) are aged 40+ years old, who are largely female.
- More than 50% of the whole cohort hold a secondary level of education, except for the workers employed in the Language Schools sector, where a higher level of education was recorded.
- 41% of the whole cohort hail from the C1C2 socio-economic status, while the majority of the workers engaged in the Cleaning industry hail from the DE socio-economic status. There is a higher tendency of workers employed in the Language Schools sector to fall within the AB socio-economic category.
- With regards to the marital status of the survey respondents, more than half of them indicated that they are not married, whilst 36% are.
- Over half (51%) of the whole survey cohort are either 'husbands/partners' or 'fathers' within their respective household, whilst 16% are either wives/partners' or 'mothers'. Some 17% are 'sons/daughters' while the remaining 14% either live alone or are other relatives living in the household.
- Almost a third (29%) of the whole vulnerable worker cohort engaged in the Tourism and Cleaning industries, indicated that they have caring responsibilities, with the high majority of these having child-caring (as opposed to dependent-adult-caring) responsibilities.

Formal vs Informal Employment

- Just over half (52%) of the whole survey cohort are employed by 'formal registration'. The vulnerability of these Maltese (and Gozitan) workers lies in their 'remuneration package/ work arrangement' (or element/s of) with their employer, which is not according to law.
- A third (30%) of these vulnerable employees are not formally registered with their employer (i.e. are informal employees)
- 12% are formally engaged workers with a definite contract/ agreement of less than 12 months.
- 5% hold a 'self-employed' status, imposed by their employer.
- 1% hold a 'self-employed' status, by choice.

Employment Status

- 43% of the whole survey cohort is employed on a full-time basis.
- 28% are engaged on a part-time on continuous basis
- 16% are seasonal workers
- 7% are casual workers
- 4% work flexible hours
- 2% work on a reduced hours basis.
- 37% of the whole survey cohort have been engaged under these conditions with their current employer between 1 – 3 years, while 29% have been employed with the same employer for less than one year.
- The number of hours worked per week for 62% of the whole survey cohort fluctuates according to demand and seasonality.
- Only 36% work a stipulated number of hours per week.

Policy Considerations

- The Profile of the 'vulnerable worker' hailing from these three industries may be characterised as follows:

Demographics:

- 56% (male and female) are aged between 15 – 29 years old, with the exception of the vulnerable workers engaged in the Cleaning industry, whose majority (52%) are aged 40+ years old, who are largely female.
- More than half of these vulnerable workers hold a secondary level of education.
- More than half hold a 'single' marital single, whilst only a third are married.
- More than half of them are either 'husbands/partners' or 'fathers' within their respective household, whilst 16% are either wives/partners' or 'mothers'. Some 17% are 'sons/daughters'.
- Almost a third of these workers engaged in the Tourism and Cleaning industries have child-caring responsibilities.

Working Conditions:

- In their majority, vulnerable workers engaged in these three industries are employed by 'formal registration'; - their vulnerability lies in their 'remuneration package/ work arrangement' (or element/s of) with their current employer. They are simply not being given the working conditions (or element/s of), which are rightfully theirs, as stipulated by Maltese law.
- A third of the vulnerable employees not formally registered with their employer (i.e. are informal employees), while 12% are engaged in a definite contract/ agreement and only 5% hold a 'self-employed' status, imposed by their employer.
- Some 40% of the vulnerable workers are employed on a full-time basis, whilst a third are engaged on a part-time on continuous basis. Some 16% are seasonal workers and 7% are casual workers.

- Some 40% of these employees have been engaged under these vulnerable working conditions between 1 – 3 years, whilst a third of them have been employed with the same employer for less than one year.
- The hours worked per week of over 60% of them is a function of seasonality and market demand, while a mere 36% work on a stipulated number of hours per week.
- From a demographic perspective, this ‘vulnerable worker’ profile illustrates that vulnerable employment in these three industries is evident across all age groups, among both sexes, among main income earners and employees with caring responsibilities.
- Only half of these vulnerable workers are employed by formal registration and these are not being given all the working conditions they are rightfully entitled to. A third are employed informally, enjoying no rights at all, whilst a further 12% are engaged on a definite contract. 40% are engaged on a full-time basis and a third on a part-time continuous basis. 40% of these workers have been enduring these vulnerable employment conditions for between 1 – 3 years.
- Every worker in Malta is already supported by sound employment rights, including a national minimum wage, vacation and sick leave entitlements, occupational health and safety regulations, etc. Hence, this vulnerable employment situation in these three industries may be curbed by more effective enforcement of these existing workers’ rights by local Government. This will protect vulnerable workers and also prevent good employers in these industries from being undercut by the more ‘rogue’ operators.

IV. Profile of the ‘Vulnerable Worker’ Engaged in the Tourism Industry

Most Vulnerable Grades and Positions

- 44% of the Tourism sector vulnerable worker cohort are employed in bars and restaurants, while 31% are engaged in the hotel sector. The vast majority of the Tourism sector cohort is employed with the private sector.
- 34% of the Tourism sector cohort hold a ‘restaurant/ bar service’ designation, followed by 11% who are employed as ‘kitchen helpers’ and 9% engaged as ‘food preparation personnel’.
- Only 7% of these vulnerable workers hold a supervisory position or higher (i.e. supervisory, middle-management, administrative or managerial position).

Formal vs Informal Employment

- 51% of the Tourism cohort are employed by ‘formal registration’. The vulnerability of these workers lies in the fact in their ‘remuneration package/ work arrangement’ (or element/s of) with their employer is not according to law.
- 33% are not formally registered with their employer (i.e. are informal employees)
- 9% are formally engaged workers with a definite contract/ agreement
- 6% hold a ‘self-employed’ status, imposed by their employer.
- 1% hold a ‘self-employed’ status, by choice.

Employment Status

- 44% of the Tourism cohort is employed on a full-time basis.
- 26% are engaged on a part-time continuous basis
- 17% are seasonal workers
- 8% are casual workers
- 4% work flexible hours
- 1% work on a reduced hours basis.
- The number of hours worked per week by 73% of the Tourism cohort fluctuates according to demand and seasonality.
- Only 26% work a stipulated number of hours per week.

Policy Considerations

- Drawing up a profile of the vulnerable worker engaged in the Tourism sector, an evident finding is that vulnerable employment is rampant among the lower grades and positions in this industry; more specifically among the lower 'food and beverage' positions, such as waiters/resses, kitchen helpers and food preparation personnel. Clearly, more aggressive enforcement measures must be taken by DIER to be able to curb such rampant worker vulnerability among such low-level positions.
- Vulnerable employment is minimal at supervisory positions, middle-management and managerial positions.

V. Profile of the 'Vulnerable Worker' Engaged in the Cleaning Industry

Most Vulnerable Grades and Positions

- 51% of the Cleaning industry vulnerable worker cohort are directly employed by the company (i.e. where they work) and 48% are employed with a cleaning contracting company.
- 54% of the cohort employed with a cleaning contracting company have cleaning-duty placements within the public sector (i.e. Government departments, public authorities, public hospitals, etc.) while the remaining 37% are largely assigned cleaning-duty placements with the private sector (i.e. organisations, commercial entities).
- 1% of the Cleaning industry cohort hold a general 'cleaner' designation.
- Only 1% of these vulnerable workers hold a supervisory position or higher (i.e. supervisory, middle-management, administrative or managerial position).

Formal vs Informal Employment

- 50% of the Cleaning cohort are employed by 'formal registration'. The vulnerability of these workers lies in the fact that in their 'remuneration package/ work arrangement' (or element/s of) with their employer is not according to law
- 34% are not formally registered with their employer (i.e. are informal employees)
- 12% are formally engaged workers with a definite contract/ agreement
- 3% hold a 'self-employed' status, imposed by their employer
- 1% hold a 'self-employed' status, by choice.

Employment Status

- 51% of the Cleaning cohort is employed in a full-time basis
- 30% are engaged on a part-time continuous basis
- 2% are seasonal workers
- 9% are casual workers
- 5% work flexible hours
- 3% work on a reduced hours basis
- 51% of the cleaning cohort work on a stipulated number of hours per week
- The number of hours worked per week for 48% fluctuates according to demand and seasonality.

Policy Considerations

- A similar vulnerable worker profile may be drawn in the Cleaning industry. Such vulnerable employment is rampant (over 90%) among the 'general cleaner' elementary position. Half of these vulnerable workers conduct cleaning duties for their employers, whilst the other half are engaged with a cleaning contracting company.
- A rather worrying finding is that a significant majority of these vulnerable workers engaged with cleaning contractors are assigned cleaning-duty placements within the public sector, e.g. Government departments, public authorities, etc. Clearly, immediate measures must be taken by local Government to set more stringent specifications when issuing public tender calls for

cleaning services to safeguard against cleaning tender projects being awarded to cleaning contractors employing vulnerable workers.

- Once again, vulnerable employment is minimal at supervisory positions, middle-management and managerial positions.

VI. Profile of the 'Vulnerable Worker' Engaged in the Language Schools Industry

Most Vulnerable Grades and Positions

- 60% of the Language Schools Industry vulnerable worker cohort are engaged as 'language teachers', and almost 22% hold a 'group leader/ animator' designation within the same industry
- Only 10% of these vulnerable workers hold a supervisory position or higher (i.e. supervisory, middle-management, administrative or managerial position).

Formal vs Informal Employment

- 55% of the Language Schools cohort are employed by 'formal registration'. The vulnerability of these workers lies in the fact that in their 'remuneration package/ work arrangement' (or element/s of) with their employer is not according to law
- 9% are not formally registered with their employer (i.e. are informal employees)
- 25% are formally engaged workers with a definite contract/ agreement of less than 12 months
- 5% hold a 'self-employed' status, imposed by their employer
- 6% hold a 'self-employed' status, by choice.

Employment Status

- 18% of the Language School cohort is employed on a full-time basis.
- 27% are engaged on a part-time continuous basis
- 51% are seasonal workers
- 1% are casual workers
- 3% work flexible hours
- The number of hours worked per week by 54% of the Language school cohort fluctuates according to demand and seasonality
- 37% work a stipulated number of hours per week.

Policy Considerations

- Vulnerable employment in this industry is characterised by workers engaged as 'language teachers' (60%) and 'group leader/ animator' designations (22%). Although this industry is subject to seasonality market demand, local Government may introduce more robust enforcement measures to ensure that these seasonal workers, amounting to more than half the vulnerable working population of this industry, at least enjoy appropriate conditions of work as entitled to by law.
- Even in the language schools industry, vulnerable employment is minimal at supervisory positions, middle-management and managerial positions.

VII. Working Arrangements of Vulnerable Workers Engaged in These Three Industries

Remuneration

- 69% of the whole survey cohort (across all three industry sectors) indicated that their remuneration is calculated on an hourly rate. This is mostly evident in the Tourism industry with 72.5% of this cohort indicating this.

- 14.6% of the whole cohort indicated that their existing wage/ hourly rate is below the minimum wage stipulated by law. This finding emerges across all three industries: 12%, 19% and 14% of the Tourism, Cleaning and Language Schools sectors respectively.
- 37% of the whole cohort perform work during weekends/ public holidays and still get paid the normal hourly rate. Some 40% of the Tourism and Cleaning cohorts respectively experience this.
- Only 23% of the whole cohort are paid on a pre-established weekly wage. This finding emerged across all three industries.
- Differences in the remuneration arrangements offered to male and female employees in these three sectors emerge.
- Remuneration calculated on an hourly basis is offered to females more than males. This finding is evident in all the three sectors, but especially in the Language School industry.
- Work performed on weekends/public holidays and remunerated at the normal hourly rate is experienced more by males in the Tourism industry, and more by females in the Cleaning industry.
- Remuneration calculated as a pre-determined weekly wage is mostly offered to male employees in the three sectors, particularly in the Language School industry.

National Insurance (NI) Contributions

- 40% of the whole cohort's national insurance (NI) contributions are paid jointly by their employer and themselves. 36%, 41% and 53% of the Tourism, Cleaning and Tourism cohorts respectively have their NI contributions paid jointly.
- Gender differences feature in the NI contributions payment in the three industries. In the Language Schools sector, this NI-joint-payment is relevant for 62% of the male workers and a lower 44% of the female workers working in the same industry. In the Cleaning industry, this NI-joint-payment is relevant for 46% of the male workers but only for 39% (53 respondents) of the female workers. In the Tourism sector, no gender differences in NI-joint-contribution payments are present.
- 37% of the whole survey cohort do not pay NI contributions (neither by employer nor by self). 39%, 38% and 28% of the Cleaning, Tourism and Language Schools cohorts, respectively, do not pay any NI contributions.
- 5% of the total survey cohort workers pay their NI contributions, whilst their employer does not. 9%, 4% and 4% of the Language Schools, Tourism and Cleaning cohorts, respectively, pay their NI contributions but their employer does not.

Other Entitlements

- Only 45% of the total survey cohort are not entitled to sick leave with their current employer. 50%, 43% and 40% of the Cleaning, Tourism and Language School sectors respectively are not entitled to sick leave with their current employer. Comparing sick-leave entitlements by sex, a marked difference lies in the Tourism Sector, where 51% of the male cohort receive sick leave entitlements and only 39% of the female cohort indicated the same.
- Only 18% of the total survey cohort are paid government bonuses: 26%, 18% and 9% of the Cleaning, Tourism and Language School cohorts respectively. Comparing government bonus payments by gender, another marked difference exists: 24% of the male cohort, against 16% of the female cohort, receive government bonuses. Again, this finding largely emerges in the Tourism Sector.
- Only 40% of the whole survey cohort is allowed to take break time. 51% of the Language Schools cohort, 39% of the Tourism cohort and 38% of the Cleaning cohort are not allowed to take a formal break. There are no gender-difference findings in this research area.

Training Given

- 41% of the whole cohort were given induction training on being employed with their employer and 54% of these were not paid their wage during this induction training. By sector, from the

employees who were given induction training, 66%, 56% and 46% of the Cleaning, Language Schools and Tourism cohorts respectively were not paid their wage during this training.

- 55% of the whole survey cohort did not receive training during the course of their employment with their current employer. 65%, 54% and 30% of the Cleaning, Tourism and Language Schools sectors respectively did not receive training by their employer.

Provision of a Uniform and Safety Equipment

- 66% of the total survey cohort must wear a uniform to be able to perform their work duties. Out of these, 51% got their uniform paid for by their employer, 13% had to pay part of it themselves and 36% had to pay for all of it themselves. These findings emerged from the Tourism and Cleaning sectors. 46% of the total Tourism (48%) and Cleaning (43%) cohorts were not provided by the necessary safety equipment by their employers.

Management's Relations with Employees

- 47% of all the survey cohort indicated that their employers treat them neither well nor badly, while 36% feel that they are treated well or very well by their employees. 16% feel that they are treated badly or very badly by their employers. These similar findings emerged across all three sectors and across both sexes.

Other Working Conditions

- 21.5% of the Tourism cohort indicated that their employers closed down their establishments during the winter months, due to seasonality constraints and/ or to refurbish the establishment. 72% of these workers did not work extra hours during the summer months preceding the establishment's winter closure, 78% were not paid their normal wage during this winter closure period and 53% had wage measures agreed upon between them and their employers.
- 40% of the Tourism and Cleaning cohort respondents, whose employers also engage foreign workers, observed that the latter are paid similar wages to Maltese employees, 35% believe that the foreigners are paid less and 26% do not know. Similar opinion findings emerge from both cohorts.
- Some 50% of the whole survey cohort observed that 'informal work' (i.e. irregularly employed individuals) is present at their workplace. 54%, 48% and 35% of the Tourism, Cleaning and Language Schools cohorts respectively, observed this.
- Formal Trade Union representation is only present at the workplace of 14% of the whole survey cohort. 21%, 11% and 10% of the Cleaning, Tourism and Language Schools cohorts respectively, observed this.
- 55% indicated that no Trade Union representation exists at their workplace and 31% observed that they do not know whether such formal representation exists or not.

Policy Considerations

- The above findings clearly illustrate that worker vulnerability is rampant across all three industries and is tied directly to employers not adhering to existing employment conditions and employment rights regulations with regards to wages, national insurance contributions, government bonuses, vacation and sick leave entitlements, occupational health and safety standards and other working conditions.
- This situation clearly calls for more funds to be allocated to enforcement resources and proactive initiatives by the various regulatory Government authorities, namely, DIER, ETC and OHSA.
- A pro-active skills development programme may assist in addressing the vulnerable situation of these low-level, unskilled workers. Government, through ETC and ITS, may conduct a thorough 'skills gap analysis' exercise (separate exercises in Malta and Gozo) to strive at matching the supply of employees and the labour market demands in these three industry sectors and also

aim at upgrading the skills levels of these more vulnerable worker target groups by providing tailor-made training programmes and courses.

VIII. Effects of Vulnerable Employment on These Workers

- 33% of the whole cohort feel vulnerable due to their job insecurity conditions
- A low pay (17%) and financial strain (8%) contribute to their vulnerability.
- 15% are not able to make long term projections and 3% find difficulty in acquiring a bank loan due to their insecure job conditions.
- 5% observed the lack of promotion availabilities in these sectors.
- 4% indicated psychological stress and 3% the uncertainty of their future in general.
- No gender differences emerged in these findings.

Policy Considerations

- Notwithstanding Malta's existing employment rights legislation, these findings clearly illustrate that the adverse impacts of vulnerable employment go beyond the purely economic/financial situation of the worker but extend to his/her severe lack of psychological, emotional and social well-being, suffering, uncertainty and injustice. A situation of worker vulnerability emanating from a sheer imbalance of power in the employer-worker relationship.

IX. Vulnerable Workers' Recommendations Towards The Improvement of Their Working Conditions

- The salient recommendations emanating from the preliminary qualitative research exercise on how worker vulnerability may be curbed effectively, were then put forward to the three vulnerable worker cohorts for their feedback. These are the findings:
- 94% of the whole survey cohort recommend that Government/ local public authorities should invest in more awareness on workers' rights as stipulated by law.
- 86% suggest more robust monitoring by ETC to verify that Incentive Schemes are being properly utilised by employers.
- 86% recommend that women working on an informal basis, particularly in the cleaning industry, are made aware of the long-term benefits of 'formal employment'.
- 85% recommend that there should be more enforcement on the right of association in a Trade Union to eliminate the element of fear present among vulnerable workers employed in these three industries.
- 82% recommend stronger enforcement of employer abuse not just by DIER and ETC but from other public authorities as well.
- 82% recommend better enforcement and control on the engagement of foreign workers by local employers to curb the vulnerability of this cohort.
- 80% suggest that Government should ensure that government tender evaluation on project bids guarantees that payment of minimum wage and other adequate working conditions are being adhered to.

Policy Considerations

- The above recommendations emanating directly from the study (qualitative and quantitative phases) are all workable proposals and solutions on how the existing imbalance of power in the employer-employee relationships present in these three industries may be addressed and checked.
- A formal Commission for Vulnerable Employment (similar to the UK Commission) may be set up to provide a more formal, structured, pro-active action towards curbing vulnerable employment in Malta. This Commission may consist of representatives hailing from Government (DIER, ETC, Malta Enterprise and other relevant Government entities), social partners representing employers' associations and local trade unions and representatives from civil society organisations.

- It is recommended that the Government or the Commission on Vulnerable Employment identifies further the various factors that place workers hailing at low-level positions/ grades at risk of vulnerability. This may be done thorough a structured consultation process with social partners, relevant stakeholders and civil society organisations.
- It must also assess in more detail the degree of impact that these different factors have on the balance of power between employers and workers and upon the possible chances of a worker being at risk of experiencing vulnerable employment.
- Possible factors to be further researched and assessed include:
 - The personal characteristics of workers, e.g. age, gender, health, nationality, residing in Malta or Gozo, skill levels, trade union membership, etc.
 - Employment characteristics of workers, e.g. jobs undertaken, level of pay, sector of employment, size of business, access to education and training, presence of trade union recognition or otherwise, etc.
 - The formal employer/ worker relationship in terms of the employment status of the worker e.g. employed on full-time, on contract, on part-time continuous, as a casual or seasonal worker, own-account worker, etc.
 - The wider social factors, e.g. existing availability of information and to advice services, labour market change, level of unemployment, other social changes.
- The Government or the Commission must look at existing employment rights legislation and also look at its existing enforcement regimes.
- It may aim at highlighting and promoting particular good practice examples of when vulnerable employment is successfully reduced or challenged.
- It may assess the impacts of vulnerable employment on the Maltese (and Gozitan) economy and society in general. Issues to be addressed may include:
- The impacts of vulnerable employment on individuals, their families and their community.
 - How vulnerable employment may impact upon the wages and working conditions of others who are not vulnerable at work.
 - The impact of vulnerable employment upon labour market change on a national basis.
 - The likely future trends in vulnerable employment in the face of the international economic upheaval.
- It may aim at providing solutions to vulnerable employment in conjunction with the social partners, relevant stakeholders and civil society organisations.
- It may conduct and publish further research to assess possible vulnerable employment situations and hold conferences, seminars and wide scale public consultation fora to promote awareness on vulnerable employment and initiatives of how vulnerable employment may be curbed. These fora may also be used to support awareness programmes on employment rights.

2.2 The Relevance of Economic Independence to the Maltese Female – Salient Conclusions and Policy Considerations

Overriding Research Objectives

The overriding research objective of this Project aimed at researching the relevance of economic independence to the Maltese female. This was researched by way of three distinct Activities.

ACTIVITY I: to analyse the glass ceiling and glass cliff effect and how this affects females in the labour market.

ACTIVITY II: to assess the relevance of ‘economic independence’ to the Maltese female.

ACTIVITY III: to analyse the effect of social security benefits on women in their decision to take up employment or not.

The following are the salient conclusions and research findings emanating from the studies and policy considerations addressing these Research Objectives.

2.2.1 ACTIVITY I: Analysing The Glass Ceiling and Glass Cliff Effect and How This Affects Females in the Labour Market

I. Profile of the Working Woman (n=600)

- Overall there is a slightly larger number of respondents in the youngest cohort (15-35 years) than in the older cohort (35-64 years) but this is more significant in the Service and Management sector with 55% and 45% respectively.
- The majority of respondents have a secondary or post secondary level of education (62%) and Tertiary or post graduate level of education (35%). Only 2% have primary level or no formal education.
- The majority of respondents working in the Elementary occupation have a secondary and post secondary level of education. Those working in the Service Occupation have a secondary, post secondary, and tertiary level. Respondents in the Management occupation possess tertiary or post tertiary education.
- The main areas of qualifications that respondents in the Service sector have were in 'Teaching' and 'Management/Commerce/Marketing/Accounts' while the respondents in the Management sector possess 'Teaching' and 'Management/Commerce/Marketing/Accounts' and also 'Sciences'.
- Slightly more than half the women in the survey (51%) had past or current caring responsibilities. Of these, one in every four women were in the higher age cohort (35-64 years).
- On the other hand, slightly less than half (49%) of the women in the survey never had any caring responsibilities, with the majority of them being in the younger age cohort (15-34 years).
- Nearly half (44%) of women with caring responsibilities have 1 child; followed by 38% of women having 2 children; and 17% having 3 children or more. Out of every 10 respondents, 7 worked in the private sector.
- A large majority (79%) of respondents work full time (office hours, shop hours, shift, reduced and flexitime). 19% of respondents work part time. A very small percentage work from home or are casual workers.
- 36% of all those working in the Elementary Occupation are found in part time work. This rate falls to 22% for those respondents working in the Service Occupation and falling much lower to 9% of women working in Management working Part time.
- Conversely, the large majority (80%) of respondents working in Management were in full time employment (Office and Shop hours, and Shift work), followed by 66% of women working in the Service sector and 58% of women working in the Elementary Occupation work full time.
- Respondents working in the Elementary and Service Occupations mostly earn a gross salary of 10,000 or less. Those working in the higher managerial scales earn more than 10,000 or 15,000. One in 5 women working in the Managerial grades earn a gross salary of more than 20,000.

Policy Considerations

- The survey captured a rather low number of workers from the Elementary sector and a very low number of workers with a primary level of education, or with no formal education. This suggests that a number of workers may be working informally in Malta. Various incentives should be introduced towards different categories of women to encourage them to move from the formal economy to the formal labour market.

II. Past employment and Job Promotions

- Respondents who hold a managerial position and are in the higher age cohort (35-64 years), were those who mostly stated that they have been employed with the same employer for over 7 years. Those from the lower cohort employed in all sectors state that they had been employed with the same employer for 1 to 3 years.
- A majority of respondents (65%) gave various reasons for not applying for a job promotion. Of these, out of every 10 women, 4 said they were not interested (40%), 2 did not have the necessary qualifications, skills or experience (19%), 1 refrained due to caring responsibilities or due to more commitment, responsibility and longer hours required for the promotion (11%), while another 3 had other reasons (30%).
- Women working in the Elementary occupations were the largest group of respondents within their sector who claimed they were not interested in applying for a promotion.
- Out of every 10 women working, only 3 received a job promotion (30.7%) and 7 never received any promotions (68.5%) with their existing employer. Those who did not receive any promotions were primarily those working in the Elementary posts in all cohorts and also those in the service and managerial posts in the young cohort (15-34 years).
- A large number of women from all sectors in the study claim that they had a previous job prior to the current one. Those working in the Elementary or Service occupations tend to maintain the same level of job. Those women working in the Managerial sector held a lower grade prior to their current job.
- One in ten respondents, mainly from the elementary and service workers, do not foresee any job promotion in the future. Most of these believe that there are no job openings for them.
- Meanwhile only one in ten respondents were positive in expecting a promotion at their workplace. These were mainly in the Management and Service grades.

Policy Considerations

- One of the barriers for women to advance in their career is that of the 'sticky floor' phenomenon where they are stuck in jobs with no opportunities for promotions. Policies targeted towards effective job evaluation systems where jobs are evaluated and compared on the basis of skill, physical and mental effort, will work towards an equitable working environment.
- Discrimination against women that results in lower pay and fewer advances in wages when compared with men is considered as a barrier forming the glass ceiling. Opportunities for promotion and training that favour men are also considered discriminatory.
- Human Resources staff should be aware of employment laws and design affirmative action plans against discrimination.
- A Glass Ceiling audit can also be conducted and included in the Management Review.
- Including women at management and senior levels is also considered a best practice for success in business and therefore should be implemented and communicated to all employees especially at the higher echelons.

III. Perceptions of the Glass Ceiling and Glass Cliff

- The large majority of respondents from all age groups and occupations are not aware of any instances of the Glass Ceiling's effect on women without childcare responsibilities (71%)
- However, when asked if the Glass Ceiling had an effect on women *without* childcare responsibilities, out of every 20 women, only 7 said no (35%), 9 said yes or moderately (45%) and 4 didn't know (20%).
- Women with a higher level of education and holding a managerial grade tend to agree more with the effect of the Glass Ceiling on women *without* childcare responsibilities.
- While 16.7% of survey respondents state that they did not know of instances of the Glass Ceiling's effect on women *without* childcare responsibilities, 23% of the same respondents state that they knew of instances of this effect on women *with* childcare responsibilities.

- When asked if the Glass Ceiling had an effect on women *with* childcare responsibilities, out of every 20 women only 6 said no (31.5%), 10 said yes or moderately (51%) and 4 didn't know (17.5%).
- An overwhelming majority of respondents in all categories (79%) are not aware of any woman in a Managerial position who was affected by the Glass Cliff.
- The majority of respondents (52%) also do not know of any effect of the Glass Cliff on women in higher positions of employment, while 23% said yes or moderately and 26% said that they did not know.

Policy Considerations

- Evidence of the Glass Ceiling and Glass Cliff can be described as invisible, hence the difficulty lies in becoming aware of their existence, after one understands the concepts. While this study has confirmed that situations of Glass Cliff are much more difficult to detect due to the low female participation in Malta and especially with the low number of women in Managerial grades, the factors that make up the Glass Ceiling are very evident.
- More research of this phenomenon and how to detect various types of discrimination in employment within large and small organisations and companies should be conducted and results disseminated through the media and press.

IV. Factors That Hinder Women From Occupying Managerial Posts/ Promotions

Children and Childcare responsibilities

- Slightly more than half the women in the survey had current or past (51%) caring responsibilities. Of these, one in every four women was in the higher age cohort (35-64 years)
- Working women in the Service sector form the largest group with caring responsibilities followed by those in the Elementary Sector.
- Women working in the Management Sector make up the smallest number of respondents with caring responsibilities.
- Although illegal, more than half of the respondents (53%) that had been asked questions on their plans and commitments related to their personal lives (15% of all respondents) during their interview on their current employment, were also asked whether they had children or not.
- Moreover 31% recalled that they were asked whether they planned to have children or not.
- 77% of all respondents who had current or past caring responsibilities had such responsibilities while they were employed by their current employer.
- From those respondents with caring responsibilities, the largest number of respondents (40%) claimed that caring responsibilities did not affect their job and maintained their working hours. This was primarily indicated by workers in Managerial grades.
- Workers primarily in the Elementary sector claimed that they reduced their working hours but maintained their employment, followed by those working in the Service Sector.
- Out of every 7 workers with caring responsibilities, 1 had to change her job for a less demanding one.
- Some respondents with childcare responsibilities claimed that the aspects they looked for in a job changed when they had these new responsibilities (34%). A large number of these started looking at the 'working hours' and 'flexitime' aspect.

Policy Considerations

- Clearly motherhood has a negative impact on the working time patterns of women and more so on their career advancement. Policies targeted towards the involvement of fathers in taking on their fair share of parenthood would not only give more time to women to focus more on their career paths but would also reap benefits for the well being of the family.

- Childcare provision financed by the government by means of subsidies, for example, should be considered as an investment and not a financial burden for the government's finances.
- The introduction of 'after school activities' in all schools through the increase in school opening hours to offer children non-academic tuition like sports, arts, drama, music, dancing etc., will also help women retain their jobs and not miss out on opportunities for promotion and training.

Childcare

- The respondents that had caring responsibilities *in the past* indicated that they were not in paid employment during that time (39%). Another 22% stated that the grandparents used to take care of their children, when they were at work.
- From all the respondents who currently had caring responsibilities, the grandparents were indicated as responsible for child caring arrangements by more than half of workers (53%), followed by shared care with their husband/partners(20%). Other respondents make use of a childcare centre or a childminder (11%) and the remainder gave 'other' responses.
- The majority of those using private childcare services are workers in the Management sector, followed by those working in the Service sector and then those in the Elementary sector.
- Respondents believe that financial subsidies towards the choice of a preferred childcare centre or having an onsite childcare centre at the workplace is helpful in developing and advancing a woman's career (89%)
- A large majority of respondents agree that having to leave work to pick up children from school is an obstacle for women's career (60%) and that the availability of 'after-school activities' at the same school premises is helpful for a woman to keep her career (76%).

Policy Considerations

- Grandparents are still the major providers of childcare. However more parents are making use of childcare facilities and learning of the benefits. In future there will be less grandparents available for childminding, so policies targeted towards the awareness of the benefits of quality childcare should be an effective way of giving more opportunities to working mothers.
- Ongoing campaigns about the benefits of quality childcare should help to challenge the motherhood mandate which is so ingrained in the Maltese culture and puts mothers in a grave guilt dilemma about whether they are making the right decisions.
- At the moment, not all childcare centres are regulated under the National Standards of Child Day Care Facilities (2006) and therefore there are still some centres which are operating outside these regulations, endangering the wellbeing of the children in their care. It is now felt imperative and urgent that these regulations become legislation as indicated by government years back. Childcare centres which are regulated and which invest heavily in providing high standards of service, are not operating on a level playing field.
- Affordability of childcare is also an issue for parents. In the survey, more respondents in the managerial grade used childcare, suggesting that they can better afford it than those in the lower grades.
- With more mothers returning to the labour market and retaining their employment, more income to the government in terms of tax and Social Security contributions will be generated. Some of this revenue should be pooled towards subsidising parents to choose quality childcare.

Socialisation, Stereotyping and Expectations

- Respondents who currently have or had caring responsibilities in the past, were asked to specify the aspects they looked for in a job before having such responsibilities. 'The salary being offered' was considered by 28.5%. This was claimed mainly by the respondents at an Elementary occupation. Another 24% specified that they considered how much the job inspired them. In this case, this was mainly stated by those occupying a Managerial position.

- Nine out of ten of all survey respondents (87%) claimed that they have never been discriminated against due to their gender and motherhood.
- One out of ten of all survey respondents (10%) stated that they felt discriminated against due to being a mother or a woman. This was mainly coming from those holding a Managerial grade.
- Almost half of all the respondents in the survey believe that in Malta, employers attribute certain jobs to female or male. Only about 1 in 3 (28.5%) did not agree.
- Three out of five respondents agree that in Malta managerial posts are occupied by males. More than half of these (63%) said they believe this is so due to the cultural norm in Malta that males are usually in authority. Others believe that mothers would not be able to take very demanding jobs or that they would eventually have to leave their jobs to take care of their family.
- Two out of five respondents feel that in Malta, women have to prove their ability and need to perform harder than males and that an error made by a woman at the workplace is more noticeable than a similar error made by a male employee.
- Most respondents in the managerial grades (87%) claim they are respected by their subordinates.
- While 38% thought that males and females do not feel awkward taking instructions from a female manager, 32% believed that only male employees do not like to take orders from a female manager, but another 20% felt that both males and females disliked taking orders from a female superior.
- Although illegal, 15% of respondents stated that they were asked questions on their plans and commitments related to their personal lives during the interview.

Policy Considerations

- Women predominate in certain occupations as reflected in the survey. These occupations are usually those that attract the lower levels of skill, pay and responsibility which then gives rise to the pay gap phenomenon. This also reflects the value given by society to women's skills and work and operate as subtle barriers limiting women's career development. Policies targeted at encouraging women to consider all areas of study and work should help towards combating sex segregation at work.
- Attitudes and perceptions towards gendered roles and expectations on what a woman is expected to do are changing very slowly. However there is a clear sign of ambivalence from respondents in their opinions towards the motherhood mandate and childcare. Respondents are also not aware that being asked illegal questions pertinent to their status during an interview and not being given due promotion constitutes discrimination. NCPE, as well as NGOs and Unions should have the necessary resources to reach out to employers, employees and other stakeholders about what constitutes discriminatory practices. More awareness on the benefits of quality childcare should also help change attitudes towards childcare.
- The media can also be a powerful tool to combat the negative effect of gender stereotyping at work. Media campaigns to challenge the portrayals of gender-related behaviour should be ongoing.
- Assumptions and false impressions regarding women's abilities, commitment and career intentions limits women's potential at work. The societal and organisational culture that fosters the 'old boys network' and keeps men in positions of power is a strong indicator of the Glass Ceiling. Organisations should encourage women, especially in middle and higher management, to find time to meet informally between themselves even by supporting and organising 'days' or 'clubs' that allow female employees to meet without disrupting their family schedule.

Household Duties

- Most respondents from all Sectors believed that Maltese society considers housework as women's duty and that this puts extra pressure on working women (69% and 84% respectively).

- Most duties (cooking, washing clothes, housework, shopping and helping kids with homework) are performed by most of respondents with more help from grandparents rather than the husband/partner.

Policy Considerations

- As long as housework will remain mainly the responsibility of the mother, it will continue to present itself as a barrier for her to advance in her career.
- Policies should be designed to encourage fathers to work less hours a day and to make them aware that they must also have an equal obligation to participate in the private sphere.
- A number of short and long term benefits are gained when the father takes on his fair share of household chores and these benefits can be part of a media campaign to help change the culture that domestic duties are the sole responsibility of the mother.

Job Commitments and Work-Life Balance

- During the time of having caring responsibilities, 59% of the respondents, mainly in the Elementary and Service sector, did not receive any promotions. Meanwhile, 1 in 4 respondents did receive a promotion, primarily from those working in the Managerial grades.
- Only 11% of those who have or had caring responsibilities had to refuse a job promotion and 14% had to refuse training due to their caring responsibilities. These were mostly from those working in the Service sector or Managerial sector.
- A large number of respondents (67%) believe that caring responsibilities do influence a woman's decision on whether to pursue a career or not.
- Almost all respondents (93%) claim that opting for flexible hours is fundamental for a woman's career. Onsite childcare facilities and financial subsidies towards childcare were also mentioned by 89% of respondents.

Policy Considerations

- Support for employees to find a better balance between family and work will impact positively on women's advancement. Although women are typically the primary caregivers, employers (and society in general) make false assumptions regarding women's availability for a job without 'disruptions' from the family.
- Offering flexibility might be a problem for certain job positions not only in the private sector but also in the public sector. Flexible working, like compressed working hours, job sharing, shift work, working from home, reduced hours, career breaks, annual hours can cover working hours or else from a different location.
- Awareness of the benefits of fathers taking up parental leave should be encouraged. Strategies adopted by countries such as the Scandinavian ones where parental leave is paid, have led to the take up from fathers being high; and therefore this has proven to be an effective measure towards a better work-life balance.

Education and Training

- The majority of respondents agreed that advanced education is helpful to enhance women's career.

Policy Considerations

- Training for persons should be designed to meet the needs of women with caring responsibilities.
- The school curriculum should feature, from the early years, positive role models of women in leadership and decision-making positions; and, later on at secondary level, provide clear information about all job options and careers.
- The ETC should design a special programme targeted at girls at secondary school level to reduce stereotypical career pathways.

- A training programme offering personal development to women in non-Managerial grades offered by organisations like ETC and personnel departments could help empower women.

Sexual harassment

- Seven out of ten claimed that their employer does not have an 'equal opportunity policy'.
- Only one in ten respondents indicated that they had experienced some form of sexual harassment at the workplace but less than half did not report the abuse or avoided the perpetrator. Only one in three of those harassed said they confronted the abuser personally.

Policy Considerations

- Sexual harassment is considered a barrier that hinders women's career advancement, in the form of problems or stress affecting their wellbeing at work. Even though the Maltese Employment and Industrial Relations Act 29 (2002) and the Chapter 456 Equality For Men and Women Act explicitly deals with sexual harassment as being unlawful, there is still lack of awareness about it, especially about how to recognise it when it occurs and what can be done thereafter. Therefore the drawing up of a sexual harassment policy and complaints procedure by the employer should help employees combat this problem. Trade Unions should be instrumental in this initiative. NCPE gives this support as part of its remit.
- Information campaigns are essential for employees and employers to take action and know about their rights, duties and means of redress.

2.2.2 ACTIVITY II: Assessing The Relevance of 'Economic Independence' to the Maltese Female

I. Profile of the Two Cohorts (n=600)

- 3 out of 5 of the inactive/unemployed respondents are between 45-59 years.
- 1 out of 3 respondents working in the Elementary/Service sector are between 15 -24 years.
- 1 out of 3 respondents working as Managers are between 25-34 years.
- The majority of respondents who work in the Elementary/Service sector have a secondary or post secondary level of education
- Almost all respondents who work as Managers have a post-secondary or tertiary level of education
- The majority of respondents who are inactive or unemployed possess a secondary level of education
- 3 out of 5 respondents are married (57%) while 1 out of 3 are single (33%)
- 3 out of 5 respondents have or had caring responsibilities.
- Half of respondents have current caring responsibilities.
- The majority of respondents have between 1 – 2 children.
- 23% of all respondents claimed they were currently receiving some kind of social benefits, with the majority of them being respondents who are inactive/ unemployed.
- 75% of respondents receive social benefits (various types).

Unemployed/ Inactive respondents

- 88% of the unemployed respondents are actively looking for a job but not formally registering for work.
- 75% of respondents have been inactive for more than 10 years.
- 1 out of 5 of respondents of the unemployed and inactive respondents have never been employed because they were housewives with caring responsibilities.
- 9 out of 10 unemployed/inactive respondents who were employed in the past worked in the Elementary/Service sector.
- A large majority (93%) of inactive/unemployed respondents used to be employed in the private sector.

Policy Considerations

- A good number of women are actively seeking employment, even if not registering formally. Policy makers should actively tap into this resource and assist women to participate in the labour market with relative training and mentoring to encourage them to find employment.
- Long-term unemployed are more likely to remain without a job compared with the newly jobless. The ETC needs to provide more job training to women who have been longest out of work and give them the skills they need for the present labour market.
- Women who have been out of the labour market for a long time may have run out of unemployment benefits and may often face financial, health and personal problems. The risk of poverty and economic dependency may give them restricted access to adequate disposable income and limit their right to choose their own lifestyle, thus their own empowerment.
- The fact that the large majority of unemployed women used to work in the Elementary and Service Sector indicates that women working in the higher level of Management have less risk of losing their job and therefore their economical independence.
- The public sector may offer better conditions for women to be able to retain their employment. The government should take the lead on this issue and study ways on how to encourage private employers to improve the conditions for their employees without burdening the employers financially.
- Domestic violence can be often linked with the vulnerability of women when they are economically dependent on their husband/partner. Programmes and campaigns can help empower women who are victims of domestic violence to encourage them to move out of this abuse and find paid work.

Employed respondents

- 21% of respondents engaged as Elementary/service workers are employed in the Retail and Wholesale sector, and another 20% in the Hospitality and Tourism sector.
- Respondents working at Managerial grades are mostly employed in the Education (26%) and the Health and Social Care sectors (19.5%).
- More than half of those working in the Elementary/Service and Management sector worked in the private sector.
- Elementary/ Service workers generally earn a gross salary of less than €10,000 per annum.
- Managers earn a gross salary of between €15,000 and €20,000 yearly.
- More than half of the respondents who are employed and married/cohabiting earn less than their husband/ partner.

Policy Considerations

- Women working in all sectors predominate in certain occupations which is characteristic of horizontal segregation. This very often gives rise to the pay gap where different wages are applied to 'women's work' and to 'men's work'. A policy response could be targeted to reduce wage inequality and improve the remuneration of low paid female-dominated jobs.

II. Defining Economic Independence

- "The ability to choose own lifestyle" is the definition mostly mentioned spontaneously mainly by respondents working in the Elementary/Service Sectors, and Management (27%).
- "The ability to provide a source of income independently without relying on another person" is another definition mostly mentioned by the inactive and unemployed respondents (20%).
- "Earning enough to live comfortably and providing for future dependents" was another popular definition (14%).
- "Being able to support the family alone in case of emergency", "Having a steady source of income from a job" and "Being able to spend one's money as one likes" were also mentioned to define this term when prompted.

- 83% of respondents from all employment sectors and grades agree that further education improves a woman's chances of becoming 'economically independent'.
- 76% feel that women have to make sacrifices and undergo pressure and stress for them to become 'economically independent'.

Policy Considerations

- Whether prompted or asked to define 'economical independence' spontaneously, respondents linked it with the general well-being that a woman receives when she does not have to rely on anyone for money. Most responses did not reveal the need of having an abundance of wealth that the term 'affluence' suggests. Wellbeing of women through economic independence in society has a ripple effect on family and society in general and public policy plays an essential part in strengthening structures that gives women control over their living conditions through having a job that makes work pay.
- Achieving economic independence for women could lead to being successful in their accessing higher paying jobs, being more assertive and empowered, increase in general well being for themselves and for the family which will then contribute to their social independence and increase value of self-worth.

Feeling 'Economically Independent'

- 63% of respondents presently feel 'economically independent', especially those who are in Managerial grades.
- Inactive/ unemployed respondents feel the least 'economically independent' (40%).
- Having a job is the main reason why respondents feel 'economically independent'.
- Being able to provide for self and family and earning enough to live comfortably are also reasons why employed females feel economically independent.
- Inactive/ unemployed respondents feel that having easy access to the husband's/partner's income and being in control of the household's finances makes them feel 'economically independent'.
- Overall, having more peace of mind financially and not having to rely on another person for a source of income are the main advantages that economic independence gives to females.
- Respondents feel more financially secure now than ten years ago, because they used to be dependent on their parents then, they now have a full time job or a better salary than before.
- Inactive/unemployed respondents who feel financially independent said that the husband has now found a better job with a higher salary.

Reasons for Not Feeling 'Economically Independent' include:

- The dependence on husband/partner for money.
- Not earning enough money.
- Income not being enough to cover the expenses.
- Social security benefits not being sufficient, mentioned especially by respondents who are currently inactive/unemployed.
- Almost half of the respondents, who presently do not feel financially independent, pointed out that they are not doing anything to increase their economic independence. This was stated by 56% of the inactive/unemployed.
- Respondents claim that the drastic increase in the cost-of-living and the fact that they have stopped working makes them feel financially insecure.
- Respondents holding managerial posts are more confident about their economical security when they reach pensionable age. The inactive/unemployed are the least confident.

Policy Considerations

- Education is strongly linked to better chances of getting a job, which may also attract higher wages. Although there are more female university students and graduates every year than males, the rate of school leavers who continue tertiary education is one of the lowest in Europe. The school curriculum should emphasise the benefits for women and men having a job and being financially independent. Girls and boys should be more empowered at school to dream big and realise that they can achieve anything. More empowerment for girls and boys from early years means more choices in studies and employment to reach their full potential. It also means that they will have more economic power and access to more work opportunities which will translate in their social independence and empowerment.
- Women working in low paying jobs are more at risk of losing their job. Adequate policies and structures should help improve the conditions of employment for women in precarious work.
- The yearly government budget should focus more on women, especially those who for various reasons are on the poverty line because the drastic increases of the cost of living hits them much harder than others.
- Women who are dependent on social security benefits are also prone to feeling financially insecure. Rather than increasing these benefits, government should invest in creating more jobs and help these women become economically independent.
- More research should investigate to find out the reasons why some women who are economically dependent are not doing anything to seek employment. These discouraged workers may be assisted to find the right incentives to find paid work.
- Pensions are also an issue linked with economic independence for women because they are sometimes depending on the 'household' through a joint income tax return, for example when the married couple is in business and therefore cannot determine individual incomes. Women who are separated or cohabiting may be more at risk. Having individuals responsible for their own Social Security Contributions and Income Tax will give peace of mind with regards to the future.
- Women who are unemployed or inactive but who might be working in the black economy are also missing out on paying social security contributions and therefore will not be eligible for a full pension. More incentives and awareness on the benefits of working legally should be a priority for policy makers.
- Widows are also prone to being economically dependent since they do not always get a full pension even though they have contributed to society through their unpaid work at home. This recommendation should also be extended to couples where both partners have worked.

Reasons Why Employed Women Work

- 45% of respondents in all employment sectors claim that they are working because they have a financial need to make ends meet or because one pay cheque is not enough to go beyond their basic needs.
- One out of ten respondents claimed that they are the sole breadwinners.
- 13% of respondents work for their personal well being.

Reasons Why Inactive/Unemployed Women Do Not Work

- More than half (53%) of inactive respondents claim that the reason why they are not working is because they have children to take care of.
- 45% of inactive respondents claim that it is due to housework.
- 1 out of 5 of inactive respondents maintains that they have no financial needs.

Perceptions on Women in Paid Work vs Traditional Family Roles

- 86% of respondents believe that women seek employment primarily because of financial need.
- 48% of respondents think that women are becoming more educated so they wish to apply what they studied.

- 41% feel that women want to work because they want to be more 'economically independent'.
- Having more women in the labour market is perceived positively by the respondents, especially those who themselves are in employment.
- 7 out of 10 females agree in principle that a woman should go out to work to be economically independent. However, 56% of those inactive/unemployed respondents who agreed in principle, tend to disagree in the case that the woman has caring responsibilities.
- 72% of respondents agree that in Malta, women have full responsibility of bringing up their children.
- 68% of respondents believe that husbands/partners still expect that housework is done by the woman.
- 62% of respondents feel that there is still the perception that the husband is still considered to be the head of household.
- 42% of respondents do not agree that providing for the family is a man's responsibility.
- More than half of respondents believe that even though there are more women working, traditional gender roles have remain intact.
- 43% of respondents believe that in dual earning families, there exists a higher risk of family problems within the family. This was mainly indicated by inactive/unemployed respondents.

Perceived Factors Hindering Women to Take Up Employment and Suggestions

- 44% of all respondents believe that having children hinders women from seeking employment.
- 23% of all respondents reckon that the responsibilities of family and work would be too stressful.
- 12% of all respondents think that the lack of support structures and family friendly measures are an obstacle for female participation.
- Only 3% of all respondents think that there is a lack of childcare centres in Malta.
- A high 95% of all respondents believe that family roles are to be shared equally between partners to be able to encourage women consider employment.
- A large majority of all respondents believe that more support systems and family friendly measures, education for children when still young, and awareness campaigns will help women go out to work.

Policy Considerations

- The main obstacle facing women with regards to being economically independent through paid work is the trouble reconciling domestic and family responsibilities and employment. This is a constant hurdle that keeps being mentioned throughout the study. Various policy implications and recommendations have already been highlighted in this chapter namely: policies aimed at involving fathers in taking on their fair share of domestic duties; childcare subsidies for parents; awareness campaigns on the benefits of quality childcare; 'after-school' activities in all schools; media campaigns to challenge the traditional gender roles; more flexibility in employment etc.
- Social expectations and attitudes towards gender roles are changing very slowly in Maltese society which has an ingrained culture towards traditional roles and the motherhood mandate. A mother is in a serious dilemma when she faces a decision to go back to work leaving her child/ren in care, even for just a few hours a day. The response given by respondents shows how ambivalent they are towards this issue. Ongoing and innovative media literacy programs regarding the portrayals of women and men at work and home can make important progress.

III. Positive and negative aspects of employment on women

- 88% of employed respondents say they feel work is something positive.
- 81% of employed respondents feel that work empowered them and affected their lifestyle in a positive manner.
- 77% of employed respondents feel that employment impacted positively on their well-being.

- Respondents employed in higher grades report better positive impact than those in the lower grades.
- 2 out of 5 of all respondents claim that they lead a stressful life.
- 47% of respondents who work as Managers said they were stressed, 37% who worked in the elementary/service sector and 3% of inactive/unemployed also feel they were stressed.
- Respondents attribute stress not only to paid work but also to their personal life problems.
- 1 out of 3 employed respondents feel they are not being paid enough.
- Respondents working in the elementary/ service sector prefer working longer hours to earn more money.
- Respondents working as managers prefer to work regular hours and earn less money.
- Most employed respondents feel that it is still financially worthwhile to go to work after calculating the expenses incurred which are related to employment (e.g. personal grooming, help at home, etc.) and after income tax and national insurance contributions are deducted from the salary.

Policy Considerations

- Research studies results on the positive aspects of working women which allows them to achieve economic independence and empowerment should be disseminated widely.
- Sharing best practices related to women's economic independence by government measures and strategies of individual companies may influence the improvement of economic and social gender equality.

2.2.3 ACTIVITY III: Analysing the Effect of Social Security Benefits on Women in Their Decision to Take Up Employment or Not

I. Profile of The Unemployed Cohort (n=500)

- 68% of respondents are male, majority of which are between 35-64 years
- 32% of respondents are female mainly between 15-34 years
- 54% of respondents hold a secondary level of education
- 53% of respondents are single
- 67% of respondents do not have any caring responsibilities
- 23% of respondents have caring responsibilities and are the main carers (both males and females)
- Most respondents have 1 or 2 children
- 9 out of 10 respondents are currently registering for work with ETC
- 2 out of 5 have been unemployed for 1 to 5 years
- Those registering for work for a longer time are aged 35 – 64 years
- 88% of all respondents were employed in the past working in the elementary and services sector in the private sector
- 3 out of 5 respondents used to earn a gross salary of less than €10,000 per annum in their last employment
- Only 12% of respondents were never employed, these are under 34 years of age and were mostly students.

Social Background

- 74% of all respondents' households fall within the DE socio economic classification
- 82% of all respondents that fall within the DE socio economic class are males and 56% are females
- 73% of all respondents never had their parent unemployed during the latter's employable age.
- Only 16% had their parent unemployed during their employable age. These are primarily males.
- Almost half of respondents (48%), mostly male, are unemployed due to redundancies at their workplace.

Social Security Benefits and Beneficiaries

- 64% of respondents are receiving benefits: 70% of males and only 49% of females.
- Respondents of a low level of education and who fall within the DE socio-economic classification tend to be more dependent on social security benefits than those who hold a higher level of education and whose households form part of the AB and C1C2 classifications.
- Social benefits for those seeking employment are the benefits mostly given to the respondents (74%).
- 59% of the respondents receive more than €151 in benefits every four weeks and have been receiving them for less than 3 years, the latter being mostly the case for females aged between 15 and 34 years.
- 17% of the respondents are getting between 76 and 100 every 4 weeks.
- Respondents who possess a high level of education are those who have been dependent on benefits for the shortest time, with the high majority of them having been receiving such benefits for less than a year.

Policy Considerations

- Policies targeted at unemployed women to help them participate in the labour market should be different for different cohorts and status since women have different needs. A woman between 35-64 years will not be interested in child care subsidies as much as a woman who is still rearing a young family but might be interested in tax credits or topping up of Social Security contributions, for example.
- Education and training programmes designed by the ETC intended for women to seek employment successfully may find more fertile ground with younger cohorts than with the older ones.

II. Looking For Employment

- 93% of respondents, both male and female wish to find a job mainly because they have financial needs and because they wish to keep up with the standard of living.
- 54% of respondents claim that the main reason why they cannot find a job is because there is a lack of job opportunities, mainly indicated by males and females between 15-34 years.
- 84% of both male and female respondents are looking for full-time employment.
- A high number of females over 35 years of age wish to find a job on a part-time basis. Many of these wish such type of work because, being the main carer in the household they do not wish to work full time.
- 37% of male and female respondents wish to find a job at an elementary/ plant and machine operator/ assembler level. Others, mostly females, wish to find a service worker/ shop and sales worker or clerk job position.
- 73% of male and female respondents would also be willing to be engaged in a job which they do not actually desire, even if this is at a lower grade.
- 75% of respondents are not undergoing any training to improve their chances of finding a job.
- 25% of respondents are undergoing training: computer/ECDL, language, food handling, security, health and safety, and job skills course.

Policy Considerations

- Since a number of unemployed respondents, including females previously in the manufacturing sector and especially those in the higher cohorts, have gone through redundancies, the ETC should design specific programmes targeted at such persons who are finding it difficult to re-integrate into the labour market.
- Tax credits and other incentives which are currently available to women returners, who may be benefiting from some social security benefits needs to be revised to make sure that it would pay off financially for women considering going back to the labour market.

- The cooperative model of business enterprise is to be recommended as ideal for those women seeking to return to the labour market due to its values of self-help, democratic decision making, emphasis on education and training and social responsibility amongst others. The resilience of this model in the face of the recent global recession is well documented and demonstrates the potential of this form of business enterprise to guarantee sustainable employment opportunities in a wide variety of economic sectors.
- It is being recommended that the government invests in a promotional and educational campaign to empower women to come together with others using this model, thus creating work opportunities for themselves with conditions which can be as flexible and family-friendly as they wish.
- The ETC should design and offer training courses on “Setting up your own business” using the cooperative model of enterprise. This can be done in conjunction with Koperattivi Malta, the federation of Maltese cooperatives, which can offer its expertise and resources to ensure the effectiveness of such an initiative.
- Furthermore, it is being recommended that legislators and policy makers ensure that all legislation and policies are coop-friendly and that a level-playing field for this form of enterprise is guaranteed.

III. Abused vs Fair Social Security System

- 45% of respondents feel that the social security system in Malta is being abused of, this being due to the high number of persons who register for employment and are doing informal work simultaneously.
- Respondents in the oldest cohort are more sceptical of the benefits system than those of a younger age.
- Others also tend to feel that the system does not work fairly for everyone, mainly because not everyone receives the same amount in benefits and the people who are truly in need are not getting sufficient assistance through these benefits.
- Working informally and getting benefits is considered by the respondents as a main reason of abuse.
- Other instances of abuse that respondents mention are ‘single’ women who have the support of a partner but still take benefits.
- People registering for work and receive benefits but do not really wish to work through laziness is also considered as abuse.
- 25% of respondents mainly younger than 34 years feel that the benefits are not abused of.
- 33% of respondents feel that the system of social security benefits in Malta does not work fairly for everyone.
- 30% of all respondents feel that the system is quite fair.

Policy Considerations

- Respondents tend to feel that there is abuse of the social security benefits. Government should always have an effective system to ensure that this does not happen. In an effort to curb the abuse of social benefits, recipients who are abusing of benefits would have to reconsider their position and seek employment.

Benefits vs Employment

- 75% of respondents, who are the main income earners, claim that the financial benefits they receive are not enough to support their household (77% males and 67% females)
- 11% of respondents maintain that the benefits they receive are enough to support their household
- 12% of respondents are not receiving any benefits
- 71% of respondents argue that the benefits they receive do not hinder them from looking for employment (72% males and 67% females)

- 13% of respondents maintain that benefits discourage unemployed persons from looking for a job
- A bit less than half of respondents who wish to find a part time job say that they would be earning more through employment than they are currently receiving in benefits
- Only one out of ten respondents say that they would not be earning more from a job than the benefits
- Half of respondents say that they would earning more if they had a job
- 26% of respondents did not know if they would be earning more through employment
- 23% of respondents claim that they would earn less.

Awareness and availing of Government Incentives

- 'Iftaħ in-Negozju Tiegħek' (Start your own Business) scheme which was aimed at promoting entrepreneurship and thus increasing the participation in the labour market, is the scheme which the respondents are mostly aware of.
- "I CAN" Employability Programme and the Work Trial Scheme were also known to the respondents.
- Bridging the Gap Scheme, tax incentives on child care services are the incentives that the respondents are the least aware of.
- The "I CAN" Employability Programme is the scheme which was made use of the most by respondents, followed by the Work Trial Scheme and the Training Subsidy Scheme Objectives.
- Even though it was the scheme which respondents were mostly aware of, the "Iftaħ in-Negozju Tiegħek" (Start your own Business) scheme was the one which was the least used by the respondents, followed by tax incentives on child care services.

Policy Considerations

- More awareness on incentives to enable unemployed persons to make full use of them is imperative.
- Awareness raising campaigns on the incentives and programmes should include the benefits of dual earning spouses especially to women.

Respondents' Suggestions For Increased Participation in Labour Market

- The government/ authorities should increase job opportunities.
- Offer incentives to employers to employ Maltese employees rather than foreigners.
- Increase salaries.
- Offer incentives targeting older employees.
- Offer more work opportunities in Gozo.
- Offer more training opportunities.
- Offer incentives targeted towards separated persons.
- More availability of childcare services.

2.3 Analysing Inactivity From A Gender Perspective – Salient Conclusions and Policy Considerations

Overriding Research Objectives

The overriding research objective of this research project aimed at researching inactivity in the labour market from a gender perspective. This was researched by way of two Activities.

ACTIVITY I: to analyse inactivity from a gender perspective. This research project focused on identifying, understanding and validating the reasons underlying the inactivity of the female segment in the Maltese and Gozitan population.

ACTIVITY II: to conduct an 'inactive population skills' study to understand better where and why the skills of the inactive do not match the requirements of the current labour market.

The following are the salient conclusions and research findings emanating from the studies and policy considerations addressing these Research Objectives.

2.3.1 ACTIVITY I: Analysing Inactivity From A Gender Perspective

I. Profile of the Inactive Woman

- The majority of inactive women are married and have one or two children, aged 13 years or over.
- More than half of inactive respondents have a secondary level of education and the vast majority (81%), are not pursuing any education or training.
- Nearly one in every four women aged between 15-34 years is either not satisfied or, not at all satisfied, with her activity status.
- The percentage of women who are not satisfied or not at all satisfied, goes down to 16% in the case of older women whose age is between 35- 59.
- Those who are satisfied or very satisfied with their activity status amount to 43%, in the case of those who are 15-34 years old. This percentage goes up to 55% in the case of older women in the 35-59 age bracket.
- The vast majority (84%) of inactive women, who are under 35, expressed an interest in finding a job.
- Nearly half (46%) of the older women (35-59 years old) are also interested in finding a job.
- Less than one out of ten inactive women aged between 15-35 is not interested in finding a job.
- One out of three inactive women aged 35-59 is not interested in finding a job.
- Nearly all inactive women (90%) claimed that they would be willing to be trained in order to become employable.
- The mothers of nearly three out of every four women who participated in the survey were also inactive in the labour market.

Policy Considerations

- There are clear differences in the orientation to paid work between younger and older inactive women.
- The fact that 84% of those aged 15-34 expressed an interest in finding a job is encouraging and policy makers should take note of this cohort of women who are more willing to re-enter the labour market. Policies geared at this age group are likely to yield better results.
- A clear distinction should be made between policies geared at younger women who are in their childbearing and childrearing years, and older women whose children are older.
- Incentives geared at younger women which for example focus on child-care credits and NI credits, may not be effective or attractive to older women. Specific policies need to be carved out for the cohort of older women (35-59) in order to attract them back to the labour market.
- It is extremely encouraging to note that 90% of inactive women are willing to further their education and training in order to become employable. ETC should consider targeting part of its budget and resources for this cohort of potential workers.

II. Past Employment History

- One out of every four women (26%) never worked in the labour market.
- Just over a third (34%) of inactive women were absent from the labour market for more than ten years.
- The majority of women (73%) who previously worked did so on a full-time basis.
- The largest group of inactive women (37.5%) previously worked in the manufacturing sector.

Policy Considerations

- Since the largest group of inactive women previously worked in the manufacturing sector and since their numbers are substantial, specific policies could be targeted at women who worked in this specific sector.
- Government could have specific policies geared at employers in the manufacturing sector in order to encourage them to offer more flexible and innovative working conditions in order to attract this cohort of women back to similar employment.
- In view of the decreasing manufacturing sector, women previously employed in this area may need to be retrained in order to enable them to work in different sectors where more job opportunities exist.

III. Reason for Their Inactivity

- Over a third of the inactive women (38%), irrespective of their age, said that they were not working in order to take care of their children.
- A small minority (6%) were not working in order to take care of their parents (the percentage goes up to 8.2% of those aged 35-59).
- An even smaller minority (3%) were taking care of other relatives (the percentage goes up to 5.1% of those aged 35-59).
- One out of every five women (20%) in the 35-59 age bracket, indicated that they feel too old to look for work and nearly the same amount (17%) said they are not motivated to work.
- Only 7% of those under between 15-34 years indicated that they lack the motivation to work.
- On average, 3% do not think it is financially worthwhile to work.
- On average, 11% said they can afford to remain out of the labour market. However, fewer younger women (7%) said so.

Policy Considerations

- The care of children is proving to be the biggest stumbling block for Maltese women.
- This highlights the urgency to tackle important issues like the universal provision of childcare for the under 3's, and the provision of after school services for school-age children, without further delays.
- Childcare services which tally with typical working hours are likely to ease the headaches for working parents and enable more women to work.
- Elderly care is causing problems to a much smaller cohort of inactive women (9%), however more services for the elderly and the disabled could also reduce the number of women being affected negatively.

IV. Motivation to Work?

- Three out of every four women want to work for financial reasons.
- Nearly one out every three women want to work in order to socialise.
- Just under a third (29%) want to pursue a career.

Policy Considerations

- Policies on making work pay are likely to make a difference to women. Hence, one needs to analyse how the current tax credits on offer to women returnees, affect women in low paid or part-time jobs. Other incentives may be required to address such women whose income falls below the taxable income threshold.
- Highlighting the benefits of dual income for the family is important when communicating with inactive women.

V. Recruitment Services

- A majority of inactive women (60%) said they would seek work through ETC or other recruitment agencies.
- Just over half (56%) prefer to find work through newspapers.

Policy Considerations

- With the majority of inactive women claiming that they are likely to seek help through ETC to find work, Malta's Public Employment Service should cater for inactive women as a specific target group in order to offer tailor made services in line with their needs.
- ETC should have programmes and possibly a specific unit that focuses on the need of women wanting to return to paid work.

VI. Gender Roles

- Nearly three quarters of respondents (74%) agree that it is possible for a woman to be a good mother and to have a career at the same time if she has support.
- Over half of respondents (58%) claimed that they agree or strongly agree that both men and women should work.
- Just over half of respondents (51%) disagree with statements about traditional gendered roles, namely that men should work and women care for the family.
- Nearly three quarters of respondents (73%) think that ideally a woman with caring responsibilities should work on a flexi-time/part-time/reduced hours/ teleworking basis.
- Less than half of respondents (40%) agree or strongly agree that mothers of young children should not work.
- Nearly half (49%) think that the father should be the main breadwinner when the children are small.

Policy Considerations

- It is clear that perceptions about gender roles are slowly changing. More education on the benefits of equal gender roles could speed up the process towards more gender equality.
- There should be more focus on men's role in achieving gender equality. A lot more can be done, for example to encourage more men to share the household chores and caring roles with their partners/spouse.
- NCPE should follow up the recommendations of this project and work with other entities in order to ensure that the employment and caring gaps between women and men continue to be reduced, thus ensuring more equitable gender roles.

VII. Perceptions of Childcare Facilities

- Just over a third (35%) claim that there are no childcare services in their town or village.
- A similar amount (35%), do not know whether such facilities exist in their town or village.
- Less than a third of inactive women (30%) are aware of childcare services in their locality.
- Less than half (42%) are willing to use the services of a childcare centre.
- Well over half of respondents (65%) still prefer to take care of their children themselves.
- Over half (54%) agreed that childcare centres are beneficial to children.
- Well over half of respondents (63%) believe that childcare centres are beneficial to children if only used for a few hours a day.
- Less than half (41%) believe that if they take their children to childcare they would feel as though they are 'abandoning' their children and hence they would not consider themselves to be good mothers for doing so.
- Less than half (42%) would feel that their mind is at rest when their child is at the childcare centre.

Policy Considerations

- The fact that a little less than half (42%) of inactive mothers are willing to use the childcare centres, shows that perceptions on the use of childcare are slowly changing. However, the findings indicate that inactive women are still confused on childcare and mothers are still riddled with guilt feelings if they send their children to childcare centres.
- Educating inactive women and the general public on the benefits of quality childcare is essential in order to increase the confidence of those using them. Addressing negative misconceptions is also important.
- At present, childcare centres are regulated through the National Standards for Child Care Facilities (2006). However, these are not legally binding and not all childcare centres are obliged to comply with them. Since over five years have elapsed since these regulations have been enacted, childcare centres should finally become regulated by an act of law without further delays as this is likely to increase the confidence of parents in their use.
- The fact that 70% of inactive women either do not know whether childcare services exist in their locality or said there were none, shows that this issue requires much more attention than it has been given in the past by policymakers.
- The availability of more childcare centres should decrease the number of inactive women claiming they are not aware of, or do not have, a childcare centre in their locality. Policy makers should consider using EU funds to increase the number of childcare centres.
- NCPE should ensure that awareness about this vital service does not dwindle.

VIII. Perceptions of Childcare Facilities (by those who had used them, n=36 respondents)

- The vast majority of those who use childcare (78%) believe that the level of quality of childcare facilities was either good or very good.
- Only 8% believe that the service offered in childcare was very poor or poor.
- Just under half of the respondents (42%) would like to see lower prices being charged for the use of childcare.
- More than a third (39%) want more childcare centres to be available.
- Less than a third (31%) want extended opening hours of these hours which match typical office hours and the same amount believe that the staff should be better trained/more qualified.

Policy Considerations

- The issue of affordability remains high on the agenda of those who use childcare services. Since incentives to use childcare centres is tied to a tax break, policy makers should find ways of supporting mothers and fathers on low income who do not pay tax because they fall under the established thresholds. Single parents may need more help on this.
- The vast majority (78%) of mothers who used childcare centres are very satisfied with the service. The positive experience of such families could be useful in media campaigns or in Public Announcements to encourage more parents in similar situations to use them.
- The issue of the opening hours of the childcare centres is of some concern to inactive mothers. Could the opening hours of child care centres become more regulated in order to ensure that working parents are well serviced without one of the parents having to change to part-time jobs, or to give up work, in order to pick up their children?

IX. Perceptions of Elderly Care Facilities (n= 600 respondents)

- Nearly half of respondents (46%) prefer to take care of their elderly themselves rather than using a care facility and (41%) feel they would feel they are abandoning them, if they did use a care facility.
- Less than half of the respondents (42%) would be willing to retire in an old people's home.
- Just over half of inactive women (59%) think that the carers are professional and know how to handle their relative.

- A majority of respondents (62%) feel that their mind is at rest when their relative is at the care centre.

Policy Considerations

- Like in the case of the use of childcare, there is still some resistance to the use of care facilities for the elderly.
- More daycare facilities for the elderly in the community could solve the needs of inactive women who care for elderly parents but who could care for them at night.
- More homes for the elderly providing 24 hour care facilities are also necessary for inactive women who deal with elderly requiring more round the clock assistance.

X. Government Incentives to Encourage More Women to Work

- A large percentage of women (68%) were not aware of any government incentive to encourage more women to remain or return to the labour market.
- Only a small proportion (13%) of those aged 15-34 were aware of the €2000 tax rebate (23% of those aged 35+ knew).
- An even smaller proportion (4%) of those aged 15-34 were aware of the €1000 tax rebate on those who use childcare centres.
- Less than one in ten (8%) of those aged 15-34 were aware of the National Insurance credits to parents.
- Less than one in ten (8%) of those aged 15-34 were aware of the existence of subsidised childcare centres.
- It is abundantly clear that more information is needed on incentives earmarked at encouraging more women to return to the labour market. A sustained campaign by different stakeholders should help in disseminating information on such incentives.

Policy Considerations

- NCPE together with government entities can play an important role in raising awareness on these issues, using free air and radio time to give information on this subject to the general public.
- Childcare centres should alert parents who use their services on the childcare tax rebates.
- The income tax department could also give out more targeted information on tax incentives targeted at women returnees.

XI. Suggestions for Services That Would Encourage More Mothers to Work

a. Flexible Working Conditions

- The vast majority of women (81%) agree with Teleworking and with reduced working hours (77%).
- More than three out of every four women (79 %) agree with flexible working hours.

Policy Considerations

- The issue of flexible working arrangements, especially for women in the private sector, should be given more attention by policy makers.
- Keeping in mind that a number of employers already acknowledge the importance of family friendly measures, government should consider introducing a clause in the Employment and Industrial Relations Act (2002) giving working parents the right to request flexible working arrangements. Parents whose request is rejected should have the right to appeal the decision. This would give a legal base to transparency mechanisms within companies. Equality Mark certified companies have already formally taken on board such practices.

- Policy makers should legislate in ways that make fathers share some of the family responsibilities so that mothers can extend their working time.
- One needs to check whether requests for flexible working conditions are so high because, for example, school opening hours do not tally with typical full-time working hours. Requests for flexible working arrangements may decrease if childcare and school opening hours are more in line with normal working hours.

b. Incentives to Women Returnees

- The vast majority of women (82%) agree with tax or financial benefits in the first 5 years for inactive women who return to work.

Policy Considerations

- It is abundantly clear that the vast majority are in favour of tax benefits to encourage more women to return to work. The issue of raising awareness on such benefits cannot be stressed enough, since it is seen so positively.

c. Incentives to Employers

- A large proportion of inactive women (79%) agree with tax credits or financial benefits to employers who introduce flexible work arrangements.

Policy Considerations

- Policy makers should find ways of encouraging employers to offer more family friendly measures to both women and men.
- This could be done through tax credits and incentives to buy equipment like laptops, for workers to work from home, for example.

d. Childcare Issues

- A large majority of inactive women (83%) suggest the setting up of childcare centres at the place of work or close to work.
- More than three out of four women (78%) suggest the setting up of childcare centres in each locality attached to primary /secondary schools.
- The majority (72%) believe that childcare should always be subsidised.
- 70% agree that childcare centres should have an extended range of services and opening hours (only 9% disagree).
- There is less consensus (39%) on the issue of the extension of school opening hours through after-school play activities.

Policy Considerations

- There is no doubt that there is wide consensus amongst inactive women on the need to set up more childcare centres both at the place of work or close to work, and also in each and every locality. Policy makers should ensure that childcare services are widely available and accessible in order to allow working parents to choose the services that best suit their needs.
- Since nearly 40% agree on the need to extend school opening hours through play activities, policy makers should raise awareness about the available services and should continue investing in such schemes, since their uptake is likely to increase as the number of younger women also increases in the labour market.

e. Facilities for the Elderly

- The vast majority of respondents (81%) agree that there should be more governmental facilities for the elderly/people with disability.

Policy Considerations

- The need for more government facilities for the elderly/persons with disability is evident and policy makers should continue investing in this area.

f. Awareness Raising

- 70% agree with educational campaigns to change traditional gendered roles.

Policy Consideration

- NCPE and other stakeholders should take note of this high demand for educational campaigns on gendered roles. This could be done by tapping EU funds and by using the local media.

g. Education and Training

- The vast majority (86%) of inactive women agree with the proposal for more training for inactive women.

Policy Considerations

- ETC should organise tailor-made courses for inactive women in order to support them in their bid to become active in the labour market.

h. Other Services

- Well over half (64%) agree with the introduction of longer shop office hours/ Sunday shopping. Only 18% disagree.

Policy Considerations

- Policy makers should take note of this demand with regards to shop and office hours on Sunday.

i. Maternity Leave

- The majority (63%) of respondents believe that maternity leave should be extended and should be paid in full. 19% of inactive women said that this does not affect them.
- Close to a third of respondents (29%) believe it should be extended to 6 months, whilst (27%) believe it should be extended to a full year.
- More than three out of every four inactive women (78%) would still consider making use of the maternity leave extension if they are only partially paid for this leave extension.

Policy Considerations

- Whilst the majority of inactive women (63%) agree that maternity leave should be extended and paid in full, it is interesting to note that the vast majority (78%) of inactive women would still consider taking the leave even if they are only paid partially for the extension. This shows that they are willing to bargain some of their income for more time with their baby. However, unless maternity leave is paid, mothers with low means and those living on one income, may be constrained to return to paid work earlier, whilst those who can afford to, will take a longer maternity leave.
- Whilst by 2013 the maternity leave is due to increase to 18 weeks from the current 14 weeks (2011), this still falls short of the 20 weeks proposed by the Estrela Report, which also suggests that the leave is fully paid.

2.3.2 ACTIVITY II: Assessing the Skills of Inactive Women

I. Respondent Profile: Inactive Females and Local Employers

Profile of Inactive Females (n=600)

- 18% reached no formal level of education, some 29% attained a school-leaving certificate level and 27% possess an Ordinary level of education. 19% obtained an Advanced level or equivalent level of education. 6.5% possess a tertiary level of education.
- The younger inactive females tend to possess a higher level of education than the older ones.
- 64% of the women are married, 2.2% co-habit, 28% are single and 5.3% are annulled/ divorced/ separated/ widowed.
- 64% of the women have child-caring responsibilities and are mothers of 1-2 children.
- 7% have dependent-adult caring responsibilities.
- 38% of the females have been out of paid employment for more than 10 years, while 25% never worked in their lives.
- 40% were employed in the 'manufacturing sector' and a third of these were employed as a 'plant and machine operator/ assembler'. 25% held a 'service/ market and sales worker' position.
- Over 40% had held their last employment for more than five years and the high majority of these were employed on full-time basis.

Profile of Employers (n=600)

- Interviewed companies employed at least one employee
- Companies hailed from Malta's 9 leading industry sectors.
- More than 57% of the employers are micro-companies (1-9 employees); 25% are small enterprises (10-49 employees) and 18% are medium-to-large enterprises (50+ employees).
- 87% hailed from the private sector and the remaining 13% from the public sector.
- 5.6% employers hailed from Gozo.
- Within the last 5 years, 26% of the employers recruited inactive females who were inactive for five years and over.
- The 'health, social work and care work sector' employs the highest number of female employees, who were previously inactive for five years and over, followed by the 'education' sector and the 'public service' sector.
- The companies which employ the larger number of 'previously inactive' females, possess a higher female-to-male workforce ratio and also offer family-friendly measures more than other employers.
- From the employers who employ previously inactive females, 43% employed women with an 'Ordinary' level standard of education, 32% employed women possessing a school leaving certificate and 23% employed inactive females holding an 'Advanced' level standard or equivalent.

Policy Considerations

- Since nearly one in five women (19%) has an advanced level of education and a further 6.5% have a tertiary level of education, this shows that there is a considerable cohort of educated inactive women, who could possibly further their education and training in order to increase their chances of re-entering the labour market.
- MCAST, ITS, ETC and University should organise specific courses that cater for those who are currently inactive but who already have a certain level of education. Currently few, if any courses, cater specifically for women returners in these institutions.
- Since those with lower levels of education are older, one could consider organising specific training courses for this cohort of inactive women combining work related skills, social skills and for example writing and reading skills for those who have no formal education. Those with

a school leaving certificate and those who possess O'level standard of education, could be offered similar courses but with a higher level of academic content to build on their existing qualifications.

- Since the biggest cohort of inactive women (40%) worked in the manufacturing sector, one could consider organising sector specific training in order to encourage these women to re-enter the labour market. Building on their past experiences and their strengths, such women could be offered courses that update their skills in order to make them more employable.
- It is fundamental that when organising courses aimed at attracting women back to the labour market one should consider the location, timing, means of advertising the course and its length in order to ensure that they reflect the needs of such women.
- The largest proportions of previously inactive women have entered sectors like health, social work, care work, and education. Such sectors are normally administered by government and hence they have more flexible working. This shows that work-life reconciliation remains an important factor for women with caring responsibilities. Hence, employers should be made aware that by offering flexible working conditions they are likely to attract more workers to their organisation.

II. The Skills of Inactive Females

Language Skills

- 75% of inactive females consider themselves proficient users of oral and written Maltese.
- 60% of inactive females feel they are proficient users of oral and written English.
- 22% feel they are proficient in Italian.
- Local employers' perceptions on the language skills of inactive women were slightly different. 64% of the employers, who recruited inactive women during the last five years, feel that these females are proficient in Maltese, while 49% of these employers believe that these females are proficient in English. 10% of these employers believe that these females are proficient in Italian.

Personal Skills

- Responsibility, communication and reliability are the three leading personal skills/ qualities characterising inactive women.
- Number crunching and calculations, creativity and artistic skills are their weakest personal skills.
- The employers who engage previously inactive women also perceive and confirm these as the strongest and weakest personal skills of inactive women.

Critical Skills

- Both inactive females and employers who employ inactive females perceive that the strongest critical skills characterising inactive females are teamwork, time management, customer handling and problem solving.
- Their weakest skills are project management, negotiating, financial management and entrepreneurial skills.

ICT Skills

- 60% and 53% of the inactive females believe they have good or very good skills in using email and searching the internet respectively.
- 44% believe they have good or very good skills using word processing packages and 31% possess good or very good proficiency with spreadsheet packages.
- 12% believe they possess good or very good proficiency in graphic design packages.
- Local employers employing inactive females also confirm these ICT competency levels.

Policy Considerations

Employers seem to undervalue the skills of inactive women. Hence it is important that when speaking about the inactive population, one needs to point out that this is not a homogeneous group, but a mixed cohort ranging from those who have a post secondary or tertiary level of education (19% and 6.5% respectively), to those with no formal qualifications who amount to 18% but, who may have varying additional skills ranging from ICT to language and other personal skills that are useful at the workplace.

- Inactive women have been perceived to be good at teamwork, time management, customer handling and problem solving. Furthermore, responsibility, communication and reliability were identified as being important qualities characterising inactive women. When designing courses for inactive women, one should build upon these strengths and make participants aware of them as a selling point during their interviews.
- More language training is needed to increase the pool of inactive women who are able to speak a foreign language fluently.
- It is encouraging to note that nearly half (44%) of inactive women have good or very good skills in word processing and over half (60%) are able to use email.

III. Employee Skills Required by Employers

Practical Skills Required

- 44% of all employers feel that the most important practical skills they look for when recruiting new employees (not necessarily inactive females) are previous work experience and team work.
- 42% of employers perceive sound social skills as essential in their line of business.
- Inactive females also confirmed that the practical skills most requested by local employers are previous work experience, teamwork and computer/ ICT skills.
- 81% of the employers who recruited inactive females in the last five years observed that inactive women do possess sound teamwork skills but unfortunately a significant number of them do not have the required job experience.

Personal Skills Required

- 53% of all employers perceive 'honesty' as the most important personal skill they look for in an employee at their workplace. 49% indicated 'reliability/ taking work seriously' and 45% indicated 'courtesy/ politeness' as the most important personal skill they look for in an employee.
- Inactive females also confirmed the above three personal skills as those mostly sought after by employers. They also mentioned 'punctuality'.

Specific Technical Skills Required

- 45% of all employers require prospective candidates to possess specific technical skills in their respective line of business. These technical skills largely comprise 'IT and computer software skills', 'mechanical skills' and 'engineering skills' and are mostly required in the 'financial, business and community services sector', the 'transport, communications and ICT sector' and in the 'health, social work and care work sector'.
- 17% of inactive females possess some kind of specific technical skill. The technical skills of the younger age group females were largely related to the fields of 'beauty and hairdressing', 'art and creativity', and 'media and graphic design' while the technical skills of the older age group females were sewing and crafts skills.

Policy Considerations

- Since one out of four inactive female respondents indicated that they have never worked in their lives and more than a third (38%) stated that they have been out of paid employment for more than 10 years, lack of work experience is likely to hinder them from finding paid

work. Hence, when organising courses for inactive women, where possible, these should include a work-experience or a work-taster, to enable such women to refresh their skills and increase their work experience in order to adapt to today's work needs and environment. Such courses should have elements that focus on the self esteem of women and on the importance of equitable gender roles, in order to ensure that women are sufficiently empowered to return to work, after a long absence from the labour market

IV. Training

Training Attended by Inactive Females

- 72% of inactive women do not attend any type of training. The two salient reasons for this are because they do not have the time to attend courses or training or simply because they are not interested or motivated in doing so.
- 22% are undergoing some type of training, while 8.5% plan to do so in future. A good majority of these are undergoing training or plan to undergo training with the specific objective of improving their job prospects and enhance their employability potential.
- Other inactive women are attending training for their own personal development and to widen their knowledge, in general.
- 72% of the employers who recruited inactive females in the last five years observed that these females are furthering their studies through training and courses.
- Some 40% of all inactive women never participated in any computer training.
- Another 20% learnt computer skills alone at home (self-taught) without any formal computer training. 19% took a course in computer training either at University or at a private education institution.
- 75% of inactive women do not possess an ECDL certificate.

Inactive Females' Future Employment Ambitions

- 30% of inactive females either do not see themselves working in any business sector in future (16%) or do not know which business sector to work in (13%).
- 19% of inactive females would see themselves working in the 'health, social work and care work' sector, 14% in the 'education' sector and 13% in the 'wholesale and retail trade' sector. 10% of inactive females see themselves working in the 'public administration' sector and a further 10% would prefer working in the 'hotel and restaurants' sector.

Training (for Inactive Females) Recommended by Local Employers and Inactive Females Themselves

- 36% of all employers suggest that inactive females should undergo more computer skills and ICT-related training for these to increase their chances of finding employment.
- 31% of employers suggest that inactive females should seek job-specific training to be able to acquire specific technical skills.
- 20% of employers recommended that inactive females take on social skills training (e.g. teamwork, assertiveness, customer care, time management, etc).
- Yet another 20% of employers recommended that they attend general training on new work practices/ retraining.
- These findings substantiate the employers' perceptions on the most required 'employee skills' (social skills and computer skills) required by them and that the most lacking skills among inactive females are technical skills.
- Inactive women recommended the following training or courses which may enhance their skills and assist them in finding employment, which largely match the training recommended by local employers:
 - Basic computer skills
 - Social skills training

- Communication courses/ basic training to keep up with the current work environment/ be able to integrate
- Inactive women also indicated that training courses should be made available in all localities and that part-time courses should also be held in the morning.
- Inactive women suggested that job opportunities and courses offered should be better advertised.

Policy Considerations

The areas of work which interest most inactive women are: health, social and care work (19%) followed by work in the education sector (14%). Jobs in these two sectors are likely to be in the Public domain. Because government is trying to control the number of jobs in the public sector/ service, such women should be encouraged to explore alternative areas of work offered by the Private sector. Alternatively, if there is demand for such jobs in the public sector/service, one should ensure that such jobs are marketed in ways that attract the attention of inactive women, amongst others. Unless such marketing earmarks inactive women, there is the risk that this category of women who are not registering for work, will not become aware of such vacancies and work opportunities.

- Courses related to the wholesale and retail trade sector and to the hotels and restaurants' sector are also likely to attract interest since 13% and 10% of inactive women declared that they prefer to work there.
- As reiterated earlier, the timing and location of courses aimed at inactive women, should take into consideration the specific needs of such women. For example, those with small children are more likely to be in a position to attend training courses when their children are at school. Moreover, if courses are held closer to their town or village, inactive women may be more inclined to attend than if, for example, the courses entail a longer journey.
- When advertising courses aimed at inactive women, one should ensure that they reach the target audience. Different mediums may need to be used in order to reach them. Schools could be a good medium for disseminating courses aimed, amongst others, at younger mothers whose children attend primary or secondary schools.

V. Job Opportunities Available

- 38% of all employers do not have any job vacancies (over the last five years) which could have been appropriate for inactive females seeking employment. In fact, these employers did not employ any previously inactive females over the last five years. These employers were largely engaged in the 'real estate and construction sector'.
- Another 35% of employers did have job vacancies (over the last five years) appropriate for inactive females seeking employment. These employers hailed largely from the 'hospitality and tourism sector' and the 'public administration' sector.
- An additional 27% of employers claimed that some of their job vacancy opportunities were deemed to be appropriate for inactive females seeking employment. These hailed from the 'health, social work and care work sector' and the 'financial, business and community services sector'.
- Almost half (45%) of all employers find difficulty in filling job positions requiring 'low-skilled' employees as against almost a third (27%) of employers, whose difficulty lies more in filling in 'high-skilled' job positions.
- The following findings relating to the difficulties encountered by employers to fill in job positions emerge across all of Malta's 9 leading business sectors:
 - 15% and 7% of all employers encounter difficulty in filling in their 'operational (in services)' and 'operational (in manufacturing)' job vacancy positions respectively.
 - 8.5% and 8% of all employers find difficulty in filling in their 'salespersons' and 'elementary workers/ unskilled workers' job positions respectively.

- The more difficult-to-fill 'specialised/ skilled positions' include 'technician' (7%), 'managerial/ line managers' (6%) and 'senior management' (4.5%) respectively.
- 32% of employers do not find difficulty in filling in job positions.
- The study's research findings concur with information obtained from the Employment & Training Corporation (ETC) which shows that the most sought after and advertised job positions across Malta's 9 business sectors are largely positions, which do not demand highly specialised technical skills and high qualifications. The 3 most sought after positions (by business sector) advertised on ETC's website/ recruitment facilities during the period May 2010 – May 2011 comprised:
 - Financial, Business and Community Service: Customer Care/ Telephone Operator; Cleaner/ Room Attendant; Cleaner.
 - Retail and Wholesale: Sales Person; Delivery Person; Sales Person (Promoter).
 - Real Estate and Construction: Construction, Concrete Shutterer; Electrician (Building); Labourer (Building Construction).
 - Hospitality and Tourism: Cleaner/ Room Attendant; Waiter, Waitress; Chef/ Sous Chef or Chef De Partie'.
 - Transport, Communications and Ict: Salesperson (Travel); Clerk, Accounting and Bookkeeping; Computer Professional.
 - Health and Social Work and Care Work: Storekeeper; Nurse, State Registered (Srn); Instructor/ Other Associated Professional.
 - Public Administration: Teacher, Primary Education Facilitator (Education Environment); Care Worker/ Children.
- 64% of all employers do not take 'gender' into consideration when they recruit new employees.
- 28% of all employers take 'gender' into consideration for certain job positions, which require physical strength (where male applicants are preferred) and which require good customer interface and organisational skills (where female applicants are preferred). This finding emerged more in the 'health, social work and care work' sector.

Policy Considerations

- This research confirmed that the most sought after and advertised job positions across Malta's 9 business sectors are largely positions which do not demand highly specialised technical skills and high qualifications. When one considers that nearly half of inactive women (47%) have a secondary level of education or lower, one may need to increase awareness about work opportunities for this cohort of women who may still be able to find a job, in spite of their low qualifications.
- In order to make work pay, government should consider giving in-work incentives to women in low paying jobs.
- ETC could consider organising job fairs/ information sessions for inactive women in order to increase their awareness about current work opportunities and about training courses available to them. These could possibly be held in collaboration with local councils.
- Whilst it is positive to note that 64% of employers claim that they do not take gender into consideration when recruiting new employees, it is worrying to note that 28% do so and tend to prefer men or women for specific jobs. This shows that certain employers are not aware that it is illegal to discriminate on the basis of gender. NCPE and other government entities should continue to raise awareness about such issues with both employers and prospective employees.

2.4 Research on Gozitan Women in Employment - Salient Conclusions and Policy Considerations

Overriding Research Objectives

The overriding objective of this project aimed at exploring and understanding the factors affecting Gozitan women, in order to identify their perceptions and needs in the area of paid employment.

The following are the salient conclusions and research findings emanating from the two studies and policy considerations addressing these Research Objectives.

2.4.1 Gozitan Women in Employment

I. Profile of the Employed Gozitan Women (n=500)

- 77.4% of women work in Gozo, while the rest in Malta. Younger women are more likely to be working in Malta. 48% either own an accommodation in Malta or rent one. The rest commute, mostly on a daily basis.
- 30% have a tertiary level of education, slightly higher than the Maltese respondents.
- 43% are single, 53% are married or cohabiting.
- The most prevalent household formation is that of four persons.
- The majority of the older cohort have caring responsibilities, mainly children.
- About 72% are employed in lower level jobs, ranging from elementary jobs to clerical work. The rest are in technical/professional/managerial grades.
- The three main areas of employment for the younger group are retail and wholesale, education, tourism and travel, while for the older group the areas are education, retail and wholesale, and health and social work. Only 2.5% still work in the manufacturing sector.
- 41% are employed with the public sector and this is higher for the older group. This figure is double the Maltese respondents (20.4%).
- 72% work on a full-time basis, which is higher than the 65% of Maltese.
- 45% earn less than 10,000, lower than the Maltese (48%), only 1.8% earn more than their husband, compared to 5.6% for Maltese.

Policy Considerations

- One fourth of women work in Malta and only about half commute to and fro. The fact that half of these have bought accommodation in Malta will probably mean they intend to settle down in Malta, meaning a loss in human resources for Gozo. More attention needs to be given to retain Human Resources in Gozo either by improving access to the mainland to make commuting easier on a daily basis or creating job opportunities in Gozo itself.
- Although 30% of Gozitan women have a tertiary level of education, only 26% occupy professional or managerial level jobs. Education appears to be the most popular sector for women probably because this is perceived to be by many the only professional sector which accommodates women with children. The public sector is also found to be more accommodating and in fact employs a higher proportion of people than the private sector in Malta. More attention can be given to marketing other sectors such as IT, accountancy or legal services which can be provided online irrespective of residency.
- Salaries tend to be lower in Gozo than in Malta and this is mainly due to a higher supply of women and the prevalence of lower level types of jobs. Policy needs to focus on new types of jobs which can be encouraged in Gozo, for example in the creative and knowledge industries.

II. Reasons Why Gozitan Women Work

- Main reason for working is financial necessity, and this is higher in the older group but at the same percentage as Maltese respondents (69%).
- The second reason is to be financial independent and this was higher for the younger group and also higher than the Maltese respondents.
- Other reasons include socialisation, to keep updated on current events, self-development and a sense of fulfillment.
- Only 2.4% chose career as their first option.

Policy Considerations

- If the main reason is necessity, there may be many reasons: inflationary processes, excessive home demands; mismanagement of money; low salaries. Appropriate policies depend on the source of this necessity. Studies need to be conducted to ascertain these.
- Soft reasons such as socialisation and self-development lead to more emancipation and fulfillment and are to be encouraged as a positive element connected with female employment. Women need to be confident that careers are achievable. Awareness programmes are needed in all of these cases.

III. Needs and Difficulties Faced by Females in Employment

- 65% indicate the main problem is juggling family and work, compared to 62.6% for Maltese.
- The second problem for Gozitans is the restricted labour market on the island, at 9.6%, which was only 2% for the Maltese labour market.
- Lack of support from partner/husband accounted for 3.2% for Gozitans and 5% for Maltese.
- The lack of flexible work conditions was seen as a problem by 2% of Gozitans and 3.4% of Maltese.
- After having children 27% of Gozitan workers stopped working while 44% of Maltese did so.
- Only 13.6% of Maltese kept on working full-time, compared to 31% of Gozitans.
- 75% utilised mainly grandparents as babysitters while the Maltese cohort was slightly lower at 65%. Only 8% and 11% respectively made use of childcare centres.
- 74% of Gozitans, compared to 52% of Maltese also continued working full-time in the case of dependent elderly or disabled relatives.
- 77% believe women are looking for jobs at the lower end, restaurants, hotels, cleaning, retail outlets and clerical, while only 8% look for a professional job. This is compared to 67% and 11.6% respectively for Maltese.

Policy Considerations

- Juggling family and work can be made easier by offering more flexible workplaces and by instilling the idea that family is an equal unit and not separate entities with different roles.
- Policies focused on job creation in Gozo is the optimal way of increasing employment on the island without the need to travel to Malta.
- Gozitans find more support from family and relatives and this allows them to remain in full-time employment. The creation of affordable childcare centres, catering for longer hours, may provide more possibilities for women working. Public private partnerships may be a good system to adopt.
- Job prospects are believed to exist only in elementary occupations. Programmes focusing on self-employment may encourage a new breed of business women. Encouragement of foreign direct investment or micro-finance measures may also be an aid in this respect.

IV. Career Development and Advancement

- 92% of all respondents indicate that having a job is important or very important.
- 15% of Gozitans compared to 21% of Maltese see their work as a career rather than a job. 46% of all respondents see it primarily as a job, while 38% (compared to 32% of Maltese) see it as both a job and a career.
- In order for a woman to work, further education and training is seen to be the most important factor by 39% of Gozitans and 29.6% of Maltese. The second relates to opportunities on the market by 28% of Gozitans and 24.8% of Maltese. According to 16% of Maltese and 12.8% of Gozitans the third option is the woman's own initiative and ambition.
- Gender does not appear to be an issue when considering promotions in the public sector for 61.5% and 64.7% of Gozitan and Maltese respondents respectively. However, 25% and 30.4% still see it as a problem while the others refused to commit themselves. In the case of the private sector, 65% (Gozo) and 53.5% (Malta) do not consider gender to be an issue in the case of promotions, while 24.7% (Gozo) and 35% (Malta) consider it a problem.

Policy Considerations

- Gozitans see their job as less of a career, and yet they believe that further education and training are important. One of the demands made during the qualitative phase was the need to organise more courses in Gozo, even if at times these were not financially feasible. Policy should thus be focused on subsidising such courses when demand is not high because of the restrictions of the small labour market.
- Gender remains a problem for about one fourth of respondents both in the private and public sector. More transparency in selection criteria may need to be more evident.

V. Societal Perceptions on Working Women

- Most respondents feel that society has changed its perceptions towards working women and more Gozitans (90.2%) think so compared to the Maltese (86.6%). There is hardly any difference between the two age-groups.
- 83.4% of Gozitans and 72% of Maltese believe it has become the norm for a woman to work.
- Most respondents consider it an accomplishment for a woman to work.
- Women are appreciated for being able to balance family and work.
- Over half of all respondents (52% for Gozo and 50.4% for Malta) believe that, now, duties at home are shared. However, an average of 38% of all respondents still consider that the onus remains on the woman. The percentage is slightly higher in Gozo (39.6%) compared to Malta (37.2%).
- More Gozitans (60%) than Maltese (43.2%) feel that children need to be taught at an early age that the roles of males and females are not different.
- The second choice (higher for Maltese) was the knowledge that sharing responsibilities led to a healthier family relationship.
- The third option for Maltese is the fact that a wife's job does not mean accommodating her husband/partner, while for Gozitans it was the fact that raising children is not solely a woman's role.

Policy Considerations

- Only half of respondents actually believe that household chores are shared in a family. Educational campaigns may bring awareness; however, trends do not change overnight, based on publicity campaigns. Educational policy from a young age has a more long-term effect. The policy needs to be accompanied by possible changes in educational material and even curriculum to include changes in traditional roles and stereotypes. Many educational systems abroad offer good examples of gender equality in the home.

3. THE SITUATION OF MALE AND FEMALE ENTREPRENEURS AND VULNERABLE WORKERS IN MALTA

3.1 Research Objectives

3.1.1 Overriding Research Objective

The overriding research objective of this project aimed at researching the situation of male and female entrepreneurs and vulnerable workers in Malta. This was researched by way of two Activities.

ACTIVITY I: A comparative study focusing on male and female entrepreneurs, seeking to explore their main reasons for making such a choice in their lives, also looking at their overall expectations.

ACTIVITY II: A study to increase the knowledge of the reality of 'vulnerable' workers in Malta. This research study sought to explore self/employed/contract workers in the tourist industry, the cleaning industry and language schools and to try and assess and understand what makes their situation vulnerable.

3.1.2 Project Specific Objectives

Activity I

The specific research objectives of Activity I comprised the following:

- To explore and identify the major differences characterising male and female entrepreneurs in their initial motivation factors that encouraged them to take up entrepreneurship. the training opportunities that they participated in, the support structures and incentives that they make use of, their main achievements and challenges and their future plans.
- To explore and identify the particular fields that male and female entrepreneurs are engaged in and analyse the reasons behind any potential gender segregation in entrepreneurship in Malta and Gozo.
- To carry out a needs assessment in order to identify their challenges and to recommend ways to address these challenges and enhance the support structures available to them.
- To develop recommendations on how potential male and female entrepreneurs in Malta and Gozo may be assisted in the transition between training, self-employment and business creation.

Activity II

The specific research objectives of Activity II comprised the following:

To explore and identify:

- The meaning of 'vulnerability'.
- Profiles of the persons who work in the tourist industry, cleaning services and language schools.
- What are the conditions that make jobs in the tourist industry, in the cleaning services and in language schools vulnerable.
- The differences between grades and positions within each industry and establish which grades are most vulnerable within each of the above industries.
- Propose recommendations on how working conditions can be improved to reduce vulnerability and respective consequences of being a vulnerable worker.

3.2 A Review of Recent Literature

3.2.1 A Definition of Entrepreneurship

A Definition of Entrepreneurship

There are various interpretations and definitions of entrepreneurship. According to academics and business experts, the definition of entrepreneurship evolves around the combining of ideas, hard work, management, meeting market demands and adjusting to the ever-changing business market. However, more importantly, it describes the key directive to any business, ie innovation. Innovation is, in fact, by far the primary factor that governs the very creation of a small business or entrepreneurship.

As the business guru Peter F Drucker claimed some two decades ago: "Innovation is the specific instrument of entrepreneurship ... the act that endows resources with a new capacity to create wealth" (Drucker, 1985). In practice, entrepreneurship and innovation are very closely correlated, however the exact nature of the relationship remains very hard to identify (Offerle, 2006). However, one must note that "for most of industrial history, small firms have been responsible for the bulk of breakthrough products" (The Economist, 2004). However, defining innovation is very difficult and it has given rise to a wealth of academic literature (Edwards, 2004) and at times it does not constitute the micro entrepreneur's first priority (Offerle, 2006).

For the purpose of this paper, innovation will be defined as "the successful exploitation of new ideas" (DTI-UK, 2003). However, it must be borne in mind that having a bright idea is not sufficient. An inventor does not become an innovator until he/she has managed to turn his/her idea into something new which will bring extra value to the consumer of his/her original idea (Offerle, 2006). So it is essential that one differentiates between invention and innovation. Invention is the manifestation of an idea. Innovation is the commercial application and successful exploitation of the idea. (Business Link, 2005). Moreover, for the purpose of this study, the notion of innovation will be extended to refer to both processes and/or products/services. Innovations can be anything that introduces the inventions of new products that change the marketplace or even create a new marketplace. Some such innovations may even replace current innovations to become the preferred product or process.

Defining Micro, Small and Medium-sized Enterprises

In 1996, the European Commission adopted a recommendation establishing the first common definition of small and medium-sized enterprises in the EU (Commission Recommendation 96/280/EC). This definition was then replaced by the Commission Recommendation concerning the definition of micro, small and medium-sized enterprises of 6 May 2002 (Commission Recommendation 2003/361/EC) which entered into force on 1 January 2005 and is now mandatory for national state aid schemes and community programmes. SMEs face particular difficulties which the EU and national legislation try to address by granting them various advantages. The application of a common definition by the Commission, Member States, the EIB (European Investment Bank) and the EIF (European Investment Fund) ensures consistency and effectiveness of those policies targeting SMEs and, therefore, limits the risk of distortions of competition in the Single Market.

By virtue of this Recommendation, in all the Member States, enterprises qualify as micro, small and medium-sized enterprises (SMEs) if they fulfill the criteria laid down in the Recommendation which are summarised in Table 3.1 below. In addition to the staff headcount ceiling, an enterprise qualifies as an SME, if it meets either the turnover ceiling or the balance sheet ceiling, but not necessarily both.

TABLE 3.1 – Defining Size of Enterprise

Enterprise category	Headcount	Turnover	or	Balance sheet total
medium-sized	< 250	≤ € 50 million		≤ € 43 million
Small	< 50	≤ € 10 million		≤ € 10 million
Micro	< 10	≤ € 2 million		≤ € 2 million

Source: Commission Recommendation 2003/361/EC of 6 May 2003 concerning definition of micro, small and medium-sized enterprises. European Commission, 2003

The Contribution of Micro and Small Enterprises to the Economy

Micro, small and medium-sized enterprises (SMEs) remain the backbone of the European Union economy as they are a major source of entrepreneurial skills, innovation and employment. Given that 99.8% of all enterprises in the EU are SMEs, a ratio that has been fairly stable over the past years, the typical EU's enterprise is an SME, or more specifically a micro-enterprise with less than 10 employees. In 2010, 19.2 million micro-enterprises operated in the EU, comprising 92% of all European enterprises. This is clearly a marked contrast when compared with the number of large enterprises in the EU, accounting for only 0.2%. (European Commission, DG Enterprise, 2011).

The essential role of micro and small businesses in boosting the overall economic growth of a country is being increasingly acknowledged: “a vibrant small business sector creates wealth and employment, generates competitive pressure that drives innovative activity and improves the range, quality and prices of goods and services for consumers”. (Financial Times, 2004).

Reaching Out To Micro and Small Business Entrepreneurs

Challenges Faced by SMEs

Micro, small and medium-sized enterprises comprise all types of firms ranging from one-person businesses to co-operatives. Whilst some enterprises offer very traditional services or craft products, many others are fast-growing high-tech companies. Despite these differences, European micro, small and medium-sized enterprises share many challenges.

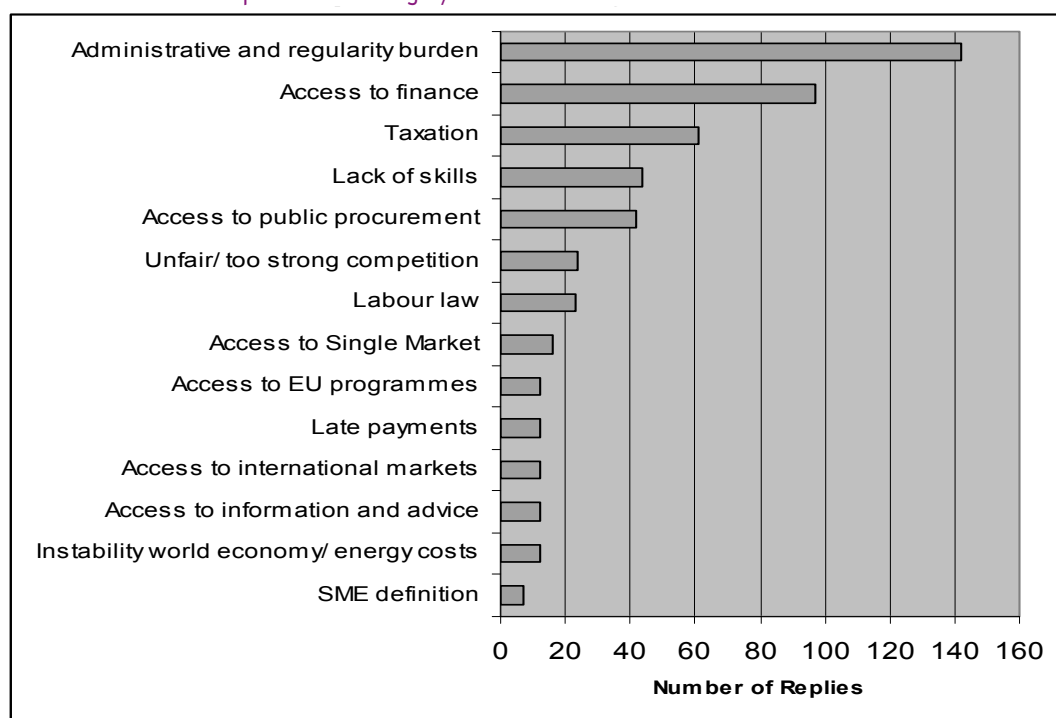
Figure 3.1 illustrates the most important challenges / problems EU SMEs are facing (European Commission, 2008 – Report on the Results of the Open Consultation on a Small Business Act for Europe).

The two salient challenges / problems facing most micro, small and medium-sized enterprises in Europe are ‘administrative and regulatory burden’ and ‘gaining access to appropriate finance’. The cost of administrative and regulatory procedures for a small company can be up to ten times more than for a large company making this burden disproportionately heavy for small business. Moreover, ‘access to appropriate finance’ ranked a close second problem faced by European SMEs. Investors and banks often shy away from financing start-ups or young SMEs due to the risks involved. Moreover, entrepreneurs sometimes have limited understanding of investors’ or banks’ concerns, which makes it harder for them to find the financial backing they need.

A new “Small Business Act” (SBA) for Europe

In March 2008, the European Council expressed strong support for an initiative to further strengthen micro, small and medium-sized enterprises’ (SMEs) sustainable growth and competitiveness, by way of the “Small Business Act” (SBA) for Europe. At the heart of this SBA is the conviction that achieving the best possible framework conditions for SMEs depends first and foremost on society’s recognition of entrepreneurs. The general climate in society should lead

FIGURE 3.1 – Most Important Challenges/ Problems EU SMEs Face



SOURCE: Report on the Results of the Open Consultation on a Small Business Act for Europe. European Commission, 2008

individuals to consider the option of starting their own business as attractive, and acknowledge that SMEs contribute substantially to employment growth and economic prosperity ... the “Think Small First” principle. (European Commission, 2008)

This is why the “Small Business Act” aims to improve the overall policy approach to entrepreneurship, to irreversibly anchor the “Think Small First” principle in policy-making from regulation to public service, and to promote SMEs’ growth by helping them tackle the remaining problems which hamper their development. The “Small Business Act” aims at developing a comprehensive policy framework for the EU and its Member States through a set of 10 principles. These 10 principles are essential to (a) bring added value to at EU level, (b) create a level playing field for SMEs and (c) improve the legal and administrative environment throughout the EU. (European Commission, 2008).

These 10 principles comprise:

- Entrepreneurship: Create an environment in which entrepreneurs and family businesses can thrive and entrepreneurship is rewarded.
- Second Chance: Ensure that honest entrepreneurs who have faced bankruptcy quickly get a second chance.
- Think Small First: Design rules according to the “Think Small First” principle
- Responsive Administration: Make public administrations responsive to SMEs’ needs
- Public Procurement & State Aid: Adapt public policy tools to SME needs: facilitate SMEs’ participation in public procurement and better use State Aid possibilities for SMEs.
- Finance: Facilitate SMEs’ access to finance and develop a legal and business environment supportive to timely payments in commercial transactions.
- Single Market: Help SMEs to benefit more from the opportunities offered by the Single Market
- Skills & Innovation: Promote the upgrading of skills in SMEs and all forms of innovation
- Environment: Enable SMEs to turn environmental challenges into opportunities
- Internationalisation: Encourage and support SMEs to benefit from the growth of markets.

Malta's Small Business Bill is currently being discussed in Parliament.

Availability of Micro-credits and Micro-Loans

In the past, surveys have shown that new entrepreneurs often find it difficult to borrow small amounts of money because many banks see micro-credit, in particular micro-loans to start-ups, as a high-risk, low-return activity where overhead costs are high in relation to the amount lent. (European Commission, 2010).

In November 2007, the European Commission launched the "European initiative for the development of micro-credit in support of growth and employment", which is currently being implemented by the Directorate-General for Regional Policy. This initiative focuses on unemployed or inactive people who want to go into self-employment but, for various reasons, do not have access to traditional banking services. The initiative sets up a framework which is focused on four main areas, namely, (a) the legal and institutional environment in the Member States; (b) further changing the climate in favour of entrepreneurship; (c) promoting the spread of best practices, including training; and (d) providing additional financial capital for micro-credit institutions. (European Commission, 2010).

Business Support Services offered by Local Government

The UK Scenario

Although the small and medium-sized enterprises in the UK that are familiar with Government services, appear fairly satisfied, only a small majority of them turn to Government business support. At any rate, the smaller the firm, the less frequent the call for Government help. In UK, it appears that a significant number of small firms do not use Government business support services simply because they do not sense the need for them (Offerle, 2005) Moreover, it appears that the UK Government has acknowledged the shortcomings of the services it offers to its micro- and small business community. Many micro and small business enterprises in UK see Government business support services as fragmented, confusing and difficult to access and not particularly customer focused. (DTI, 2004).

Moreover, micro firms need time and money, the two assets these enterprises are probably the shortest of. The blame may be put on the UK Government for not showing enough initiative to meet the specific needs of micro enterprises. Micro firms, especially family businesses, are usually too small to afford to employ personnel to face up to the growing constraints imposed on them by administrative tasks and strict deadlines with hefty penalties/ fines if such deadlines are not adhered to. (Offerle, 2005).

The Malta Scenario

In 2007, the Malta Enterprise Act underwent a revision to include a new range of incentives in line with the current EU State Aid policies. The remit of Malta Enterprise included that of articulating incentives to promote the growth and sustainability of the local economy through SMEs. (Camilleri, 2008)

The range of incentives which Malta Enterprise offers to micro, small and medium-sized enterprises operating in Malta comprise:

- The Malta Enterprise Act Investment Aid is open to all manufacturing activities and sub-contractor sectors to which local manufacturing SMEs may benefit. Under the previous 'Business Promotion Act (BPA), investment aid was restricted to the target sectors involved in export.

- The Malta Enterprise Act also established the principle of positive discrimination towards SMEs by offering higher “Intensity Levels”. Intensity levels are the percentage of assistance that each member state can give. The intensity levels awarded to SMEs in Malta are higher than large companies, also operating in Malta.
- The Act also allows for incentives for manufacturing SMEs to promote the sales of their locally manufactured goods abroad, particularly in the EU market.
- Malta Enterprise facilitates and houses the setting up of promising micro enterprises at its Kordin Business Incubation Centre.
- SMEs engaged in manufacturing sectors are supported with loan guarantees, soft loans and loan interest subsidies.
- Malta Enterprise offers various support measures for the innovation and competitiveness of SMEs and also offers assistance related to a number of EU programmes and projects.
- ETC offers a range of a wide ranging of training schemes to which SMEs are also eligible.

Exploring Male and Female Entrepreneurship Potential

Exploiting Untapped Entrepreneurship Potential In Women

The general thrust of Government policy of any country is to segment the business community into as many sub-groups with common interests as possible. In a sense, it is akin to the EU subsidiarity principle (Offerle, 2006). Entrepreneurship potential in women needs to be better exploited. In Europe, there is a continuing gender gap in terms of entrepreneurship, which translates into fewer women entrepreneurs. (European Commission, 2008).

It is interesting to note that in the UK, female entrepreneurs / owners of micro and small businesses, may still be classified as a minority in need of support (Offerle, 2006). Although around 26% of all self-employed persons are female in the UK, they are still the largest under-represented group in terms of business enterprise (SBS, 2004). The UK Government made a significant effort to encourage the development of female entrepreneurship (BCC, 2004) which may prove crucial since there are indications that female businesses in UK are more innovative than male businesses. Female entrepreneurs are more likely to use new technology and to be providing a product or service that is new to the market. (DTI, UK, 2005).

Assessing Entrepreneurial Motivations between men and women

It is interesting to assess what motivates entrepreneurs to start their own business. In a study (Cariand & Carland, 1991) among male/female entrepreneurs and male/female (employed) managers, the results clearly showed a marked and definitive difference between preference for innovation, propensity for risk-taking and the need for achievement between entrepreneurs and managers. Moreover, both male and female entrepreneurs showed stronger personality traits than their management counterparts.

However, do entrepreneurial motivations differ between male and female entrepreneurs? In a study of women’s entrepreneurial motivation, Hisrich and Brush (1985) explored the reasons why women business-owners started their own business. Most frequently cited were “push” factors or frustration and boredom in their previous jobs; followed by interest in the business, with “pull” factors such as autonomy a distant third. Moreover, in another recent study conducted with aspiring male and female entrepreneurs, the results support previous studies in that women are less concerned with making money and often choose business proprietorship as a result of career dissatisfaction. They also see entrepreneurship as a means of meeting simultaneously their own career needs and the needs of their children (Cromie, 2007)

A number of studies were conducted to examine the reasons why men initiate ventures (Shane, Kolvareid and Westhead, 1991, Dubini 1988, Scheinberg and MacMillian 1988) These studies found that men start their businesses primarily as a result of “pull” factors, such as the opportunity to work independently, to have greater control over one’s work and to earn more money. There is a lesser influence from “push” factors, such as limited advancement opportunities, job frustration and avoiding an unreasonable boss or unsafe working conditions.

Thus “push” factors seem to be a more important influence for women than for men (Buttner, Moore, 1997).

Assessing Personality Styles of Male and Female Entrepreneurs

A number of studies have been conducted on assessing the personality (psychological) traits characterising male and female entrepreneurs. One interesting study (Envick, Langford, 2003) assessed the personality traits of male and female entrepreneurs using the ‘Big-Five Personality Model’ (Goldberg 1990, Goldberg 1992). The five factors comprise ‘adjustment’ which determines confidence versus instability; ‘sociability’ which measures extraversion versus introversion. The third personality factor is ‘conscientiousness’ which determines impulsiveness versus cautiousness and the fourth factor is ‘agreeableness’ which measures team-orientation versus self-interest. The fifth factor is ‘intellectual openness’ which involves practicality versus originality. The research findings indicated that female entrepreneurs are significantly more open than their male counterparts. They are more adjusted, more social and agreeable but not to a significant degree. On the other hand, the results showed that male entrepreneurs are significantly more conscientious than female entrepreneurs, meaning that male entrepreneurs were more cautious and less impulsive than females. The authors of this study (Envick, Langford) claim that this finding “is a mystery” for them since the only explanation in the literature is that both male and female groups that score high on adjustment also obtain high scores on conscientiousness (Pullkkinen, 1996). Their study did not indicate this. They conclude their report by indicating “Perhaps, this finding is unique to entrepreneurs”. (Envick, Langford, 2003).

Distinguishing Business characteristics of SMEs run by men and women

An interesting nationwide study conducted among male-run and female-run SMEs in the UK showed that female businesses are generally smaller than their male counterparts, they have a narrower product range and are usually sole proprietorships. Female-run businesses tend to have domestic customers and rely more than male businesses on part-time personnel (Mukhtar, 1998)

Comparing the Performance of Male- and Female-Controlled Businesses

A study conducted in the US (Kepler & Shane, 2007) aimed at researching whether there is a performance difference between male- and female-owned ventures. The results showed that while gender was shown not to affect new venture performance when preferences, motivation and expectations were controlled, the differences observed among men’s and women’s new business ventures included the following:

- Men had more business experience prior to opening the business and higher expectations.
- Women entrepreneurs had a larger average household size.
- The educational backgrounds of male and female entrepreneurs were similar.
- Women were less likely than men to purchase their business.
- Women were more likely to have positive revenues, but men were more likely to own an employer firm.
- Female owners were more likely to prefer low risk/return businesses.
- Men spent slightly more time on their new ventures than women.
- Male owners were more likely to start a business to make money, had higher expectations for their business and did more research to identify business opportunities.

- Male entrepreneurs were more likely to found technologically intensive businesses, businesses that lose their competitive advantage more quickly and businesses that have a less geographically localised customer base.
- Male owners spent more effort searching for business opportunities than their female counterparts.

An earlier study conducted in Australia (Watson, 2002) aimed at comparing the relative performance of businesses controlled by males with those controlled by females. In assessing performance, the researcher related output measures (total income and profit) to input measures (total assets and owner's equity). The results indicated that female-owned businesses had significantly lower total income and profits compared to male-controlled businesses. However, there were also significantly fewer resources invested in the female-controlled businesses compared to the male-controlled businesses. When business outputs were related to inputs (and after controlling for industry, age of business, and the number of days the business operated), the results indicated that there were no significant differences in the performances of male- and female-controlled businesses. Interestingly, before including the control variables, the study showed that there was evidence to suggest that female-controlled businesses outperformed the male-controlled businesses.

Comparing Assistance Needs of Male and Female Pre-venture Entrepreneurs

A study, over a 24-month period, (Chrisman, Carsrud, DeCastro, Herron, 1990) was conducted among aspiring American male and female entrepreneurs, who received consulting assistance from a state-level Small Business Development Centre (SBDC). These male and female entrepreneurs were assessed in terms of (a) the strategic, administrative and operating assistance they received from SBDC, (b) their evaluation of the value of the consulting services and (c) their propensity to initiate ventures after receiving SBDC assistance. Results showed that male and female entrepreneurs are virtually identical in terms of their assistance needs. Females did not appear to require different types of assistance and the virtually identical ratings of service value among males and females also indicated that both genders were equally satisfied with the assistance received. Taken together, the research findings suggested that females suffer no significant entrepreneurial disadvantages compared to males in terms of 'assistance needs'.

There appears to be scant published recent literature available on the training opportunities and informal support structures (and differences in) being offered to male and female entrepreneurs.

The Business Population in Malta – A Demographic Structure

The Maltese Business Population – by Unit Size

According to NSO's Business Demographics 2002 – 2010 (NSO, 2011), as at 2010, the business population in Malta comprised 64,298 units. 48,796 (76%) of these consisted of sole ownership/partnership, limited liability companies/public companies amounted to 14,528 units (23%) and 'other' units (1%) accounted for 974.

In 2010, the population of micro enterprises (engaging between 0 – 9 employees) stood at 62,389 business units, accounting for a significant 97% of the Malta's total business population, while 1,492 units (2.3%) were small enterprises, employing between 10 – 49 employees. 0.7% of Malta's business population comprising 336 medium-sized enterprises, engaging between 50 – 249 employees and 81 large enterprises, employing 250+ employees. (NSO, 2011).

Self-Employed Persons in Malta

Table 3.2 below illustrates that the total number of self-employed persons (with and without employees) in Malta (including Gozo) amounts to 23,931. Only a mere 13.7 per cent (3,639) of these are female. However, as indicated in the Labour Force Survey Q2/2011, this figure might be under-represented due to the small sample size compiled by NSO.

The Entrepreneur Population in Malta

There are no official NSO statistics on the number of entrepreneurs operating in Malta. This is because the business population demographics, produced by NSO's Business Demographics, comprise 'structure of units' details by 'type of legal organisation', by 'employment size', by 'industry type' (NACE) only. NSO's Labour Force Survey, on the other hand, gives details of the number of self-employed persons operating with and without employee, classified by sex.

Availability of Literature and Research Studies on Entrepreneurship in Malta

To date, no official qualitative and quantitative research studies assessing the situation of local entrepreneurs exists in Malta. Worthy of mention however, is that in November 2000, by virtue of the Act XXI of 2000, The Malta Crafts Council was set up. The Council's aims are focused on the encouragement, promotion and regulation of local crafts, craftspersons and entrepreneurs dealing in Maltese crafts products. The Council also publishes a "Directory of Craftsmen and Entrepreneurs" which comprises the contact details of its 800-count entrepreneur and craftsperson members. (Commerce Division 2007 - Directory of Craftsmen and Entrepreneurs, Malta Crafts Council, Second Edition).

Investigating Entrepreneurship in Malta

In 2006, a qualitative research study (Fsadni, 2006) was conducted among micro and small business entrepreneurs in Malta. The study consisted of two focus group sessions and one-to-one in-depth personal interviews conducted with 72 Maltese and Gozitan entrepreneurs. 18 of the 72 survey respondents were female, however the research findings did not illustrate distinctions among male and female respondents.

The overall objective of this research was to qualitatively compile primary information on local Small Businesses, on the basis of which a 'Base Research Report' on entrepreneurship in Malta was drawn up on behalf of Malta Enterprise.

The objectives of this research study comprised the following: (a) assess the current and prospective state of affairs of entrepreneurship and start-up enterprises in Malta; (b) obtain a better understanding of the entrepreneurial needs & difficulties encountered by Maltese SMEs; (c) collect & analyse the impact of present and past entrepreneurship support measures, initiatives, and incentives and highlight shortcomings of such assistance; (d) assess the effectiveness of Malta based institutions which (either directly or indirectly) play a vital stake in enterprise success & formation; and (e) propose recommendations for such future support measures, initiatives, and incentives.

TABLE 3.2 – No of Self-Employed Persons in Malta (including Gozo)

	Self-employed with employees	Self-employed without employees	Total
Males	6,186	14,106	20,292
Females	1,440	2,199	3,639
Total	7,724	16,477	23,931

Source: NSO, Labour Force Survey: Q2/2011

The following are the salient research findings of this 2006 study, which are still relevant today and concurred with the new 2011 study:

- **Reasons for Setting Up Own Company/Operation**

A significant 31% of the respondents indicate that the reason for setting up their own company/operation was because they wanted to do something on their own and be their 'own boss'; while a close 28% indicated that it was always their objective/dream to set up their own company operation.

- **Most Pressing Needs/Difficulties & Obstacles/Problems Faced In The First 12 Months of Operation**

55% of the problems/limitations faced by the respondents, in their first 12 months of operation, were of an 'internal' nature, ie. limitations/ difficulties which were inherent to or emanating from their operation and on which they had control over; while the remaining 45% of the obstacles/problems encountered by these entrepreneurs emanated from Malta's 'external' environment.

The findings clearly show that the 2 most pressing external difficulties/obstacles encountered by these entrepreneurs were [a] 'finding the first clients/securing the first orders,' which accounted for 34% [of first mentions] and [b] 'loads of red tape/bureaucracy from Government departments/authorities' which accounted for 19% (of first mentions).

The findings clearly show that the most pressing internal limitation/difficulty encountered by these entrepreneurs was 'financial difficulties/limitations': a staggering 63% (of first mentions).

- **The Attractiveness of Malta's External Environment Towards The Setting Up of Small Businesses/Operations**

53% of all the entrepreneur-respondents indicated that Malta's external environment did encourage them to set up their own company/operation, however an equally high 45% of the respondents claimed that it was not. What is also interesting to note is that 8 of the 15 'start-up' respondents (ie. have/are set/setting up their small business in 2005-2006) indicated that they do not find Malta's existing external environment encouraging enough for them to set up a business.

The major reasons underlying 32 'experienced' entrepreneur-respondents' replies to finding Malta's external environment attractive to setting up a small business included: 'the healthy economic situation of the country,' which accounted for 11% (of the first mentions of all 'positive' replies). The main reasons underlying the 6 'start-up' entrepreneur-respondents' positive replies were varied.

The main reasons underlying the 24 'experienced' entrepreneur-respondents' replies to finding Malta's external environment unattractive to setting up a small business included 'not enough focus/attention from Government to promote/encourage individuals to set up their own company/operation' accounting for a significant 22% (of all 'negative' first mentions) and 'the adverse economic situation of the country' which accounted for 13% (of all 'negative' first mentions).

The 8 'start-up' entrepreneur-respondents observed that the main reasons for their 'negative' replies included: 'the exorbitant taxes and NI contributions to be paid by Maltese entrepreneurs' which accounted for 6% (of all 'negative' first mentions).

- **The Maltese Entrepreneur's Current Needs & Difficulties**

62% of the problems/limitations currently faced by the entrepreneur-respondents are of an 'external' nature, ie. difficulties/ obstacles emanating from Malta's external environment and on which the entrepreneurs have no control on. The remaining 38% of the limitations/difficulties currently faced by these entrepreneurs today are those inherent to their own company/operation, ie. emanating from their 'internal' environment.

The findings clearly show that the two most pressing difficulties/obstacles currently faced by the 'experienced' entrepreneurs are (a) 'finding new clients/securing orders due to fierce competition' which accounts for a significant 26% (of all 'external' first mentions) and (b) 'exorbitant taxes and NI contributions to be paid by small businesses' which accounts for 11% (of all 'external' first mentions).

- **A Would-be Entrepreneur's Start-Up Prospects In Malta Today**
68% of the 'experienced' entrepreneur-respondents observed that they do not think Malta's external environment today is conducive to, and encouraging for, an individual to set up his/her own business/operation. A low 28% of the respondents observed that it is, while 4% indicated a 'don't know' answer.
- **Strategy To Be Adopted By Malta Government Vis-à-vis Entrepreneur Assistance**
The entrepreneur-respondents proposed the following recommendations for Government's small business assistance strategy:
 - More focus/attention from Government/public institutions to small businesses
 - Offer more financing assistance
 - Reduce red tape/bureaucracy by Govt/public institutions
 - Better promotion of incentives/schemes/initiatives for small businesses.
- **Assistance/Support Schemes/Incentives To Be Offered By Public Institutions**
The entrepreneur-respondents recommended the following specific support schemes/incentives to be offered by Malta-based public institutions/organisations:
 - More financial assistance
 - More training services
 - Provide factory space
 - More marketing & management assistance
 - More consultancy services – various
 - Reduce red tape/bureaucracy.

Conclusion – The Need for an Empirical Investigation into the Distinctions Between Male and Female Entrepreneurship in Malta

In the light of the above review of available literature on the subject, it is evident that there is an urgent need to conduct an empirical investigation into the distinctions between male and female entrepreneurship in Malta as to their respective initial motivation factors that encouraged them to take up entrepreneurship, the challenges and problems they face, their needs and expectations, the support systems they require vis-à-vis training, self-employment, business creation, maintaining a work-life balance, etc. This research study will be delving further into these areas by way of a thorough qualitative and quantitative primary research and will attempt to come up with recommendations on same.

3.2.2 Vulnerable Employment

Definition of Vulnerable Employment

The ICSE (International Classification by Status in Employment) (ICSE,1993) defines six different types of employment statuses, namely:

- Wage and salary workers, also known as employees.
- Self-employed workers with employees, also known as employers.
- Self-employed workers without employees, also known as own-account workers.
- Members of producers' co-operatives.
- Contributing family workers, also known as unpaid family workers.
- Workers not classifiable by status.

The three underlying criteria used by ICSE to define the above status groups are (a) the types of economic risks that these employment statuses face in their work; (b) the strength of institutional attachment between the person and the job; and (c) the type of authority over establishments and other workers that the job-holder has, or will have, as an explicit or implicit result of the employment contract. (ICSE Stats, ILO, 2009).

The ILO (International Labour Organisation) considers status (iii) “own-account workers” and status (v) “contributing family workers” as “vulnerable employment”. Much regard has been, and is still being given, to these two statuses by the ILO in that it considers “the proportion of own-account and contributing family workers in total employment”, ie. “vulnerable employment rate” as one of the four salient, new economic indicators towards attaining the new MDG (Millennium Development Goals) Target 1B, that of “Achieving full and productive employment and decent work for all, including women and young people”. (Guide to New MDGs, ILO, 2009). In fact, this new economic indicator, together with three others, namely, growth rate of labour productivity (GDP per person employed); employment-to-population ratio and proportion of employed people living below the poverty line, are an essential contribution to monitoring the ‘Decent Work Agenda’, as recommended by the 2008 ILO Declaration on Social Justice for a Fair Globalisation (Declaration of Social Justice, ILO, 2008).

The ‘vulnerable employment rate’ indicator is, in fact, a measure of what are deemed to be the more vulnerable statuses of employment, namely: (a) own-account workers and (b) contributing family workers (ILO, 2009). The vulnerable employment rate is calculated as a sum of own-account and contributing family workers as a proportion of total employment, i.e.:

Vulnerable employment rate = [(number of own-account workers + no of contributing family workers) / total employment] x 100 (Guide to New MDG’s.ILO,2009).

The 1993 ICSE defines “own-account workers” as those workers who, working on their own account or with one or more partners, hold the type of jobs defined as “self-employment jobs” (i.e. jobs where the remuneration is directly dependent upon the profits derived from the goods and services produced), and have not engaged on a continuous basis any employees to work for them. This International Classification also defines “contributing family workers” as those workers who hold “self-employment jobs” as own-account workers in a market-oriented establishment operated by a related person living in the same household (ICSE,1993).

Vulnerable employment is a newly defined measure of persons who are employed under relatively precarious circumstances as indicated by the status of employment. Because contributing family workers and own-account workers are less likely to have formal work arrangements, access to benefits or social protection programmes and are more “at risk” to economic cycles, these are the statuses categorised as “vulnerable” (Guide to, ILO, 2009).

According to the ILO, this indicator is highly gender-sensitive since, historically, contributing family work is a status that is dominated by women. There is also a connection between vulnerable employment and poverty: if the proportion of vulnerable workers is sizeable, it may be an indication of wide-spread poverty. The connection arises because workers in the vulnerable statuses lack the social protection and safety nets to guard against times of low economic demand and often are incapable of generating sufficient savings for themselves and their families to offset these times (Guide to, ILO, 2009).

However, the ILO cautions that this indicator is not without its limitations, as some wage and salaried workers might also carry high economic risk and some own-account workers might be quite well off and not vulnerable at all. But, despite the limitations, vulnerable employment is especially relevant for the less developed economies and regions, and the fact that a strong correlation has been established between high poverty rates for a region and high shares in vulnerable employment does substantiate the weight of the new indicator to measure progress towards the goal of decent employment for all.

Moreover, the ILO also observes that when using this indicator on status in employment to assess vulnerable employment, one has to also bear in mind that there are often differences in definitions, as well as in coverage, across countries and for different years, resulting from variations in information sources methodologies that make comparisons difficult (Guide to, ILO, 2009).

Vulnerable Employment Today - A Global Perspective

The collapse of the American investment bank, Lehman Brothers Holdings Inc, in 15 September 2008 triggered a paralysis in the global financial system that transitioned into a global economic and jobs crisis that plagued the world through 2009. The crisis spread rapidly across the globe, crippling economies, reducing enterprise capacities, and forcing millions of people out of work. Moreover, many workers have fallen into more vulnerable forms of employment which, in turn, has worsened decent work deficits, precarious employment situations have swollen and the ranks of the working poor have increased. Before the 2009 economic crisis, the share of vulnerable employment was on a downward trend in all regions, decreasing globally by 3.9 percentage points between 1998 and 2008. Between 2007 and 2008, the global number of workers in vulnerable employment may also have decreased for the first time, by around 10.5 million people, or 1.1 percentage points, to just below half of all workers (49.5%) (Global Employment Trends January 2010, ILO 2010).

This positive trend was broken due to the impact of the global economic crisis. In previous editions of the Global Employment Trends (GET), there was insufficient data to generate a 2009 global vulnerable employment, so three scenarios were produced by ILO to illustrate how vulnerable employment would be affected by the 2009 crisis (Trends Econometric Models, October 2009, ILO 2010). In the first scenario, the vulnerable employment rate was projected based on long-term trends. In the second scenario, the projection was made on the basis of the elasticity of the vulnerable employment rate of the GDP growth rate observed in the year with the largest year-on-year drop in GDP on record. The third scenario applied the largest year-on-year increase in the vulnerable employment rate on record to each country's unemployment rate. On the basis of these three scenarios, the Global Employment Trends 2010 report projected a global vulnerable employment rate of 49.4% (scenario 1) to 52.8%, equivalent to between 1.48 and 1.59 billion workers worldwide. The report also noted that the most optimistic scenario was unlikely to be realised (Global Employment Trends January 2010, ILO 2010).

On the basis of available data (Trends Econometric Models, October 2010, ILO 2011), the current estimate of the number of workers in vulnerable employment in 2009 is 1.53 billion, an increase of more than 146 million since 1999. This corresponds to a global vulnerable employment rate of 50.1%, i.e. between scenarios 1 and 2 of the Global Employment Trends 2010 report.

The vulnerable employment rate remained roughly flat between 2008 and 2009, versus a steady and substantial average decline in the years preceding the crisis. Increases were observed in the vulnerable employment rate in three regions in 2009: Latin America and the Caribbean, North Africa and Sub-Saharan Africa. The highest shares of vulnerable employment are in South Asia (78% of total employment in 2009), Sub-Saharan Africa (75.8%) and South-East Asia and the Pacific (61.8%). In Developed Economies and European Union, vulnerable employment accounts for 9.7% of total employment in 2009; the vulnerable employment among males stands at 10.8% and of females at 8.4%. Table 3.3 illustrates "Vulnerable employment shares by Sex, World and Regions (%)" between 1999–2009 (Global Employment Trends, ILO, 2011).

TABLE 3.3 – Vulnerable Employment Shares by Sex, World and Regions (%)

BOTH SEXES	1998	1999	2000	2005	2006	2007	2008	2009
World	53.7	53.5	53.3	51.9	51.4	51.0	50.2	50.1
Developed Economies and European Union	11.3	11.1	10.8	10.3	10.0	9.9	9.7	9.7
Central and South-Eastern Europe (Non-EU) & CIS	24.1	26.7	25.6	22.8	21.9	20.7	20.4	20.0
East Asia	61.4	60.2	59.1	55.8	55.2	54.5	52.2	50.8
South-East and the Pacific	63.8	66.2	65.5	62.6	62.3	62.0	62.5	61.8
South Asia	81.9	81.1	82.1	80.5	80.2	79.9	78.9	78.5
Latin America and the Caribbean	35.7	36.1	35.8	33.8	32.7	32.3	31.8	32.2
Middle East	36.8	36.0	35.7	33.9	33.7	33.3	32.9	32.7
North Africa	43.7	42.1	42.4	42.6	41.1	41.2	340.2	40.4
Sub-Saharan Africa	80.5	79.9	79.5	77.1	76.6	76.0	75.3	75.8
MALES	1998	1999	2000	2005	2006	2007	2008	2009
World	52.0	51.8	51.8	50.5	50.0	49.5	48.9	48.9
Developed Economies and European Union	11.8	11.7	11.4	11.3	11.0	10.9	10.7	10.8
Central and South-Eastern Europe (Non-EU) & CIS	24.7	26.7	25.8	23.3	22.4	20.9	20.6	20.2
East Asia	56.7	55.7	54.7	51.9	51.3	50.6	48.9	47.8
South-East and the Pacific	60.4	62.5	61.8	59.6	59.3	58.7	59.7	58.9
South Asia	79.0	78.1	79.9	78.0	77.5	77.2	76.2	75.8
Latin America and the Caribbean	35.0	35.4	38.3	33.5	32.6	31.8	31.3	31.6
Middle East	33.6	32.4	31.8	30.2	30.1	29.8	29.8	29.6
North Africa	40.1	38.7	38.2	37.0	35.4	35.1	34.1	34.9
Sub-Saharan Africa	75.5	74.5	74.0	70.1	69.6	69.2	68.5	69.5
FEMALES	1998	1999	2000	2005	2006	2007	2008	2009
World	56.3	56.1	55.5	54.0	53.5	53.2	52.1	51.8
Developed Economies and European Union	10.7	10.3	10.1	9.1	8.8	8.6	8.4	8.4
Central and South-Eastern Europe (Non-EU) & CIS	23.4	26.7	25.4	22.1	21.3	20.4	20.2	19.8
East Asia	67.1	65.7	64.4	60.6	59.9	59.2	56.2	54.6
South-East and the Pacific	68.6	71.3	70.6	67.0	66.5	66.6	66.4	65.7
South Asia	89.2	88.5	87.6	86.5	86.3	86.1	85.0	84.5
Latin America and the Caribbean	37.0	37.3	36.5	34.3	33.0	33.0	32.6	33.2
Middle East	49.9	50.8	51.6	48.0	46.8	46.5	44.2	43.7
North Africa	55.4	52.9	56.0	59.7	58.3	59.3	58.2	56.7
Sub-Saharan Africa	87.3	87.1	86.9	86.2	85.6	84.9	84.0	84.0

SOURCES: Trends Econometric Models, October 2010, ILO, Global Employment Trends, ILO, 2011

Gender Inequality in Sectoral Employment and Vulnerable Employment

The publication 'Global Employment Trends for Women' issued by ILO in 2009 (Global Trends – Women, ILO, 2009) gives some significant indicators of the situation of women in labour markets around the world and the extent of vulnerable employment hitting women in all the five continents. This report reconfirms that gender inequality remains as issue within labour markets globally. Women suffer multiple disadvantages in terms of access to labour markets, and often to participation rates and unemployment rates are a persistent feature of global labour markets. In 2008, an estimated 6.3% of the world's female labour force was not working but looking for work, up from 6.0% in 2007, while the corresponding rate for males was 5.9% in 2008, up from 5.5% in 2007 (Global Trends – Women, ILO, 2009).

Women also face constraints in terms of sectors of economic activity in which they would like to work and working conditions to which they aspire. Women are also often in a disadvantaged position in terms of the share of vulnerable employment (i.e. unpaid family workers and own-account workers) in total employment. These workers are most likely to be characterized by insecure employment, low earnings and low productivity. Moreover, those women who are able to secure the relative comfort of wage and salaried employment are often not receiving the same remuneration as their male counterparts. (Global Trends – Women, ILO, 2009). Given the constraints women are facing, promoting gender equality and empowering women is not only an important goal of the Millennium Declaration in itself, it is also pivotal to achieving the new target on full and productive employment and decent work for all, and virtually all remaining goals and targets (Guide to, ILO, 2009).

Out of the 3.0 billion people that were employed around the world in 2008, 1.2 billion are women (40.4%). Only a small proportion of employed women are working in industry (18.3% in 2008, as compared to 26.6% of men); the larger majority are in agriculture and, increasingly, in the services sector. The services sector accounted for 46.3% of all female employment in 2008, as compared to 41.2% of male employment (Trends Econometric Models 2009, Key Indicators 2007, ILO, 2009)

As evidenced in the world statistics of the vulnerable employment shares by sex and regions indicated in Figure IV above, (Trends Econometric Models, October 2009, ILO, 2009) apart from the differences in sectoral employment between men and women, there are important differences in working conditions. At a global level, the share of vulnerable employment in total female employment was 52.7% in 2007, as compared to 49.2% for men, which represents a decline of 0.6 percentage points over the previous year for both men and women. The move away from vulnerable employment into wage and salaried work can be a major step towards economic freedom and self-determination for many women. Economic independence or at least co-determination in resource distribution within the family is highest when women earn wages and salaries or are employers, lower when they are own-account workers and lowest when they are contributing family workers. The share of women in wage and salaried work grew from 41.8% in 1997 to 45.5% in 2007, but the status group of female own-account workers saw a stronger increase. *Vide* Table 3.4 below (Trends Economic Models, January 2009, ILO 2009)

Vulnerable Employment in Malta

The objective of this Project is to explore and increase the knowledge and reality of vulnerable workers in three specific industries, operating in Malta, namely, the tourist industry, the cleaning industry and the language schools. To date, no official 'vulnerable employment' figures or profiles of 'vulnerable workers' are comprised in NSO's Labour Force Survey (NSO, 2011). This project attempts to compile profiles of vulnerable workers engaged in these three industries.

TABLE 3.4 – Distribution of female status in Employment, 2007
(Percentage Point Change from 1997 in brackets)

Female Employment Status	% (& point change from '97)
Wage & Salaried Workers	46% (+3.7)
Own-Account Workers	28% (+5.4)
Contributing Family Workers	24% (-9.3)
Employers	2% (+0.3)

Source: Trends Economic Models, January 2009, ILO 2009.

3.3 Research Methodology

3.3.1 Research Methodology

In order to achieve the research objectives of Activities I and II, set out in Section 3.1 above, the research methodology adopted for these Activities comprised the following:

- **A review** of recent international and local literature and official international and national surveys conducted by recognised statistics bodies, i.e. Eurostat, European Union, National Statistics Office Malta, Employment & Training Corporation Malta, etc.
- **A qualitative research exercise** involving a three-tier research study. The object of this thorough qualitative research phase was to obtain an ‘in-depth’ understanding of the perceptions and opinions of male and female entrepreneurs, self-employed individuals and vulnerable workers in Malta and Gozo and to also assess and explore their work situation. The qualitative stage also served as a platform which provided the context for the quantitative studies and insights on the salient issues and research areas that needed to be included in the subsequent quantitative stage. It is worthy of mention that this qualitative research phase addressed the research objectives of Activity I and Activity II. The three tiers comprised:
 - **Tier One:** one-to-one personal interviews with 20 key stakeholders (Senior government officials; representatives from women associations, employers and employer association officials, trade union and employees’ representatives; non-governmental organisations).
 - **Tier Two:** one-to-one personal interviews with 19 male and female entrepreneurs and self-employed individuals operating in Malta and Gozo. These one-to-one personal interviews were conducted with:
 - 5 male entrepreneurs, two with employees and two without employees. 3 of these entrepreneurs operate in Malta and 2 in Gozo.
 - 5 female entrepreneurs, two with employees and two without employees. 3 of these entrepreneurs operate in Malta and 2 in Gozo.
 - 3 male or female entrepreneurs, operating in the tourist industry.
 - 3 male or female entrepreneurs, operating in the cleaning industry.
 - 3 male or female entrepreneurs, operating in language schools.
 The perceptions and opinions of these stakeholders and entrepreneur respondents were examined on the following research areas:
 - Major Differences in Initial Motivation Factors – Male vs Female
 - Business Sectors engaged in – Male vs Female
 - Salient Challenges and Problems faced
 - Services and Support Structures to assist Local Entrepreneurs
 - Services and Support Structures to assist Potential/Would-Be Entrepreneurs.
 - **Tier Three:** 6 focus group (FG) sessions were held, composed of:
 - 4 focus group sessions with Maltese self-employed/ contract workers hailing from the Tourist, Cleaning and Language School Industries
 - 2 focus group sessions with Gozitan self-employed/ contract workers hailing from the three afore-mentioned Industries.

The choice of participants for the FG sessions was based on pre-established FG respondent profiles in order to invite a balanced mix of participants, this choice resulting in contrasting perspectives and opinions during the discussion. Respondents' ages varied from 18 - 60 years, status being single or married/separated, with participants being either currently in employment or having worked in the Tourist, Cleaning, or Language School Industries in the recent past. The designations of workers varied from blue-collar to managerial, with respondents having either a definite or indefinite contract; being self-employed; and being engaged either on full-time, part-time, seasonally or during weekends.

The opinions and views of the stakeholders and Maltese and Gozitan self-employed/ contract workers hailing from the Tourist, Cleaning, and Language School Industries were sought on the following research areas:

- Profiles of Persons employed in the Tourist/ Cleaning/ Language School Industries.
 - Conditions rendering Jobs 'Vulnerable'.
 - Differences between Grades and Positions within the Tourist/ Cleaning/ Language School Industries.
 - Recommendations on Improved Working Conditions and Reduced Vulnerability.
- **A quantitative research exercise** was then conducted. This Phase consisted of two distinct quantitative research studies; one conducted with 'entrepreneur' respondents and one with persons, characterised as 'vulnerable employees'.
- **The 'Entrepreneur' Research Study:** A quantitative research study with at least 600 (602 actually conducted) male and female entrepreneurs and self-employed persons hailing from Malta and Gozo was conducted to understand the salient reasons for making such a choice in their lives and to look into their expectations and the challenges/ difficulties they encounter. This 600-count frame ensured statistically significant findings at a confidence level of 95% at a confidence interval of +/-4. The research approach adopted was by way of a 30-minute face-to-face interview. The 602-count sample frame comprised male and female entrepreneur respondents. 82% (495 respondents) were male and 18% (107 respondents) were female. Some 90% (545 respondents) were Maltese entrepreneurs while the remaining 9% (57 respondents) were Gozitans. A mix of entrepreneur respondents with existing (or past) caring responsibilities and with no caring responsibilities was also obtained.
 - **The 'Vulnerable Employees' Research Study:** Yet another quantitative research study was conducted with at least 600 (602 actually conducted) male and female individuals, whose existing conditions of employment render them 'vulnerable workers. Once again, this 600-count frame ensures statistically significant findings at a confidence level of 95% at a confidence interval of +/-4. This survey focused on researching the situation of vulnerable workers hailing from three industries, namely, the Tourism industry (316 respondents), the Cleaning industry (208 respondents) and the Language Schools industry (78 respondents). 94% (564 respondents) of the survey respondents were Maltese while the remaining 6% (35 respondents) were foreigners. A total of 462 respondents (77%) hailed from Malta, while the remaining 140 respondents (23%) were Gozitans.

Based on the research findings on what constitutes 'vulnerable employment' in Malta and on the realities of vulnerable workers engaged within these three industry sectors (such findings emerged from the preliminary qualitative research conducted), for the purpose of this survey, 'vulnerable workers' in Malta (and Gozo) are characterised as workers who are not given (at least) the basic working conditions they are entitled to (as stipulated by Maltese law) by their employers and by those workers who are 'forced' (not by choice) by employers to take on a 'self-employed' status. Hence, vulnerable employees are largely those who are employed under any of the following conditions (among others):

- Are employed informally, i.e. without a formal registration
- Are paid less than the official minimum wage/ hourly rate
- Are not paid the hourly rate for overtime work, work performed on public holidays, etc
- Are not paid for (or given) vacation leave, sick leave, government bonuses, cost-of-living increases, etc
- Are employed 'on contract' of one year or less
- Are asked to work irregular hours or are employed as casual workers and hence do not have job security
- Whose employer does not pay his/her share of NI contributions
- Do not pay their share of NI contributions
- Are forced by their employers to take on a 'self-employed' status
- Are foreigners who do not have a work permit or are employed informally.

NB. For the purpose of this study, 'family workers' (up to family members living in the same household) are not considered as vulnerable workers.

3.3.2 Shortcomings of the Research Study

No significant obstacles were encountered, throughout the whole course of compiling primary data for this two-tier research study. However, what posed some difficulty at the initial secondary information collection phase is the lack of official NSO statistics available to determine the official population size and demographic statistics of male and female entrepreneurs operating in Malta and also of vulnerable employment statistics. However, the sample quotas adopted for both research studies ensured the provision of statistically significant research findings, notwithstanding the unavailability of these official population figures.

3.4 ACTIVITY I - Entrepreneurship in Malta

This Section will focus entirely on highlighting the salient research findings, which emerged from the qualitative and quantitative primary data.

Section 3.4.1 will highlight on the salient qualitative research findings and **Section 3.4.2** will then present the salient quantitative research findings addressing Activity I's research objectives.

3.4.1. Qualitative Research - The Salient Findings

The role of the robust qualitative study conducted for Activity I was to uncover salient views, perceptions and issues relating to the situation of male and female entrepreneurs operating in Malta and Gozo. The 'semi-structured interview' research instruments produced were designed to elicit the views of key stakeholders and entrepreneurs to gain insight on entrepreneurs and self-employed individuals' situation from a variety of perspectives. The research findings identified at this qualitative research phase elicited a number of salient issues and patterns, which were then, in turn, addressed in the quantitative phase with a larger sample of 'male and female entrepreneur' respondents. These issues and research areas are presented below.

Reasons given both by male and female entrepreneurs for setting up their own business centred mainly on ambition coupled with the urge to develop and advance. Setting up one's own business after being discriminated against in the former workplace; and having the courage to set up an innovative business were other motivating factors mentioned by both male and female entrepreneurs. The prospect of making money was not the main driver for all entrepreneurs but working towards being better-off financially has been the motivating factor for some in setting up their own business.

The majority of male and female respondents perceived that gender is not an issue in entrepreneurship. In running a business, male entrepreneurs tend to adopt a more aggressive personality style; whilst female entrepreneurs were described as taking longer to consider and evaluate, being more calculative and conscientious. The survey respondents believe that the female entrepreneur acts cautiously as she is always considering two fronts: the home front/family and the business front.

Male entrepreneurship is very predominant in Malta/ Gozo and present in all sectors. Contrastingly female entrepreneurship was termed as still developing. Male entrepreneurs in Malta are mostly involved in the Construction Sector; in Gozo these are mostly found in retail trade and the restaurant business. On the other hand, female entrepreneurs in Malta set up business more in the Beauty sector and the Retail Sector. The organisation of business events, waste management, electrical energy saving, and the ICT Industry are other fields where female entrepreneurship is present. In Gozo, female entrepreneurs are mostly involved in businesses of an artistic nature, namely the beauty industry, catering and patisserie, whilst a number of females also run their own retail outlets.

One major difficulty encountered by all entrepreneurs in the initial 12-month period was the placing of enquiries at the various Governmental departments which resulted in an endless list of fact-finding errands. For some, the main challenge concerned their lack of knowledge in running a business, the organisation of the administrative set-up and the engagement of the right personnel for the required job positions.

Competitiveness in prices was, and still, is a challenge for both established and prospective entrepreneurs – being innovative and identifying a niche area which has not been already exploited by other entrepreneurs was the tool to success.

It was perceived that Gozitan entrepreneurs face more difficulties than Maltese entrepreneurs because the island's insularity largely affects all businesses. Gozitan entrepreneurs in the Hospitality Industry face the challenge that Gozo is not promoted as a separate destination from Malta. The seasonality of the tourist industry hits Gozo in a harsher manner and becomes a challenge when trying to sell a tourism product on an island which is on virtual shutdown for three months. Connectivity to the island is not at its best – taxis charging exorbitant rates from MIA to Cirkewwa, the irregularity or lack thereof of bus service from MIA to Cirkewwa, the Gozo Channel Service being unpredictable and the lack of bus service on Gozo. (NB. The fieldwork operations were conducted prior to Arriva's public transport system being launched.)

3.4.2 Quantitative Research – Salient Findings

This section highlights the salient findings which emerged from the quantitative research study conducted specifically to address the research objectives of **Activity I**.

The following salient research findings emerge from this quantitative research study.

I. Respondent Profile

Gender of Entrepreneur, Year of Establishment of Business and Engagement of Employees

A total of 602 entrepreneurs were interviewed for the purpose of this research project, of whom 82% (495 respondents) were male and 18% (107 respondents) were female. Some 90% (545 respondents) were Maltese entrepreneurs while the remaining 9% (57 respondents) were Gozitans.

Almost 19% (112 respondents) of the entrepreneurs established their business between 2006 and 2010, and the majority of these were female entrepreneurs. Moreover, 17% (102 respondents) of the respondents, started their business before 1980. These were largely males.

The majority (56% - 336 respondents) of the entrepreneurs interviewed hold a 'sole-trader/ self-employed without employees' status. Some 80% (271 respondents) are male, whilst the remaining 20% (65 respondents) are female. The remaining 266 (44%) of the respondents engage employees. The high majority of the latter respondents engage between 1 - 4 employees.

Business sector engaged in

34% (36 respondents) and 36% (179 respondents) of the female and male interviewed entrepreneurs respectively hail from the Wholesale and Retail sector. Almost 31% (33 respondents) of the female respondents are engaged in the Financial, Business Services and Community Services sector, while 17% (84 respondents) of the male respondents stated that they are involved in the Real Estate and Construction sector. Figure 3.2 highlights this finding.

II. Motivations for setting up own Business and Different Managing Style of Male and Female Entrepreneurs

Initial Motivations for Setting up Own Business

As Figure 3.3 shows, the main motivation that drove the respondent entrepreneurs to set up their own business was 'ambition'. This was indicated by more than 32% (195 respondents) of the total number of entrepreneur respondents and was equally mentioned by both male and female respondents.

'Being one's own boss' was the second motivation for entrepreneurs to set up their own business. In fact, this was mentioned by 11% (65 respondents) of the respondents and was more evident among male respondents. 'The opportunity to be better-off financially' was voiced by 10% (60 respondents) of the respondents as their prime motivation for setting up their own business. This latter motivation was more common among female entrepreneurs.

FIGURE 3.2 – Business Sector Engaged in by Entrepreneurs (in %s)

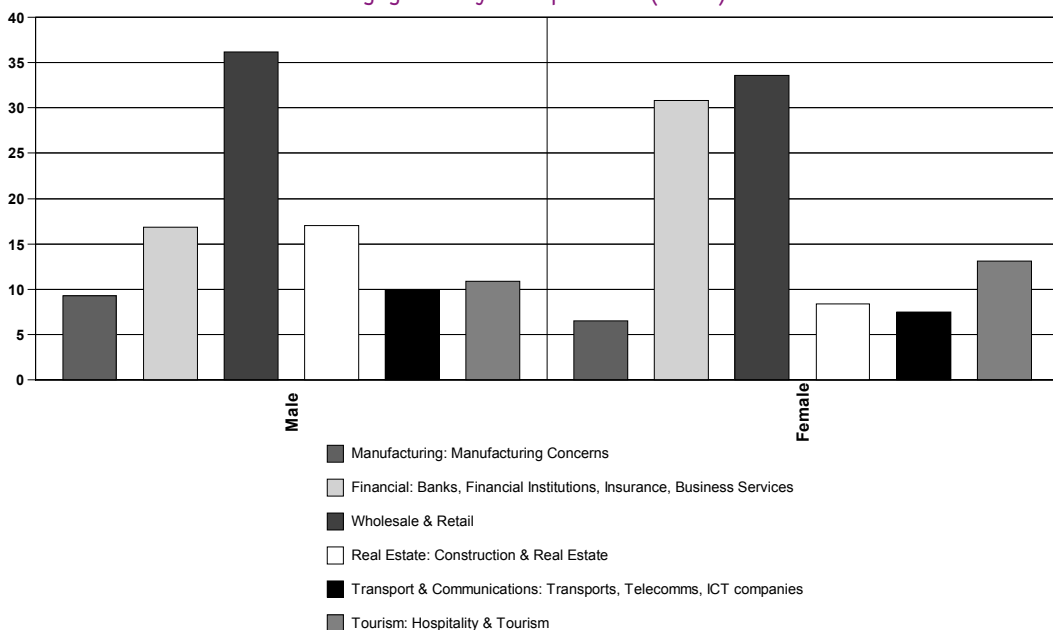
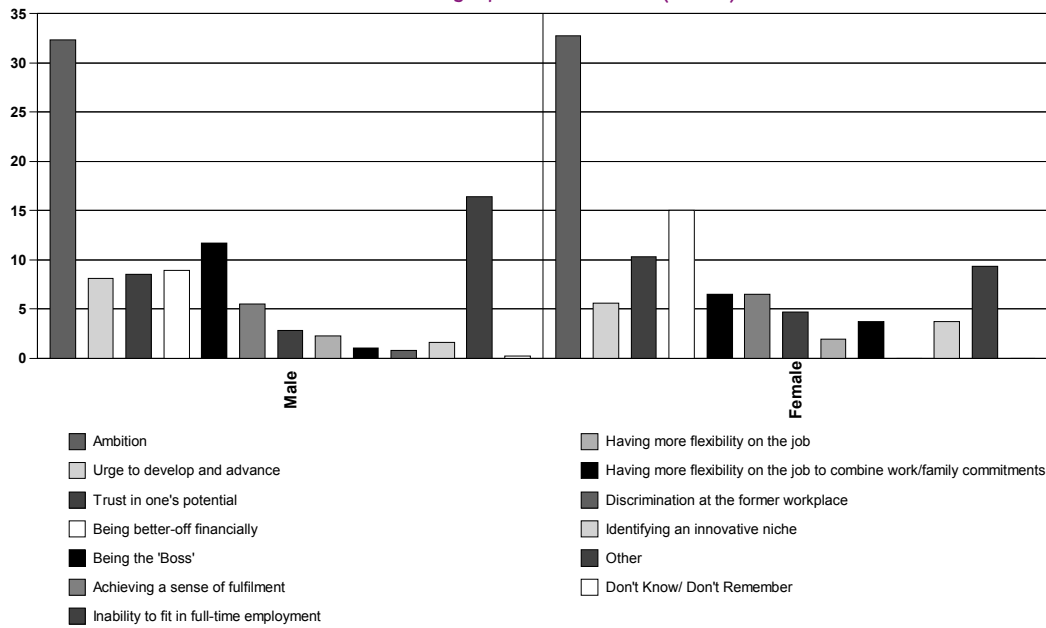


FIGURE 3.3 – Initial Motivation for Setting up Own Business (in %s)



'The setting up of something from nothing' is considered by more than 24% (147 respondents) of the respondents as their biggest achievement since setting up their business. This was followed by more than 20% (122 respondents) who indicated 'the setting up something for themselves/ being their own boss' as the biggest achievement. Another 20% (121 respondents) claimed that the fact that 'they are now doing something they always wanted to do' is considered as the main accomplishment. It is worth pointing out that no differences resulted between male and female entrepreneurs with regards to what constitutes to be their biggest achievement since they set up their own business.

Different findings emerged between male and female entrepreneurs with regards to the training received before setting up their own business. In fact, whilst a good 55% (271 respondents) of the male respondents communicated that they did not undergo any training but only had previous work experience before setting up their business, this was indicated by a significantly lower 36% (39 respondents) of the female entrepreneurs. Another 21% (22 respondents) of the female respondents stated that they attended private courses before establishing their own business. This finding is highlighted in Table 3.4.

Differences Between Male and Female Entrepreneurs on How They Manage Their Business

The majority (54% - 323 respondents) of the interviewed entrepreneurs perceived no differences in how males and females manage their business. This was stated by 54.5% (270 respondents) of the male respondents and 49.5% (53 respondents) of the female respondents. On the other hand, 244 (40.5%) respondents indicated that differences do exist. These perceptions will be further substantiated and illustrated in the study at a later stage. Among these there were 48% (51 respondents) of the female respondents and 39% (193 respondents) of the male respondents.

The 244 interviewed entrepreneurs who indicated that there are differences on how male and female entrepreneurs manage a business, were asked to specify these perceived differences. More than 46% (113 respondents) indicated that men are usually more adventurous and risk-taking. The

TABLE 3.5 – Training Attended Before Setting Up of Business

Counts Break % Respondents	Total	Male	Female
Total	602	495	107
University degree/diploma/course related directly to the line of business	92 15.3%	74 14.9%	18 16.8%
MCAST/ITS or equivalent	51 8.5%	39 7.9%	12 11.2%
ETC course/ Local council course or equivalent	10 1.7%	9 1.8%	1 0.9%
Private courses (eg. private educational institution, private tutor, etc.)	70 11.6%	48 9.7%	22 20.6%
Previous work experience only	310 51.5%	271 54.7%	39 36.4%
No training at all	84 14.0%	67 13.5%	17 15.9%
No training and no previous work experience	31 5.1%	24 4.8%	7 6.5%
Refused/ Don't remember	1 0.2%	- -	1 0.9%

respondents who voiced these perceptions were largely male (96 respondents) and the rest were female (17 respondents). Moreover, almost half (121 respondents) of these same 244 respondents observed that female entrepreneurs tend to be more cautious when taking decisions and risks. This was stated by 50% (97 respondents) of the male respondents and by 47% (24 respondents) of the female respondents. Figures 3.4 and 3.5 illustrate the perceived differences in gender when entrepreneurs make decisions and take risks in business.

Almost 49% (297 respondents) of the whole interviewed entrepreneur cohort pointed out that there is a difference in how male and female entrepreneurs behave with and relate with their employees. This was mainly observed by more than half (55% - 59 respondents) of the female respondent cohort. Nevertheless, another 41% (248 respondents) of the total respondents believe that such a difference does not exist. This was largely expressed by the male respondents (42% - 207 respondents).

When the entrepreneurs were asked whether, in their opinion, female entrepreneurs tend to be more emotive in their interaction with their employees than their male counterparts, more than 49% (297 respondents) gave a positive response. This was indicated by 55% (59 respondents) and 48% (238 respondents) of the female and male respondents respectively. Meanwhile, some 30% (180 respondents) of the respondents, predominantly male, replied in the negative. It is opportune to note that before asking this question, the Research Consultant reminded all the survey respondents that ‘the use of emotive behaviour when interacting with employees means being more approachable as an employer, by using people’s skills and be communicative with employees.’

FIGURE 3.4 – How Male Entrepreneurs are Perceived to Make Decisions and Take Risks (in %s)

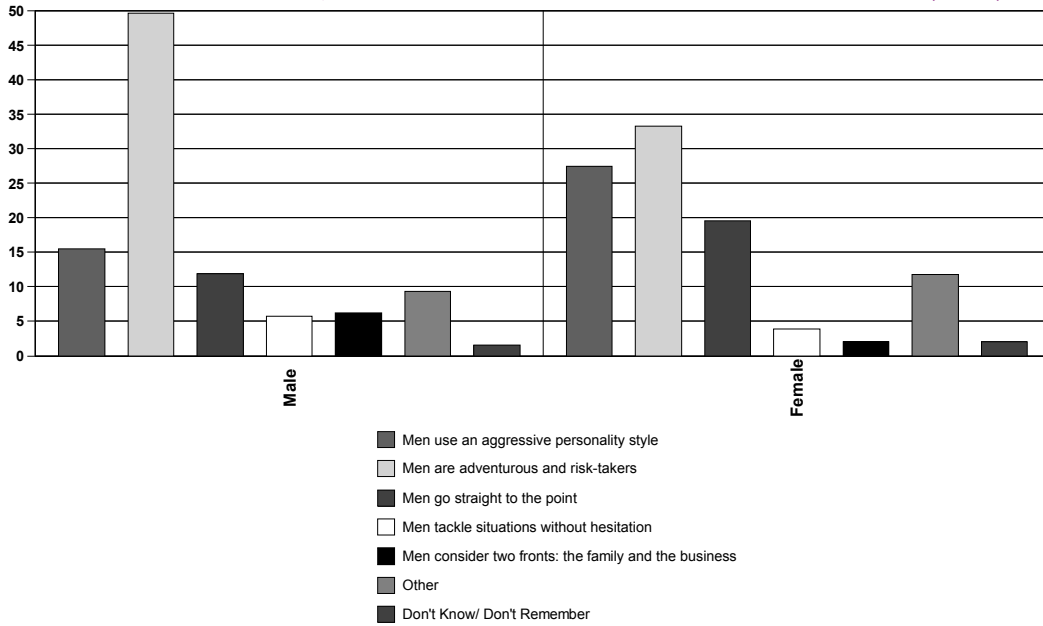
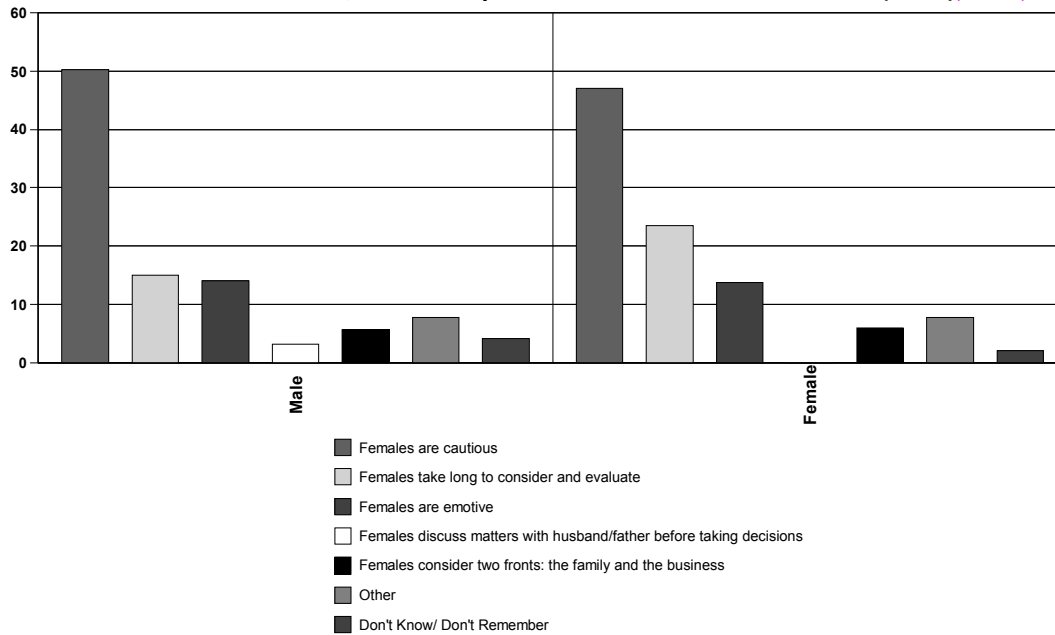


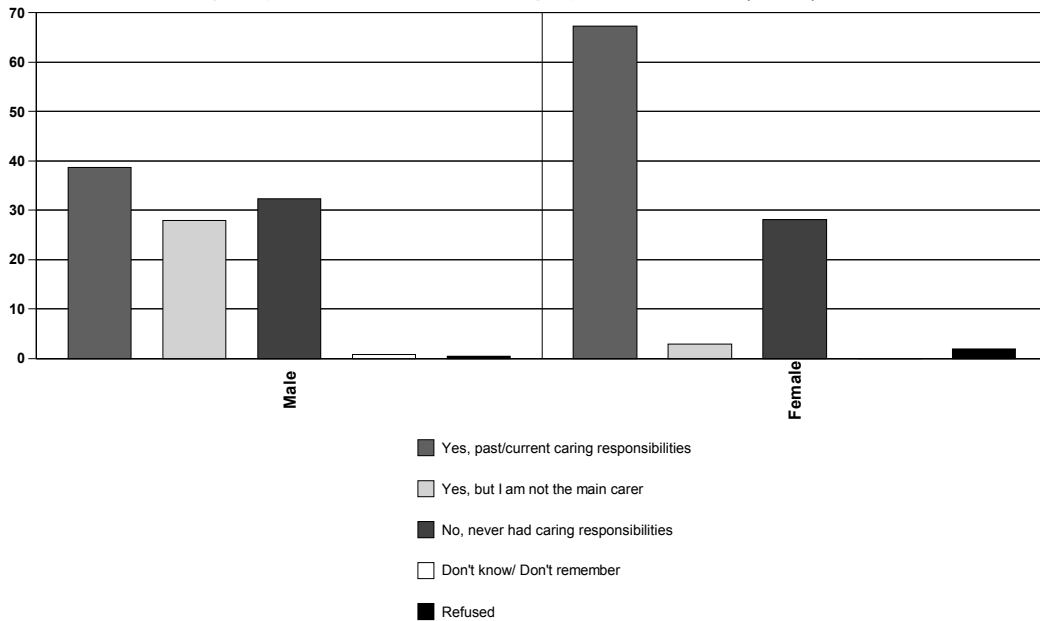
FIGURE 3.5 – How Female Entrepreneurs are Perceived to Make Decisions and Take Risks (in %s)



Entrepreneurship and Caring Responsibilities

A total of 263 respondents (44%) mentioned that they currently have or have had caring responsibilities in the past; 67% (72 respondents) of these entrepreneurs were female. Another 23% (141 respondents) pointed out that they have caring responsibilities but they are not the 'main carer' within their household. The latter were primarily male respondents. Moreover, another 32% (190 respondents) stated that they never had caring responsibilities. Figure 3.6 depicts more details on this research area.

FIGURE 3.6 – Caring Responsibilities Since Setting Up Own Business (in %s)



The adoption of flexi-time was the arrangement mostly used by entrepreneurs to obtain a balance between their work and caring responsibilities. In fact, this was indicated by 37.5% (27 respondents) of the female respondents and by 20% (38 respondents) of the male respondents. The child-minding of the children by the grandparents was also mentioned by 35% (25 respondents) of the female entrepreneurs and by 16% (30 respondents) of the male entrepreneurs.

The 404 entrepreneurs, who either currently have / have had caring responsibilities or who are not the main carer, were asked to indicate how these 'caring responsibilities' affected the decision to establish own business. A high 68% (273 respondents) pointed out that their caring responsibilities did not affect their decision to set up own business. It is worth mentioning, though, that this was mainly the case with male entrepreneurs, where 73% (240 respondents) stated this. On the other hand, this same observation was made by a lower 44% (33 respondents) of the female entrepreneurs, as is clearly illustrated in Table 3.6 below.

More than 12% (50 respondents) of the entrepreneur respondents claimed that caring responsibilities did have an effect on their decision to set up their own business because they needed to earn money to support their caring responsibilities. This was equally observed by male and female respondents.

A clear finding emerges that caring responsibilities do have a stronger impact on female entrepreneurs than male entrepreneurs vis-à-vis their decision to start a business. Less than half of the female entrepreneurs indicated that their decision were not affected by the responsibilities while the others either started their own business to address the needs that come with having responsibilities or waited until the children are old enough before setting up their own business. This finding also emerged for the male entrepreneurs with caring responsibilities, but to a much lesser extent.

A very high 70% (346 respondents) of the male entrepreneur respondents were the main income earners of their household at the time they set up their own business. On the other hand, almost 58% (62 respondents) of the female respondents interviewed stated that when they started their own business, the main income earner of their household was in full employment.

TABLE 3.6 – Caring Responsibilities Affecting The Decision To Start a Business

Counts Break % Respondents	Total	Male	Female
Total	404	329	75
Yes, I started my own business to be able to work on flexi-time	42 10.4%	31 9.4%	11 14.7%
Yes, I waited until my dependents were older/ went to school before I started my own business	16 4.0%	3 0.9%	13 17.3%
Yes, I started my own business because I needed income due to my caring responsibilities	50 12.4%	40 12.2%	10 13.3%
No, my caring responsibilities did not affect my choice of self-employment/ setting up own business in any way	273 67.6%	240 72.9%	33 44.0%
Other	16 4.0%	10 3.0%	6 8.0%
Don't know/ Don't remember	5 1.2%	3 0.9%	2 2.7%
Refused	2 0.5%	2 0.6%	- -

Being the main income earner of his household did not influence the male entrepreneurs' decision to start a business. This finding is depicted in Table 3.6 below where a high 78% (384 respondents) of the male respondents indicated that they were either not influenced or not at all influenced. With regards to the female respondents, who, in their majority, had the main income earner of the household in full employment before setting up their own business, a high 73% (78 respondents) of these indicated that this either did not influence or did not at all influence their decision to start their own business.

III. Gender segregation in Entrepreneurship

The Issue of Gender in Entrepreneurship

More than 62% (374 respondents) stated that in their line of business the gender of the entrepreneur is not an issue. This was stated by 60% (299 respondents) of the male entrepreneurs and by 70% (75 respondents) of the female entrepreneurs. Nevertheless, 35% (212 respondents) claimed that gender presents an issue in their line of business; 182 of these respondents were male and 30 were female. This finding is illustrated in Table 3.8.

Another interesting finding that emerged in the study was that according to 86% (157 respondents) of the 182 male respondents, who indicated that gender is an issue in their line of business, said that being a male helped them in achieving more success. Meanwhile, 77% (23 respondents) of the 30 female entrepreneurs also stated that gender is an issue in their line of business: these respondents indicated that being female helped them to achieve more success.

TABLE 3.7 – The Influence of Whether The Household’s Main Income Earner Is In Full-Time Employment or Not on The Entrepreneur’s Decision to Set Up Own Business

Counts Break % Respondents	Total	Male	Female
Total	602	495	107
No influence at all	349 58.0%	300 60.6%	49 45.8%
Slightly influenced my decision	113 18.8%	84 17.0%	29 27.1%
Somewhat influenced my decision	53 8.8%	42 8.5%	11 10.3%
Heavily influenced my decision	67 11.1%	51 10.3%	16 15.0%
Don't know/ Don't remember	16 2.7%	14 2.8%	2 1.9%
Refused	4 0.7%	4 0.8%	- -

TABLE 3.8 – Gender Being an Issue in The Line of Business

Counts Break % Respondents	Total	Male	Female
Total	602	495	107
Gender is an issue	212 35.2%	182 36.8%	30 28.0%
Gender is not an issue	374 62.1%	299 60.4%	75 70.1%
Don't Know	16 2.7%	14 2.8%	2 1.9%

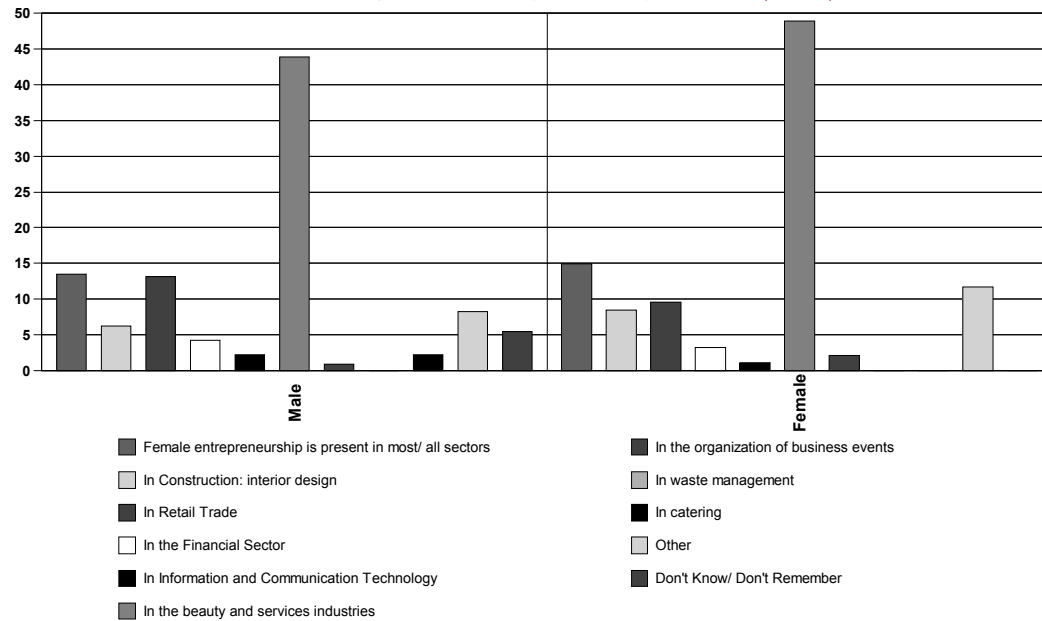
Gender Dominance in Business Sectors in Malta and Gozo

According to the Maltese (excluding Gozitan) entrepreneurs, the construction sector is the sector in which men are mostly involved in Malta. In fact, this was stated by 55% (299 respondents) of the aggregate 545 Maltese respondents, irrespective of the gender of the respondent. Another 27.5% (150 respondents) of the male and female Maltese respondents stated that male entrepreneurship is present in most / all sectors.

The same results emerged when the 57 male and female Gozitan entrepreneurs were asked to specify the business sectors which are largely dominated by men. In fact, 47% (27 respondents) mentioned the Construction sector as being male-dominated, followed by 35% (20 respondents) who claimed that they believe that male entrepreneurship is present in most / all sectors in Gozo.

In Malta, it emerged that female entrepreneurship dominance is mostly present in the beauty and services industries. Irrespective of their gender, this was observed by 45% (244 respondents) of the 545 Maltese respondents. 14% (75 respondents) of all the Maltese entrepreneur respondents observed that female entrepreneurship is present in all / most sectors in Malta. Figure 3.7 depicts this finding.

FIGURE 3.7 – Sectors Dominated by Female Entrepreneurship in Malta (in %s)



With regards to gender entrepreneurship dominance in Gozo, the respondents' perceptions tally with those of the Maltese respondents. In fact, 47% (27 respondents) of the 57 Gozitan entrepreneurs interviewed observed that the beauty and other services business sectors are largely led by female entrepreneurs. This was followed by 42% (24 respondents) of the Gozitan respondents who observed that female entrepreneur domination is present in the retail trade in Gozo.

Degree of Accessibility of Business Sections to Gender

Over half (50.5% - 304 respondents) of the aggregate 602 respondents observed that there are lines of business which are not accessible to female entrepreneurs. This perception was observed by half (246 respondents) of the male entrepreneurs and by a higher 54% (58 respondents) of the female entrepreneur respondents. It emerges that the construction sector is the sector which is the least accessible to female entrepreneurs. This perception was observed by a staggering 90% (274 respondents) of the male and female 304 respondents. The Real Estate and the Transport and Communications business sectors are also perceived by some entrepreneur respondents as inaccessible to female entrepreneurs.

Male dominance in these business sectors was the most mentioned reason as to why these sectors are not accessible to women. In fact, a high 83% (253 respondents) of the same male and female 304 entrepreneurs observed this. Moreover, the fact that society in general gives an authoritative role to men was perceived as a reason for this male entrepreneur dominance by 75% (228 respondents) of the respondents. An also high 73% (223 respondents) of male and female entrepreneur respondents communicated that the caring and nurturing nature of women drives the latter's interests towards other sectors. Table 3.9 highlights these findings.

A finding from this study emerges that male entrepreneurs have more access to business sectors than female entrepreneurs. Only a low 21% (128 respondents) of the 602 respondents pointed out that there are access limitations for men. These respondents were both male and female interviewees. This contrasts with 50.5% of the same respondents who stated that there are sectors which are inaccessible to women entrepreneurs.

TABLE 3.9 – Reasons for Sectors Not Being Accessible to Female Entrepreneurs

Counts Analysis % Respondents	Total	Completely disagree	Disagree	Neither agree nor disagree	Agree	Completely Agree	Don't Know	Refused
a) Male dominance in the sector	304	6 2.0%	30 9.9%	8 2.6%	132 43.4%	121 39.8%	6 2.0%	1 0.3%
b) Society itself gives men a leading role	304	6 2.0%	38 12.5%	22 7.2%	129 42.4%	99 32.6%	9 3.0%	1 0.3%
c) The 'businessman' stereotype is present	304	12 3.9%	63 20.7%	42 13.8%	105 34.5%	59 19.4%	22 7.2%	1 0.3%
d) Women lack awareness of their skills	304	44 14.5%	105 34.5%	34 11.2%	68 22.4%	26 8.6%	24 7.9%	3 1.0%
e) The caring and nurturing nature of women drives them towards other fields	304	7 2.3%	30 9.9%	31 10.2%	159 52.3%	64 21.1%	13 4.3%	- -

The beauty and hairdressing line of business was perceived by 49% (63 respondents) of the 128 respondents as the sector most inaccessible to male entrepreneurs; this was largely perceived by the male entrepreneur respondents (53% - 55 respondents) as opposed to 33% (8 respondents) of the female entrepreneurs. Childcare and fashion were also perceived as sectors being less accessible to male entrepreneurs.

Table 3.10 below illustrates the reasons for this inaccessibility to male entrepreneurs in these sectors. It emerges that the primary perceived reason is that society in general, gives women a leading role in the sectors; this perception was observed by a high 88% (113 respondents) of the male and female respondents. Female entrepreneur dominance in these business sectors was also perceived by a high 83% (106 respondents) of the male and female respondents as one of the main reasons for this inaccessibility to male entrepreneurs.

IV. Challenges Faced by Entrepreneurs and Support Structures Needed

Challenges and Problems Faced by Entrepreneurs

The biggest challenge encountered when they were about to set up their own business by the male and female entrepreneurs who participated in the study was to secure sufficient finance for their new venture. This was indicated by more than 30% (183 respondents) of the aggregate 602 respondents. This challenge was, in fact, faced by 161 (32.5%) male respondents and 22 (21%) female respondents.

Moreover, 14% (84 respondents) of the respondents recalled that making enquiries at the various local Government departments was the main problem they had to face. This was mentioned by 14% (68 respondents) of the male respondents and by 15% (16 respondents) of the female interviewees. Another 14% (82 respondents) of the respondents referred to the bureaucratic processing of formalities as the biggest challenge they had faced when setting up their business;

TABLE 3.10 – Reasons for Business Sectors Being Less Accessible to Male Entrepreneurs

Counts Analysis % Respondents	Total	Completely disagree	Disagree	Neither agree nor disagree	Agree	Completely agree	Don't know	Refused
Female dominance in the sector	128	2 1.6%	13 10.2%	6 4.7%	67 52.3%	39 30.5%	1 0.8%	- -
Society itself gives women a leading role	128	1 0.8%	4 3.1%	6 4.7%	72 56.3%	41 32.0%	4 3.1%	- -
The 'businesswoman' stereotype is present	128	4 3.1%	26 20.3%	14 10.9%	48 37.5%	25 19.5%	11 8.6%	- -

TABLE 3.11 – Main Challenge/ Difficulty Faced When Setting Up Own Business

Counts Break % Respondents	Total	Male	Female
Total	602	495	107
Placing enquiries at the various governmental departments	84 14.0%	68 13.7%	16 15.0%
Bureaucratic processing of formalities	82 13.6%	64 12.9%	18 16.8%
Securing finance	183 30.4%	161 32.5%	22 20.6%
Lack of knowledge in running the business	17 2.8%	14 2.8%	3 2.8%
Developing a business plan	7 1.2%	5 1.0%	2 1.9%
Lack of self-confidence	4 0.7%	4 0.8%	- -
The element of competitiveness	50 8.3%	38 7.7%	12 11.2%
Establishing business contacts	29 4.8%	24 4.8%	5 4.7%
Building trust in employees and their work capabilities	8 1.3%	8 1.6%	- -
The care of family members	3 0.5%	2 0.4%	1 0.9%
Other	47 7.8%	35 7.1%	12 11.2%
I did not face any particular salient challenges, difficulties, problems	77 12.8%	64 12.9%	13 12.1%
Don't Know/ Don't Remember	11 1.8%	8 1.6%	3 2.8%

13% (64 respondents) of these were male and 17% (18 respondents) were female entrepreneurs. Table 3.11 highlights these findings in more detail.

Fierce competition, the impact of the international economic outlook and the lack of cash flow emerged as the three main challenges that local male and female entrepreneurs face nowadays. Competition was mentioned by 29% (173 respondents) of the 602 entrepreneurs, the international economic outlook was observed by 25% (150 respondents), while lack of cash flow was indicated by 18% (111 respondents). No differences in the difficulties faced by male and female entrepreneurs emerged as Table 3.12 illustrates.

According to the 57 Gozitan entrepreneurs interviewed and as depicted in Table 3.13 below, the three salient difficulties faced by Gozitan entrepreneurs are the island's double insularity which was mentioned by 30% (17 respondents) of the Gozitan respondents; 25% (14 respondents) highlighted the problem of Gozo's limited immediate market, while 21% (12 respondents) referred to the double-handling of merchandise problem. The first two challenges were observed by both male and female Gozitan entrepreneurs, while the double-handling of merchandise was only observed largely by male entrepreneur respondents. This finding is illustrated in Table 3.13.

TABLE 3.12 – Challenges/ Difficulties Faced by Entrepreneurs Nowadays

Counts Break % Respondents	Total	Male	Female
Total	602	495	107
The impact of the international economic outlook	150 24.9%	124 25.1%	26 24.3%
Competition remains a challenge	173 28.7%	145 29.3%	28 26.2%
Lack of cash flow	111 18.4%	93 18.8%	18 16.8%
Keeping up with bureaucratic formalities	15 2.5%	8 1.6%	7 6.5%
Being innovative in an over-saturated line of business	15 2.5%	13 2.6%	2 1.9%
Other	74 12.3%	58 11.7%	16 15.0%
I am not facing any particular salient challenges, difficulties and problems	58 9.6%	49 9.9%	9 8.4%
Don't Know/ Don't Remember	6 1.0%	5 1.0%	1 0.9%

TABLE 3.13 – Additional Problems Faced by Gozitan Entrepreneurs

Counts Break % Respondents	Total	Male	Female
Total	57	44	13
The island's double insularity affects all businesses	17 29.8%	14 31.8%	3 23.1%
Businesses face double-handling of merchandise	12 21.1%	11 25.0%	1 7.7%
Connectivity to the island is a problem	6 10.5%	6 13.6%	- -
Gozitan entrepreneurs do not benefit of same promotional exposure	3 5.3%	2 4.5%	1 7.7%
The island's immediate market is limited	14 24.6%	9 20.5%	5 38.5%
Other	3 5.3%	1 2.3%	2 15.4%
I think they face similar challenges and difficulties	1 1.8%	1 2.3%	- -
Don't Know/ Don't Remember	1 1.8%	- -	1 7.7%

Services and Support Structures for Entrepreneurs Used in the Past

A worrying 87% (522 respondents) of the entrepreneurs recalled that when they set up their own business they did not make use of any services, support structures or support schemes developed for entrepreneurs. This was indicated by both male and female entrepreneur respondents.

The schemes/ support structures used by the 69 entrepreneur respondents when setting up own business, were mainly those offered by the Employment and Training Corporation (ETC). This was observed by 46% (32 respondents) of these 69 respondents. Another 25 respondents (36%) recalled that they had used services/ support structures offered by Malta Enterprise when they started their business.

ETC's recruitment assistance services, Government's solar panel subsidisation schemes and the Micro-Invest scheme were the three most used services/schemes by local entrepreneurs when they started their own business. An encouraging 80% (55 respondents) of the respondents making use of these services/ support structures, indicated that they found these useful / extremely useful. These entrepreneurs were predominantly male. The very few entrepreneurs who claimed that they did not find these services/ support structures useful, observed that this is because the application and implementation process of these services/ support structures was too bureaucratic rendering the overall service/ support structures dissatisfactory.

The study shows that the main reason why both male and female entrepreneurs not having made use of services / support structures and schemes offered by Government was due to their lack of awareness and knowledge of the availability of such services/ support structures. This reason was mentioned by 28% (147 respondents) of the 522 entrepreneurs. Another finding is that 14% (74 respondents) of the male and female entrepreneurs claimed that when they applied for such services/ support schemes, it transpired that they were never eligible for any available services/ schemes.

Entrepreneurs' Perceptions on the Effectiveness of Services and Support Structures

The 602 entrepreneurs participating in this study were presented with a number of possible measures that may improve the services and support structures currently being offered to male and female entrepreneurs in Malta. These possible measures were identified by the entrepreneurs and stakeholders in the qualitative research phase of this study. The Research Consultant wanted to further test these possible measures by exploring the perceptions of the 602 entrepreneurs on which new services/ support structures they perceive as effective and that would assist them significantly in their business.

As Table 3.14 illustrates, more than 80% (480 respondents) of all entrepreneur respondents perceived the following services / support structures as effective: the better marketing of existing services and support schemes; the follow-up by Malta Enterprise (or act on behalf of small entrepreneurs) to accelerate MEPA's application process; the minimisation / complete elimination of bureaucracy by Government departments; the setting up of a one-stop 'entrepreneur assistance' shop within Malta Enterprise and easier access to micro-financing schemes offered to local entrepreneurs.

It is worthy of mention that 56% (337 respondents) of the respondents perceived the following services/ support structures would assist them in their business: KBIC regulations to be broadened to allow accessibility of premises to other lines of business; local and foreign entrepreneurs to benefit of the same treatment and the marketing of Gozo as a separate destination from Malta.

Other recommended service / support structure measures which may be introduced to assist local entrepreneurs comprised: the need for a reduction in fuel expenses and energy bills; the need

TABLE 3.14 – Entrepreneurs’ Perceptions on the Effectiveness of Services / Support Structures

Counts Analysis % Respondents	Total	Completely disagree	Disagree	Neither agree nor disagree	Agree	Completely agree	Don't Know	Refused
a) The minimization/ complete elimination of bureaucracy by Government Departments	602	9 1.5%	18 3.0%	32 5.3%	218 36.2%	307 51.0%	17 2.8%	1 0.2%
b) The setting up of a one-stop shop within Malta Enterprise	602	4 0.7%	18 3.0%	27 4.5%	237 39.4%	258 42.9%	58 9.6%	- -
c) Better marketing of schemes	602	- -	8 1.3%	28 4.7%	257 42.7%	282 46.8%	27 4.5%	- -
d) Projecting new schemes in view of the take-up trend of previous schemes	602	7 1.2%	8 1.3%	40 6.6%	256 42.5%	216 35.9%	73 12.1%	2 0.3%
e) The setting up of Micro-credit scheme granting loans to SMEs and self-employed, funded by EU/ JEREMIE funding scheme, in collaboration with BOV	602	5 0.8%	12 2.0%	42 7.0%	267 44.4%	194 32.2%	78 13.0%	4 0.7%
f) Easier access to micro financing schemes	602	3 0.5%	12 2.0%	25 4.2%	279 46.3%	201 33.4%	81 13.5%	1 0.2%
g) KBIC regulations should be broadened to allow accessibility of premises to other line of businesses	602	5 0.8%	13 2.2%	45 7.5%	181 30.1%	148 24.6%	199 33.1%	11 1.8%
h) The setting up of an incubation-style set up, similar to KBIC which is more 'women-friendly' i.e. at an easier-to reach location, less cold and unwelcoming	602	9 1.5%	9 1.5%	39 6.5%	201 33.4%	134 22.3%	201 33.4%	9 1.5%
i) Local and foreign entrepreneurs should benefit of the same treatment	602	91 15.1%	99 16.4%	57 9.5%	176 29.2%	154 25.6%	25 4.2%	- -
j) Follow-up by Malta Enterprise to accelerate MEPA's application process	602	3 0.5%	5 0.8%	27 4.5%	223 37.0%	316 52.5%	28 4.7%	- -
k) The need to address the mismatch arising from the 'skills gap analysis'	602	2 0.3%	13 2.2%	42 7.0%	224 37.2%	177 29.4%	138 22.9%	6 1.0%
l) The marketing of Gozo as a separate destination from Malta	602	46 7.6%	86 14.3%	68 11.3%	195 32.4%	144 23.9%	60 10.0%	3 0.5%

to have lower interest rates and a reduction in tax, and the need for more financial assistance through funds.

Services and Support Structures to Assist Aspiring Entrepreneurs

Mixed opinions were expressed by the entrepreneur respondents when they were asked to indicate whether there are adequate services and support structures to assist men and women who are aspiring to set up their own business. More than 43% (260 respondents) of the respondents gave a positive response, these were primarily male respondents. On the other hand, 33% (199 respondents) stated that they do not believe that such services/ support structures exist. This was primarily expressed by female respondents.

The entrepreneur respondents were asked to indicate their views on their belief of whether adequate training is being made available for men and women who are aspiring to set up their own business. The findings shows that 55% (331 respondents) of the total respondents either agree or completely agree that such training is currently being made available. Nevertheless, another 23% (140 respondents) expressed their disagreement or complete disagreement to this. No differences emerged between the perceptions and opinions of the male and female entrepreneurs on this research area.

During the qualitative research phase of this study, a number of measures to assist aspiring entrepreneurs were proposed by the entrepreneurs and stakeholders interviewed. The Research Consultant wanted to further explore these proposed measures at this quantitative research stage.

More than 91% (548 respondents) of the 602 interviewed entrepreneurs proposed the following measures to assist and encourage aspiring males and females to take up entrepreneurship: the setting up of a one-stop shop (one in Malta and one in Gozo) offering services to businesses comprising the processing of formalities and the filling up of required documentation; the provision of training programmes by Government entities focusing specifically on the development of innovative ideas, managerial skills, marketing and accounting.

Another interesting finding is that a staggering 90% (543 respondents) of the respondents expressed their agreement with the scheduling of training programmes on family-friendly lines to encourage the participation of aspiring entrepreneurs with caring responsibilities. Also, over 87% (527 respondents) expressed their agreement with the setting up of more family-friendly support structures to encourage the participation of aspiring entrepreneurs and that more emphasis is to be given on 'entrepreneurship studies' both at secondary and post-secondary curricula. Table 3.15 below depicts these findings in more detail.

The majority (50.5% - 304 respondents) of the aggregate 602 respondents observed that the needs of aspiring male and female entrepreneurs are largely the same. However, another 36% (218 respondents) claimed that the needs of aspiring male and female entrepreneurs differ. As may be observed in the findings depicted in Table 3.16 below, this latter finding was largely expressed by female entrepreneurs and who currently have or had caring responsibilities.

TABLE 3.15 – Entrepreneurs' Perceptions on the Effectiveness of Services /Support Structures to Assist Aspiring Entrepreneurs

Counts Analysis % Respondents	Total	Completely disagree	Disagree	Neither agree nor disagree	Agree	Completely agree	Don't Know	Refused
a) More emphasis should be given to entrepreneurship both in the secondary and post-secondary curricula	602	3 0.5%	19 3.2%	27 4.5%	315 52.3%	210 34.9%	28 4.7%	- -
b) The setting up of a one-stop shop offering services which include the processing of formalities and filling up of documentation required at the initiation of a new business	602	2 0.3%	9 1.5%	13 2.2%	302 50.2%	256 42.5%	20 3.3%	- -
c) The setting up of a similar one-stop shop in Gozo to eliminate the need of commuting to Malta	602	5 0.8%	9 1.5%	21 3.5%	286 47.5%	246 40.9%	35 5.8%	- -
d) The provision of training by Government entities in the inception of innovative ideas, in managerial skills, marketing and accounting	602	4 0.7%	8 1.3%	26 4.3%	315 52.3%	232 38.5%	17 2.8%	- -
e) The scheduling of training programmes on family-friendly lines to encourage the participation of potential female entrepreneurs	602	3 0.5%	13 2.2%	28 4.7%	314 52.2%	229 38.0%	15 2.5%	- -
f) The availability of family friendly provisions to encourage the participation of potential entrepreneurs (like free childcare)	602	2 0.3%	15 2.5%	47 7.8%	267 44.4%	260 43.2%	11 1.8%	- -
g) The introduction of an internship scheme/ work placements	602	11 1.8%	9 1.5%	27 4.5%	285 47.3%	212 35.2%	56 9.3%	2 0.3%

The 218 respondents who perceive that male and female entrepreneurs have different needs, were then asked to substantiate their views by giving reasons. It emerges that the main reason, which was expressed by the vast majority of these respondents, is that women usually have caring and family-management responsibilities apart from those related to work. Thus, clearly, aspiring female entrepreneurs would need more support to be able to balance their career and family obligations.

On the other hand, the 304 respondents who expressed that the needs of aspiring male and female entrepreneurs are the same, observed that nowadays there is equality among sexes, hence there is no difference between sexes' needs. Other respondents argued that when persons have the same aspirations, the needs would be the same, irrespective of sex. Table 3.17 illustrates these findings.

Once again, during the qualitative research phase of this study, a number of measures to assist female aspiring entrepreneurs were proposed by the entrepreneurs and stakeholders interviewed. The Research Consultant wanted to further explore these same proposed measures at this quantitative research stage.

A staggering 96% (577 respondents) of all the 602 entrepreneurs interviewed agreed or completely agreed that, in order to assist aspiring female entrepreneurs, local bank institutions should offer the same support possibilities to both genders. An also high 95% (570 respondents) observed that the provision of training and educational initiatives to boost self-confidence would undoubtedly assist such aspiring female entrepreneurs. Moreover, 88% (527 respondents) stated that, from a young age, women need to be exposed to the idea that setting up their own business is a viable and option for them and not just for male individuals. Other survey respondents also highlighted the need for more child care facilities and the setting up of venture funds for aspiring female entrepreneurs to provide start-up finance. Table 3.18 highlights these findings in more detail.

TABLE 3.16 – Aspiring Male and Female Entrepreneurs Having Different Needs – by Gender

Counts Break % Respondents	Total	Male	Female
Total	602	495	107
Yes	218 36.2%	161 32.5%	57 53.3%
No	304 50.5%	264 53.3%	40 37.4%
Don't Know	80 13.3%	70 14.1%	10 9.3%

TABLE 3.17 – Potential Male and Female Entrepreneurs Have Different Needs – by Caring Responsibilities

Counts Break % Respondents	Total	Yes, past/current caring responsibilities-		Yes, but I am not the main carer-		No, never had caring responsibilities-		Don't know/ Don't remember-		Refused-	
		Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Total	602	191	72	138	3	160	30	4	-	2	2
Yes	218 36.2%	76 39.8%	37 51.4%	39 28.3%	3 100.0%	44 27.5%	17 56.7%	1 25.0%	-	1 50.0%	-
No	304 50.5%	101 52.9%	27 37.5%	73 52.9%	-	87 54.4%	11 36.7%	2 50.0%	-	1 50.0%	2 100.0%
Don't Know	80 13.3%	14 7.3%	8 11.1%	26 18.8%	-	29 18.1%	2 6.7%	1 25.0%	-	-	-

TABLE 3.18 – Proposed Services/ Support Structures to Assist Aspiring Female Entrepreneurs

Counts Analysis % Respondents	Total	Completely disagree	Disagree	Neither agree nor disagree	Agree	Completely agree	Don't Know	Refused
a) Bank Institutions should offer the same support possibilities to both genders	602	2 0.3%	5 0.8%	14 2.3%	253 42.0%	324 53.8%	4 0.7%	- -
b) The setting up of a venture fund specifically for women to provide start-up finance	602	35 5.8%	84 14.0%	49 8.1%	225 37.4%	172 28.6%	37 6.1%	- -
c) From a young age, women need to be exposed to the idea that setting up their own business is a viable option through career fairs, guidance teachers etc	602	4 0.7%	18 3.0%	36 6.0%	317 52.7%	210 34.9%	17 2.8%	- -
d) The provision of training and educational initiatives to boost self-confidence	602	- -	4 0.7%	20 3.3%	310 51.5%	260 43.2%	8 1.3%	- -
e) The scheduling of training programmes to encourage the participation of potential female entrepreneurs	602	3 0.5%	17 2.8%	41 6.8%	307 51.0%	218 36.2%	16 2.7%	- -
f) The availability of family friendly provisions to encourage the participation of potential entrepreneurs	602	3 0.5%	20 3.3%	42 7.0%	283 47.0%	240 39.9%	14 2.3%	- -
g) The mentoring of potential entrepreneurs by established business women, eg the EU-funded AME/FEMALE project	602	4 0.7%	19 3.2%	39 6.5%	260 43.2%	204 33.9%	74 12.3%	2 0.3%

3.5 Activity II - The Situation of Vulnerable Works in Malta

This Section will focus entirely on highlighting the salient research findings, which emerged from the qualitative and quantitative primary data which focuses on the ‘situation of vulnerable workers in Malta’.

Section 3.5.1 will highlight on the salient qualitative research findings and **Section 3.5.2** will then present the salient quantitative research findings addressing **Activity II’s research objectives**.

3.5.1 Qualitative Research – Salient Findings

Similar to the research methodology adopted for the ‘entrepreneurship’ research study, the ‘vulnerable workers’ study was approached by first uncovering the salient perceptions, views, opinions and attitudes of key stakeholders on the subject of vulnerable employment in Malta and Gozo. The salient perceptions, views and opinions of males and females, whose conditions of work could render these ‘vulnerable workers’, were also obtained at this preliminary qualitative research phase. ‘Semi-structured interview’ research instruments were hence produced to elicit the views of key stakeholders and potential vulnerable workers through Focus Groups. The research findings identified at this qualitative research phase elicited a number of salient issues and patterns, which were then, in turn, addressed in the quantitative phase with a larger quantitative sample of ‘vulnerable worker’ respondents. The salient research issues and research areas identified from this qualitative research are presented below.

The Tourist Industry was described as very seasonal and includes a whole mixture of employment statuses, namely employees on full-time basis be it on definite or indefinite contracts, part-timers, and a very high number of seasonal workers. Low-skilled workers are the most affected by the employment situation: it has become more feasible for hotels to outsource cleaning services

from cleaning contracting companies. A good number of respondents expressed some strong opinions on this in that this practice has, sadly, given rise to: a) a loss of loyalty on the engaged workers' part; and b) the engagement of, at times, dissatisfied employees who are aware that their conditions of employment are not as good as their colleagues, employed on a full-time basis. It transpired that foreigners engaged to work in the Tourist Industry are replacing Maltese employees as they are paid lower rates, in turn being highly discriminated against.

Cleaners are no longer offered full-time employment. Nowadays they are engaged on part-time basis, possibly a basis of employment that is not of their choice. When cleaners are directly engaged by a company, they are normally engaged on a self-employed basis. Some respondents, based on their own personal experience, observed that some rogue cleaning contractors, offer their employees a choice of two options – either to have their employment covered by formal registration or to carry out the work informally. In Gozo, cleaners engaged by establishments and those performing duties in farmhouses claimed that they are paid less than Maltese cleaners; work in the cleaning industry was mainly carried out on an informal basis.

Some stakeholders also observed that in the Cleaning Industry and in security services, some tenders were being awarded even by the Government without making financial provisions for the payment of a minimum wage to workers, let alone other work conditions as stipulated by Law.

Language Schools retain a number of teachers in employment, both nationals and expatriates, these being described as 'core' teachers, whose employment arrangements are highly determined by business trends, and the influx of students which changes substantially between seasons. Apart from 'core' teachers, other teachers are engaged on part-time basis predominantly during the summer months. It was pointed out that a problem is present with regards to full-time employees, the number of hours worked and the remuneration received.

Working on a self-employed basis is a tendency which is growing fast in all sectors in Malta and it is becoming the norm that the employer asks a prospective employee if he/she is VAT-registered even during the interviewing phase.

It was indicated that workers put forth their complaints to the competent authorities but they are wary in allowing Trade Unions to take up their case with the employer out of fear of losing their job. It was sustained that in spite of it being 2011 and having a Constitution which provides the right of association in a trade union to all workers, an element of fear is very present amongst workers.

When asked to indicate what conditions are making jobs within these three industries vulnerable, there was a unanimous and undisputed view among all key stakeholders interviewed (senior government officials, employers, employers' associations, trade unions, the workers themselves) that this situation was caused by the recent international recession and its bandwagon effects, particularly on the Tourism Sector and Language Schools; so much so that players in these two industries are either still struggling to survive, downsizing (with eventual redundancies) or even closing down their operations. As a result, prices and mark-ups of these operators had to go down. Their mark-ups were further squeezed as a result of a marked and sudden increase in costs (fixed and variable) caused by the sharp increase in water and electricity bills and other costs. The highly price-sensitive and cut-throat competition (particularly when bidding for government cleaning tender projects) that exists in the local cleaning industry puts pressure on these operators to try to reduce costs, including also labour costs. From the vulnerable worker's perspective, respondents did acknowledge that their employers did face and are still facing tough challenges as a result of the international recession, however they still feel that there are some rogue employers out there who are capitalising from this economic downturn and are

taking advantage of vulnerable workers. In the light of this discussion, notwithstanding these unfavourable market conditions and challenges faced by employers engaged in these three industries, there is a unanimous standpoint among all employers' associations and trade unions alike that vulnerable employment should be curbed unreservedly.

Based on the research findings on what constitutes 'vulnerable employment' in Malta and on the realities of vulnerable workers engaged within these three industry sectors (such findings emerged from the preliminary qualitative research conducted), for the purpose of this survey, 'vulnerable workers' in Malta (and Gozo) are characterised as workers who are not given (at least) the basic working conditions as stipulated by Maltese law and those who are 'forced' by employers to take on a 'self-employed' status. Hence, vulnerable workers in the Maltese context are characterised by individuals who are largely employed under any of the following conditions (among others):

- Are employed informally, i.e. without a formal registration
- Are paid less than the official minimum wage/ hourly rate
- Are not paid the hourly rate for overtime work, work performed on public holidays, etc
- Are not paid for (or given) vacation leave, sick leave, government bonuses, cost-of-living increases, etc
- Are employed 'on contract' of one year or less
- Are asked to work irregular hours or are employed as casual workers and hence do not have job security
- Whose employer does not pay his/her share of NI contributions
- Do not pay their share of NI contributions
- Are forced by their employers to take on a 'self-employed' status
- Are foreigners who do not have a work permit or are employed informally.

NB. For the purpose of this study, 'family member' employees (family members living in the same household) are not considered as vulnerable workers.

3.5.2 Quantitative Research – Salient Findings

This section highlights the salient findings which emerged from the quantitative research study with male and female workers, hailing from the Tourism industry, the Cleaning industry and Language Schools and whose existing conditions of employment render them 'vulnerable workers'.

I. Respondent Profile

Nationality, Age, Level of Education, Socio-Economic Status and Caring Responsibilities

A total of 602 vulnerable worker respondents participated in this quantitative study, of whom 316 respondents are employed in the Tourism sector, 208 respondents are employed in the Cleaning industry and 78 respondents are employed with a Language School. 94% (564 respondents) are Maltese while the remaining 6% (35 respondents) are foreigners. A total of 462 respondents (77%) hail from Malta, while the remaining 140 respondents (23%) are Gozitan.

The majority of these respondents employed in the three sectors are aged between 15 - 29 years, with the exception of the female interviewees engaged in the Cleaning industry, where the majority of these are aged over 40 years. More than half of the total respondents hold a secondary level of education, except for those respondents currently employed in the Language Schools sector, where a higher level of education was recorded. With regards to the marital status of the survey respondents, almost 60% indicated that they are not married, whilst 33% are. Tables 3.19, 3.20 and 3.21 below depict a more detailed account of the demographic profile of these vulnerable worker respondents.

TABLE 3.19 – Age Group Profile of Respondents

Counts Break % Respondents	Total	Tourist Industry-		Cleaning Industry-		Language Schools Industry-	
		Male	Female	Male	Female	Male	Female
Total	602	168	148	72	136	37	41
15 -19 yrs	112 18.6%	35 20.8%	38 25.7%	11 15.3%	17 12.5%	4 10.8%	7 17.1%
20 - 29 yrs	221 36.7%	65 38.7%	57 38.5%	28 38.9%	24 17.6%	24 64.9%	23 56.1%
30 - 39 yrs	96 15.9%	28 16.7%	28 18.9%	5 6.9%	24 17.6%	7 18.9%	4 9.8%
40 - 49 yrs	95 15.8%	24 14.3%	13 8.8%	17 23.6%	36 26.5%	1 2.7%	4 9.8%
50+ yrs	78 13.0%	16 9.5%	12 8.1%	11 15.3%	35 25.7%	1 2.7%	3 7.3%
Refused	-	-	-	-	-	-	-

TABLE 3.20 – Education Level Profile of Respondents

Counts Break % Respondents	Total	Tourist Industry-		Cleaning Industry-		Language Schools Industry-	
		Male	Female	Male	Female	Male	Female
Total	602	168	148	72	136	37	41
Primary	40 6.6%	6 3.6%	8 5.4%	4 5.6%	22 16.2%	-	-
Secondary	326 54.2%	88 52.4%	74 50.0%	58 80.6%	98 72.1%	4 10.8%	4 9.8%
Post-Secondary	133 22.1%	40 23.8%	46 31.1%	6 8.3%	10 7.4%	13 35.1%	18 43.9%
Tertiary	82 13.6%	29 17.3%	17 11.5%	3 4.2%	3 2.2%	16 43.2%	14 34.1%
Post-Graduate	16 2.7%	4 2.4%	2 1.4%	-	1 0.7%	4 10.8%	5 12.2%
No formal education but knows how to read and write	5 0.8%	1 0.6%	1 0.7%	1 1.4%	2 1.5%	-	-
Refused	-	-	-	-	-	-	-

TABLE 3.21 – Marital Status Profile of Respondents

Counts Break % Respondents	Total	Tourist Industry-		Cleaning Industry-		Language Schools Industry-	
		Male	Female	Male	Female	Male	Female
Total	602	168	148	72	136	37	41
Single	360 59.8%	107 63.7%	100 67.6%	42 58.3%	51 37.5%	29 78.4%	31 75.6%
Married	198 32.9%	51 30.4%	35 23.6%	27 37.5%	69 50.7%	7 18.9%	9 22.0%
Annulled/Divorced/Separated	27 4.5%	4 2.4%	9 6.1%	3 4.2%	10 7.4%	-	1 2.4%
Widow/Widower	8 1.3%	1 0.6%	2 1.4%	-	4 2.9%	1 2.7%	-
Co-habiting	7 1.2%	4 2.4%	1 0.7%	-	2 1.5%	-	-
Refused	2 0.3%	1 0.6%	1 0.7%	-	-	-	-

41% (246 respondents) of the total survey respondents hail from households of the C1C2 socio-economic status. The majority of the survey respondents employed in the Cleaning industry hail from households, which fall within the DE socio-economic category, while there is a higher tendency of survey respondents, who are currently employed in the Language Schools sector, who fall within the AB socio-economic category. The socio-economic status of the survey respondents is determined on the occupation of their respective household's main income earner.

Over half (51%) the whole survey cohort are either 'husband/partner' or 'father' within their respective household, whilst 16% are either wife/partner' or 'mother'. Some 17% are 'sons/daughters' while the remaining 14% either live alone or are other relatives living in the household. Table 3.22 gives more details on the 'role in household' profile of the survey respondents.

More than 29% (176 respondents) of the vulnerable employees, primarily those employed in the Tourism and Cleaning industries, indicated that they have caring responsibilities, with the high majority of these indicating that they have child-caring (as opposed to dependent-adult-caring) responsibilities. Most of these respondents have between 1 – 2 children to take care of, who are largely aged 13 and over. A relatively few male survey respondents indicated that they currently have caring responsibilities.

Employer, Employment Designation and Employment Status

44% (139 respondents) of the 316 respondents engaged in the Tourism sector are employed in bars and restaurants, while 31% (97 respondents) indicated that they are employed in the hotel sector. Almost all of these respondents are employed in the private sector, with only a few being employed in the public sector (public authorities).

More than 34% (108 respondents) of these same 316 survey respondents indicated that they currently hold a restaurant / bar service designation, followed by 11% (35 respondents) who indicated that they are employed as kitchen helpers and 9% (29 respondents) stated that they form part of the food preparation personnel. 7% are housekeeping personnel. Only 7% of these vulnerable workers hold a supervisory position or higher. Table 3.23 below depicts more details on the 'position/ grade' profile of vulnerable workers in the Tourism industry.

TABLE 3.22 – 'Role in Household' Profile of Respondents

Counts Break % Respondents	Total	Tourist Industry-		Cleaning Industry-		Language Schools Industry-	
		Male	Female	Male	Female	Male	Female
Total	602	168	148	72	136	37	41
Husband/partner	116 19.3%	32 19.0%	26 17.6%	12 16.7%	36 26.5%	4 10.8%	6 14.6%
Wife/partner	37 6.1%	8 4.8%	8 5.4%	5 6.9%	16 11.8%	-	-
Father	192 31.9%	56 33.3%	47 31.8%	30 41.7%	23 16.9%	16 43.2%	20 48.8%
Mother	59 9.8%	10 6.0%	18 12.2%	3 4.2%	22 16.2%	-	6 14.6%
Son/daughter	104 17.3%	39 23.2%	29 19.6%	9 12.5%	15 11.0%	7 18.9%	5 12.2%
Other	88 14.6%	22 13.1%	16 10.8%	12 16.7%	24 17.6%	10 27.0%	4 9.8%
Refused	6 1.0%	1 0.6%	4 2.7%	1 1.4%	-	-	-

TABLE 3.23 – ‘Position/ Grade’ Profile of Vulnerable Workers in The Tourism Industry

Counts Break % Respondents	Total	Male	Female
Total	316	168	148
Managerial	4 1.3%	4 2.4%	- -
Middle- Management/ Administrative	6 1.9%	3 1.8%	3 2.0%
Supervisory	15 4.7%	10 6.0%	5 3.4%
Clerical	8 2.5%	1 0.6%	7 4.7%
Food Preparation staff	29 9.2%	19 11.3%	10 6.8%
Kitchen Helper	35 11.1%	21 12.5%	14 9.5%
Restaurant/ Bar Service	108 34.2%	58 34.5%	50 33.8%
Front Office Operation	20 6.3%	6 3.6%	14 9.5%
Housekeeping staff	22 7.0%	2 1.2%	20 13.5%
Maintenance: carpenter, electrician, mechanic	6 1.9%	6 3.6%	- -
Security	5 1.6%	5 3.0%	- -
Health Club staff: beautician, gym instructor	5 1.6%	1 0.6%	4 2.7%
Other	52 16.5%	32 19.0%	20 13.5%
Refused	1 0.3%	- -	1 0.7%

More than half (51% - 106 respondents) of the 208 Cleaning industry employees are directly employed by the company (i.e. where they work) and 48% (99 respondents) are employed with a cleaning contracting company. Of the latter 99 respondents, 53.5% (53 respondents) indicated that their cleaning-duty placements are within the public sector (i.e. Government departments, public authorities, public hospitals, etc.) while the remaining 37% (37 respondents) mentioned that their cleaning-duty placements are largely within the private sector (i.e. private companies, businesses, etc.). A high 91% (189 respondents) of the 208 respondents engaged in the Cleaning Industry hold a general ‘cleaner’ designation. Only 1% of these vulnerable workers hold a supervisory position or higher. Table 3.24 below depicts more details on the ‘position/ grade’ profile of vulnerable workers in the Cleaning industry.

With regards to the 78 vulnerable workers employed in the Language Schools industry, a high 60% (47 respondents) of the respondents indicated that they are engaged as ‘language teachers’, and almost 22% (17 respondents) of the remaining respondents are engaged as ‘group leaders/

TABLE 3.24 – ‘Position/ Grade’ Profile of Vulnerable Workers in The Tourism Industry

Counts Break % Respondents	Total	Male	Female
Total	208	72	136
Managerial	-	-	-
Middle- Management/ Administrative	1 0.5%	-	1 0.7%
Supervisory	1 0.5%	-	1 0.7%
Clerical	2 1.0%	-	2 1.5%
General cleaning duties	189 90.9%	62 86.1%	127 93.4%
Maintenance	8 3.8%	8 11.1%	-
Driver	-	-	-
Other	6 2.9%	2 2.8%	4 2.9%
Refused	1 0.5%	-	1 0.7%

animators’ within the same industry. Only 10% of these vulnerable workers hold a supervisory position or higher. Table 3.25 below depicts more details on the ‘position / grade’ profile of vulnerable workers in the Language Schools industry.

The majority (51.5% - 310 respondents) of the aggregate 602 survey respondents, irrespective of the sector they are engaged in, indicated that they are employed by ‘formal registration’. Following, 30% (179 respondents) of the total respondent cohort indicated that they are not formally registered with their employer. These ‘irregularly employed’ survey respondents hailed largely from the Tourism and Cleaning industries. Furthermore, the engagement of employees on a ‘definite contract basis’ is more present in the Language Schools industry, where more than 24% (19 respondents) of the 78 employees hailing from this industry are engaged on a definite contract. Table 3.26 below highlights these findings in more detail.

Of the 74 respondents who indicated that they are employed on a definite contract basis, 72% (53 respondents) mentioned that they are employed either on a 1 – 3 month or 4 – 6 month definite contract. Moreover, a worrying finding emerged in that the majority of these survey respondents observed that they are not aware that a definite contract should automatically become ‘indefinite’ in nature, if it is extended to more than four years.

Almost 43% (258 respondents) of the total survey respondents indicated that they are employed on a full-time basis. Another 28% (167 respondents) mentioned that they are engaged on a part-time continuous basis and whose part-time employment is their ‘primary job’, while more than 16% (98 respondents) indicated that they are seasonal workers. As Figure 3.8 below illustrates, full-time employment is mainly present in the Tourism and Cleaning industries while seasonal employment is primarily present in the Language Schools industry. Part-time employment is present in all three sectors.

TABLE 3.25 – ‘Position/ Grade’ Profile of Vulnerable Workers in The Language Schools Industry

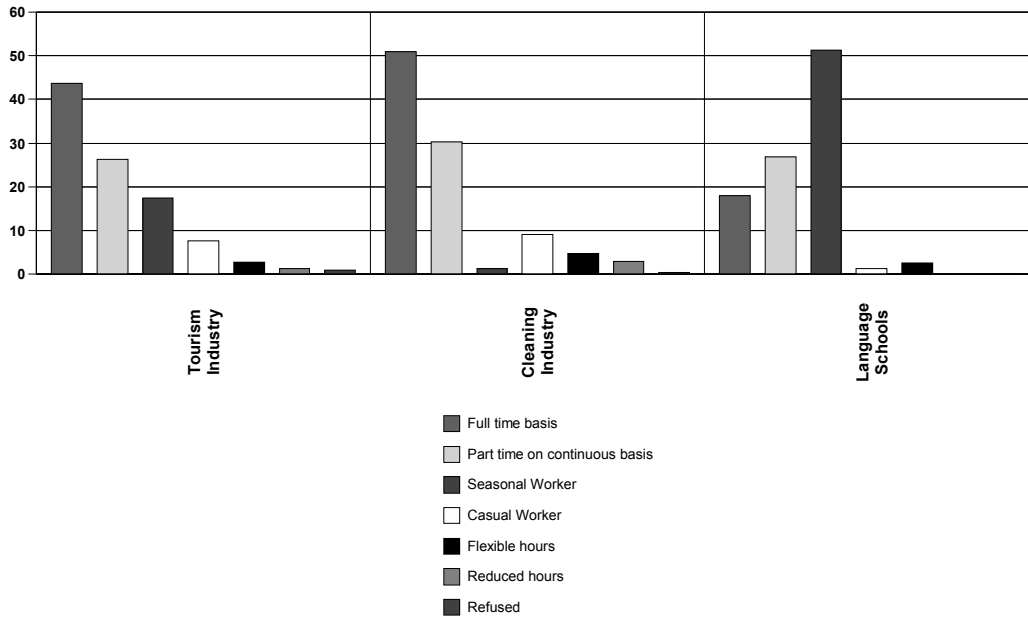
Counts Break % Respondents	Total	Male	Female
Total	78	37	41
Managerial	2 2.6%	2 5.4%	- -
Middle- Management/ Administrative	6 7.7%	5 13.5%	1 2.4%
Supervisory	- -	- -	- -
Clerical	4 5.1%	3 8.1%	1 2.4%
Language School Teacher	47 60.3%	17 45.9%	30 73.2%
Group Leader/ Animateur	17 21.8%	8 21.6%	9 22.0%
Maintenance	- -	- -	- -
General cleaning duties	- -	- -	- -
Driver	- -	- -	- -
Other	2 2.6%	2 5.4%	- -
Refused	- -	- -	- -

TABLE 3.26 – Employment Status of Respondents

Counts Break % Respondents	Total	Tourism Industry	Cleaning Industry	Language Schools
Total	602	316	208	78
'Employee' status by regular registration (bil-ktieb tax-xoghol)	310 51.5%	163 51.6%	104 50.0%	43 55.1%
'Employee' status by regular registration and with Contract/Agreement	74 12.3%	30 9.5%	25 12.0%	19 24.4%
Self-employed: by own choice	11 1.8%	3 0.9%	3 1.4%	5 6.4%
Self-employed: imposed by employer	28 4.7%	18 5.7%	6 2.9%	4 5.1%
No formal employment status (bla ktieb tax-xoghol)	179 29.7%	102 32.3%	70 33.7%	7 9.0%
Refused	- -	- -	- -	- -

More than 37% (224 respondents) of the respondents communicated that they have been employed in their current employment basis for between 1 – 3 three years. Another 29% (172 respondents) indicated that they have been employed under these conditions with the same employer for less than one year. This finding prevails in all three industries.

FIGURE 3.8 – Employment Type of Respondents (in %s)



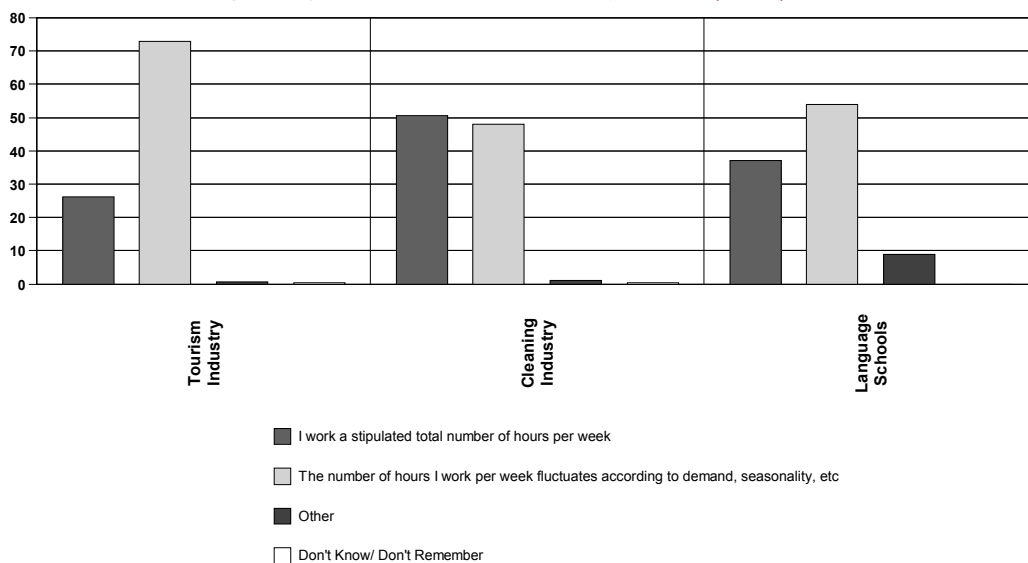
II. Working Arrangements of Vulnerable Workers

Working Arrangements – Number of Hours

62% (372 respondents) of the total respondents indicated that the number of hours worked per week fluctuates according to the market demand, seasonality, etc. This was primarily observed by employees engaged in the Tourism and Language Schools industries, which are industries largely dependent on seasonality trends. Another 36% (217 respondents) mentioned that they work a stipulated number of hours per week. This was mainly indicated by the Cleaning industry employees. Figure 3.9 highlights these findings.

Since the Tourism and Language Schools industries’ work is largely dependent on seasonal trends, the employee survey respondents engaged in these two sectors were asked to indicate the number

FIGURE 3.9 – Working Arrangements – Number of Hours per week (in %s)



of hours they work per week during the summer and winter months. A rather high 56% (220 respondents) of these survey respondents indicated that during the summer months they work forty hours or more in a week. This was stated by 60% (191 respondents) of those employee respondents engaged in the Tourism sector and by 37% (29 respondents) of those employed in the Language School industry. Another 25% (99 respondents) claimed that they work between 21 - 30 hours in a week during summer, and these employee respondents hailed from the Language Schools industry.

The number of hours worked during the summer months contrasts widely with the hours worked during winter, where 23% (90 respondents) of these same 220 respondents indicated that they work 40 hours or more per week. Among these employees, 27% (86 respondents) and 5% (4 respondents) are employed in the Tourism and Language Schools sectors respectively. This finding illustrates the high level of seasonality that exists in these two sectors which makes employment in both sectors more prone to vulnerability.

As to the number of hours worked by employees in the Cleaning sector, these are largely constant throughout the year, since this industry does not seem to be dependent on seasonal trends. Almost 48% (99 respondents) of the 208 respondents representing this sector stated that they work forty hours or more per week 12 months a year. 31% (65 respondents) of the respondents indicated that they work between 21 and 30 hours a week.

Working Arrangements – Remuneration

A number of worrying findings on the remuneration arrangements being given to the vulnerable workers emerge in from the study.

With regards to the remuneration agreed with employers, a high 69% (416 respondents) of the 602 survey respondents across all three industry sectors indicated that their remuneration is calculated on an hourly rate. This is mostly evident in the Tourism industry where 72.5% (229 respondents) of the employees indicated that they have this remuneration arrangement.

Some 14.6% (88 respondents) of the total survey cohort indicated that their existing wage/hourly rate is below the minimum wage stipulated by law. This finding emerged across all three industries. This was indicated by 12% (38 respondents) in Tourism, 18.8% (39 respondents) hailing from the Cleaning Industry and 14.1% (11 respondents) from the Language School Industry.

37% (224 respondents) of the survey respondents stated that work performed during weekends and public holidays is still paid at the normal hourly rate. This remuneration hourly rate was mentioned by more than 39% (82 respondents) of those employed in the Cleaning sector and by almost 39% (122 respondents) of those engaged in the Tourism industry. On the other hand, this is less evident in the Language Schools industry.

33% (196 respondents) of the total survey respondents claimed that they are paid at the 'normal hourly rate' for any extra hours worked. This finding emerged largely in the Language Schools sector where 35% (27 respondents) of the employees engaged in this sector indicated this remuneration arrangement. Table 3.27 below depict these findings in more detail.

A finding emerged in the study whereby differences emerged in the remuneration arrangements offered to male and female employees in these three sectors. In fact, the remuneration calculated on an hourly basis is more offered to females than males. This finding is evident in all the three sectors, but especially in the Language School industry. Work performed on weekends and on public holidays that is remunerated at the normal hourly rate is experienced more by males in the

TABLE 3.27 – Working Arrangements – Remuneration

Counts Break % Respondents	Total	Tourism Industry	Cleaning Industry	Language Schools
Total	602	316	208	78
Payment as a pre-established weekly wage	141 23.4%	68 21.5%	51 24.5%	22 28.2%
Payment at an hourly rate	416 69.1%	229 72.5%	133 63.9%	54 69.2%
The payment of overtime for extra hours	44 7.3%	26 8.2%	15 7.2%	3 3.8%
Extra hours are compensated by time-in-lieu	32 5.3%	16 5.1%	14 6.7%	2 2.6%
Extra hours worked are paid at the normal rate	196 32.6%	101 32.0%	68 32.7%	27 34.6%
Work during weekends/ public holidays is paid at the normal rate	224 37.2%	122 38.6%	82 39.4%	20 25.6%
Work during weekends is paid at a special rate	36 6.0%	17 5.4%	18 8.7%	1 1.3%
I am paid a wage/ hourly rate which is under the minimum wage	88 14.6%	38 12.0%	39 18.8%	11 14.1%
I am paid on commission basis and/ or tips only	17 2.8%	8 2.5%	- -	9 11.5%
Apart from my wage/ hourly rate, I am also paid tips	71 11.8%	69 21.8%	2 1.0%	- -
Not all cleaners are paid at the same flat-rate	49 8.1%	9 2.8%	40 19.2%	- -
Payment is not given on time	28 4.7%	3 0.9%	25 12.0%	- -
Other	14 2.3%	3 0.9%	11 5.3%	- -
Don't Know/ Don't Remember	1 0.2%	- -	1 0.5%	- -
Refused	4 0.7%	- -	4 1.9%	- -

Tourism industry, and more by females in the Cleaning industry. With regards to the remuneration of extra hours being calculated at the normal hourly rate, this is more evident among males employed in language schools, females employed in the Cleaning industry and males engaged in the Tourism industry. It is interesting to also point out that remuneration calculated as a pre-determined weekly wage is mostly offered to male employees in the three sectors, particularly in the Language School industry. Although there is a marginal difference between the total male (14.1% - 39 respondents) and female (15.1% - 49) respondents who are currently being paid below the minimum wage stipulated by law, more males being paid below the minimum wage are employed with Language Schools, while more females receiving a pay below the minimum wage, hail from the Cleaning industry.

Table 3.28 below highlights these differences in the remuneration arrangements offered to males and females in the three sectors.

Working Arrangements – National Insurance (NI) Contributions

More than 40% (242 respondents) of the aggregate 602 respondents noted that their national insurance (NI) contributions are paid jointly by their employer and them. This was indicated by 53% (41 respondents) of the workers employed in the Language Schools industry, by 41% (86 respondents) of those workers engaged in the Cleaning industry and by 36% (115 respondents) of those employed in the Tourism sector.

A difference was registered between the male and female respondents employed in the three industries. While this NI-joint-payment was observed by 62% (23 respondents) of the male respondents in the Language Schools sector, this was mentioned by a lower 44% (18 respondents) of the female worker respondents hailing from the same sector. Moreover, in the Cleaning industry this NI-joint-payment was mentioned by 46% (33 respondents) of the male respondents but by a lower 39% (53 respondents) of the female respondents. This difference in the NI-joint-contribution among the sexes does not exist in the Tourism sector.

TABLE 3.28

Working Arrangements – Remuneration – Males

Working Arrangements – Remuneration – Females

Counts Break % Respondents	Total	Tourism Industry	Cleaning Industry	Language Schools	Counts Break % Respondents	Total	Tourism Industry	Cleaning Industry	Language Schools
Total	277	168	72	37	Total	325	148	136	41
Payment as a pre-established weekly wage	80 28.9%	41 24.4%	21 29.2%	18 48.6%	Payment as a pre-established weekly wage	61 18.8%	27 18.2%	30 22.1%	4 9.8%
Payment at an hourly rate	178 64.3%	118 70.2%	40 55.6%	20 54.1%	Payment at an hourly rate	238 73.2%	111 75.0%	93 68.4%	34 82.9%
The payment of overtime for extra hours	26 9.4%	16 9.5%	8 11.1%	2 5.4%	The payment of overtime for extra hours	18 5.5%	10 6.8%	7 5.1%	1 2.4%
Extra hours are compensated by time-in-lieu	12 4.3%	5 3.0%	6 8.3%	1 2.7%	Extra hours are compensated by time-in-lieu	20 6.2%	11 7.4%	8 5.9%	1 2.4%
Extra hours worked are paid at the normal rate	88 31.8%	56 33.3%	16 22.2%	16 43.2%	Extra hours worked are paid at the normal rate	108 33.2%	45 30.4%	52 38.2%	11 26.8%
Work during weekends/ public holidays is paid at the normal rate	99 35.7%	68 40.5%	22 30.6%	9 24.3%	Work during weekends/ public holidays is paid at the normal rate	125 38.5%	54 36.5%	60 44.1%	11 26.8%
Work during weekends is paid at a special rate	20 7.2%	9 5.4%	10 13.9%	1 2.7%	Work during weekends is paid at a special rate	16 4.9%	8 5.4%	8 5.9%	- -
I am paid a wage/ hourly rate which is under the minimum wage	39 14.1%	21 12.5%	11 15.3%	7 18.9%	I am paid a wage/ hourly rate which is under the minimum wage	49 15.1%	17 11.5%	28 20.6%	4 9.8%
I am paid on commission basis and/ or tips only	10 3.6%	5 3.0%	- -	5 13.5%	I am paid on commission basis and/ or tips only	7 2.2%	3 2.0%	- -	4 9.8%
Apart from my wage/ hourly rate, I am also paid tips	42 15.2%	42 25.0%	- -	- -	Apart from my wage/ hourly rate, I am also paid tips	29 8.9%	27 18.2%	2 1.5%	- -
Not all cleaners are paid at the same flat-rate	21 7.6%	8 4.8%	13 18.1%	- -	Not all cleaners are paid at the same flat-rate	28 8.6%	1 0.7%	27 19.9%	- -
Payment is not given on time	8 2.9%	1 0.6%	7 9.7%	- -	Payment is not given on time	20 6.2%	2 1.4%	18 13.2%	- -
Other	5 1.8%	- -	5 6.9%	- -	Other	9 2.8%	3 2.0%	6 4.4%	- -
Don't Know/ Don't Remember	- -	- -	- -	- -	Don't Know/ Don't Remember	1 0.3%	- -	1 0.7%	- -
Refused	2 0.7%	- -	2 2.8%	- -	Refused	2 0.6%	- -	2 1.5%	- -

37% (224 respondents) of all survey respondents claimed that neither they nor their employer paid weekly NI contributions. Among these respondents, there were a high 39% (82 respondents) of those employed in the Cleaning industry, an also high 38% (120 respondents) of those employed in the Tourism sector and 28% (22 respondents) of those employed in the Language Schools sector.

Some 4.8% (29 respondents) of the total respondent cohort observed that they pay their NI contributions, whilst their employer does not. These respondents (14 in total) hailed largely from the Tourism industry.

There is a tendency in the Cleaning and Language School industries, where females are less likely to pay their NI contributions, together with their employers, than males employed in the same two sectors. Tables 3.29, 3.30 and 3.31 below depict these findings by industry and by gender.

Working Arrangements – Other Entitlements

The whole 602-count survey cohort was asked to indicate the other employment entitlements they receive from their employers, apart from their wage pay. The survey respondents could indicate a multiple response to this question. The following findings emerge:

Only 45% (271 respondents) of the total respondents stated that they are entitled to sick leave with their current employer. This was indicated by half (104 respondents) of those employed in the Cleaning industry, by 43% (136 respondents) of those working in the Tourism sector and by 40% (31 respondents) of those engaged in the Language Schools industry. Comparing these sick-leave entitlements by sex, a marked difference lies in the Tourism Sector, where 51% (37 respondents) of the male respondents stated that they receive sick leave entitlements as opposed to 38.5% (57 respondents) of the female respondents.

TABLE 3.29 – Working Arrangements – NI Contributions

Counts Break % Respondents	Total	Tourism Industry	Cleaning Industry	Language Schools
Total	602	316	208	78
Both my employer and I don't pay any NI contributions	224 37.2%	120 38.0%	82 39.4%	22 28.2%
I pay my weekly NI contributions but my employer does not pay his/ her share	29 4.8%	14 4.4%	8 3.8%	7 9.0%
My employer and I both pay our weekly NI contributions	242 40.2%	115 36.4%	86 41.3%	41 52.6%
My employer pays both his/ her share and my share of our weekly NI contributions	55 9.1%	38 12.0%	14 6.7%	3 3.8%
Other	21 3.5%	12 3.8%	3 1.4%	6 7.7%
Don't Know/ Don't Remember	45 7.5%	23 7.3%	20 9.6%	2 2.6%
Refused	4 0.7%	3 0.9%	1 0.5%	- -

TABLE 3.30 – Working Arrangements NI Contributions – Males

Counts Break % Respondents	Total	Tourism Industry	Cleaning Industry	Language Schools
Total	277	168	72	37
Both my employer and I don't pay any NI contributions	92 33.2%	62 36.9%	23 31.9%	7 18.9%
I pay my weekly NI contributions but my employer does not pay his/ her share	13 4.7%	7 4.2%	2 2.8%	4 10.8%
My employer and I both pay our weekly NI contributions	115 41.5%	59 35.1%	33 45.8%	23 62.2%
My employer pays both his/ her share and my share of our weekly NI contributions	34 12.3%	24 14.3%	8 11.1%	2 5.4%
Other	12 4.3%	9 5.4%	1 1.4%	2 5.4%
Don't Know/ Don't Remember	20 7.2%	13 7.7%	6 8.3%	1 2.7%
Refused	- -	- -	- -	- -

TABLE 3.31 – Working Arrangement NI Contributions - Females

Counts Break % Respondents	Total	Tourism Industry	Cleaning Industry	Language Schools
Total	325	148	136	41
Both my employer and I don't pay any NI contributions	132 40.6%	58 39.2%	59 43.4%	15 36.6%
I pay my weekly NI contributions but my employer does not pay his/ her share	16 4.9%	7 4.7%	6 4.4%	3 7.3%
My employer and I both pay our weekly NI contributions	127 39.1%	56 37.8%	53 39.0%	18 43.9%
My employer pays both his/ her share and my share of our weekly NI contributions	21 6.5%	14 9.5%	6 4.4%	1 2.4%
Other	9 2.8%	3 2.0%	2 1.5%	4 9.8%
Don't Know/ Don't Remember	25 7.7%	10 6.8%	14 10.3%	1 2.4%
Refused	4 1.2%	3 2.0%	1 0.7%	- -

Source: NSO 29 Sept 2011 Labour Force Survey: Q2/2011

Only some 19% (117 respondents) of the total respondents indicated that they are paid the government bonuses. 25.5% (53 respondents), 18% (57 respondents) and 9% (7 respondents) hailing from the Cleaning, Tourism and Language School industries respectively, indicated that they are paid the Government bonuses. Comparing the payment of government bonuses by gender, a marked difference exists: 23.5% (65 respondents) of the male respondents against 16% (52 respondents) of the female respondents indicated that they receive these bonuses; the main difference by gender lies, once again, in the Tourism Sector.

Only some 40% (242 respondents) of the total respondents indicated that they are allowed to take break time. This was indicated by 51% (40 respondents) of those working in the Language Schools, by 39% (124 respondents) of those engaged in the Tourism sector and by 37.5% (78 respondents) of those employed in the Cleaning sector. There were no differences found by gender on this research area.

These findings clearly show that male workers engaged in these three sectors have more entitlements than the female employees. Major differences between males and females are mainly in the entitlement of Government bonus and the payment of cost-of-living increase where these are given more to male employees than female employees.

Figure 3.10 and Tables 3.32 and 3.33 illustrate more detailed findings on the various worker entitlements (apart from their wage), by total cohort and by gender.

FIGURE 3.10 – Working Arrangements – Other Entitlements (in %) – AGGREGATE

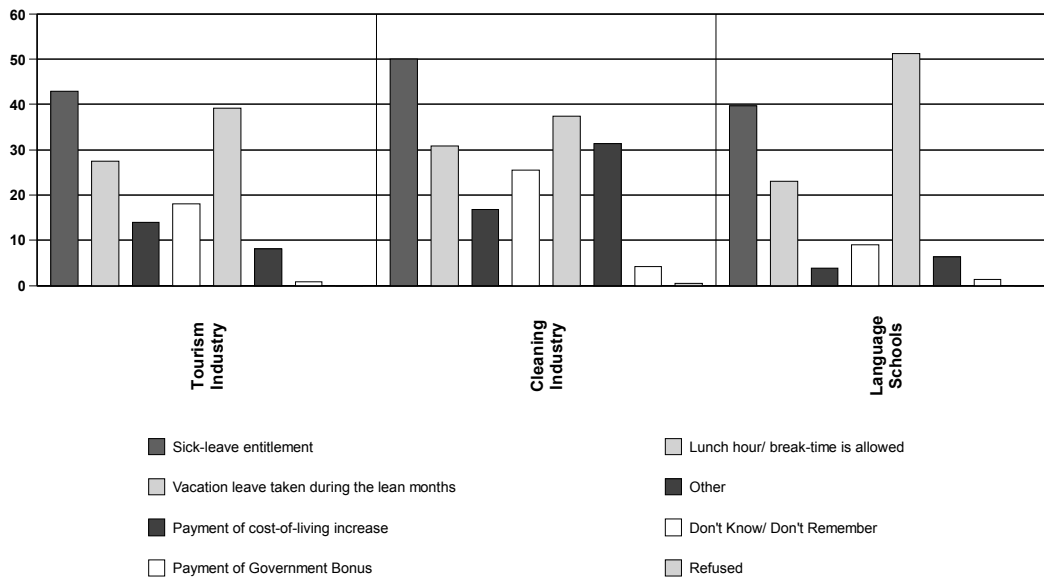


TABLE 3.32 – Working Arrangements – Other Entitlements – Males

Counts Break % Respondents	Total	Tourism Industry	Cleaning Industry	Language Schools
Total	277	168	72	37
Sick-leave entitlement	131 47.3%	79 47.0%	37 51.4%	15 40.5%
Vacation leave taken during the lean months	79 28.5%	46 27.4%	24 33.3%	9 24.3%
Payment of cost-of-living increase	51 18.4%	33 19.6%	17 23.6%	1 2.7%
Payment of Government Bonus	65 23.5%	42 25.0%	19 26.4%	4 10.8%
Lunch hour/ break-time is allowed	109 39.4%	62 36.9%	30 41.7%	17 45.9%
Other	35 12.6%	13 7.7%	20 27.8%	2 5.4%
Don't Know/ Don't Remember	4 1.4%	1 0.6%	3 4.2%	- -
Refused	- -	- -	- -	- -

TABLE 3.33 – Working Arrangements – Other Entitlements – Females

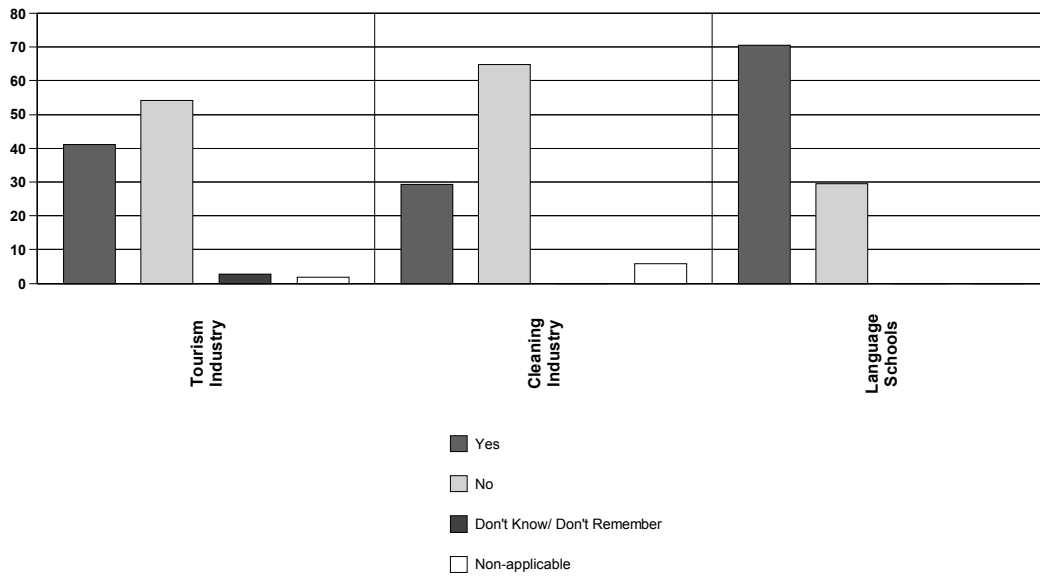
Counts Break % Respondents	Total	Tourism Industry	Cleaning Industry	Language Schools
Total	325	148	136	41
Sick-leave entitlement	140 43.1%	57 38.5%	67 49.3%	16 39.0%
Vacation leave taken during the lean months	90 27.7%	41 27.7%	40 29.4%	9 22.0%
Payment of cost-of-living increase	31 9.5%	11 7.4%	18 13.2%	2 4.9%
Payment of Government Bonus	52 16.0%	15 10.1%	34 25.0%	3 7.3%
Lunch hour/ break-time is allowed	133 40.9%	62 41.9%	48 35.3%	23 56.1%
Other	61 18.8%	13 8.8%	45 33.1%	3 7.3%
Don't Know/ Don't Remember	9 2.8%	2 1.4%	6 4.4%	1 2.4%
Refused	1 0.3%	- -	1 0.7%	- -

III. Other Working Conditions of Vulnerable Employees

Training

A significant 55% (329 respondents) communicated that they did not receive any form of training when they got employed by their current employer. This is mostly the case with respondents employed in the Tourism and Cleaning industries where 54% (171 respondents) and 65% (135 respondents) of these workers respectively, indicated that no training was received. On the other hand, this was stated by only a low 29.5% (23 respondents) of those engaged in the Language Schools sector. Figure 3.11 below illustrates this finding in more detail.

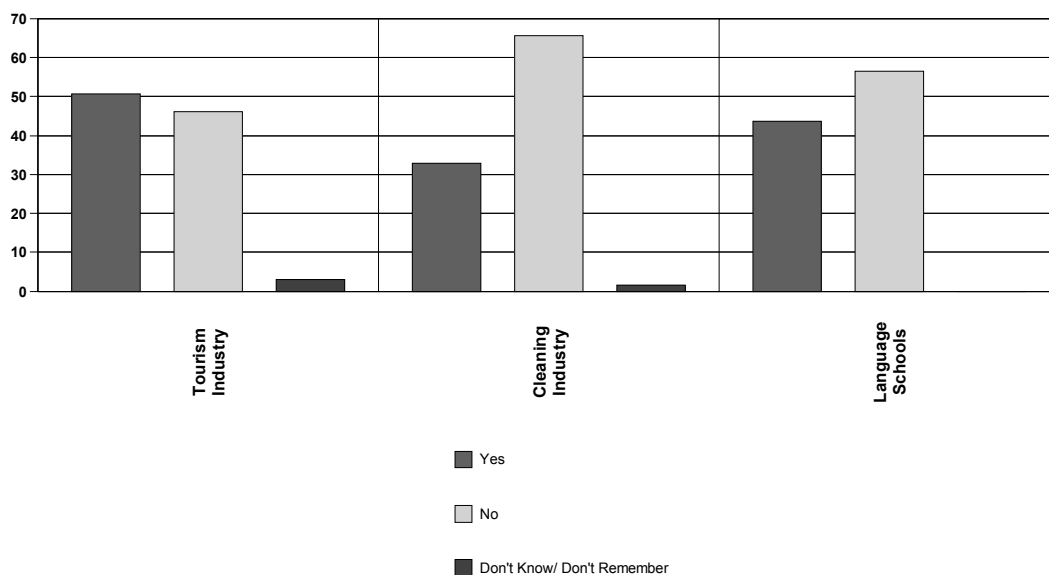
FIGURE 3.11 – Training Received on Engagement (in %s)



Of the 246 (41%) respondents who indicated that they were given training on engagement with their current employer, more than 53% (131 respondents) indicated that they were not paid for this training. As Figure 3.12 below shows, among these respondents there were 66% (40 respondents) of those employed in the Cleaning industry, 56% (31 respondents) of those employed with Language Schools and 46% (60 respondents) of those employed in the Tourism sector.

An also high 76% (300 respondents) of the 394 respondents hailing from the Tourism and Language Schools industries and who had indicated that no training was given to them when they started working with their existing employer, pointed out that training was provided at no stage of their employment. This was mentioned by 79% (251 respondents) of those engaged in the Tourism sector and by 63% (49 respondents) of those engaged in the Language Schools sector.

FIGURE 3.12 – Whether Employees Were Paid Wage During Induction Training (in %s)



The Provision of a Uniform and Safety Equipment

All respondents employed in the Tourism and Cleaning industries were then asked to specify whether their employer provided them with a company uniform. It emerges that 37% (116 respondents) of those employed in the Tourism sector and 40% (84 respondents) of those engaged in the Cleaning industry were provided with a uniform and this was paid for by the company.

Yet another worrying finding which emerges from the study is that more than 28% (89 respondents) and 26% (54 respondents) of the Tourism and Cleaning employees respectively claimed that they were asked to pay for the uniform themselves. More detailed findings on this research finding is highlighted in Table 3.34.

A rather high 46% (243 respondents) of the 524 Tourism and Cleaning industries employees pointed out that they were not provided with the necessary safety equipment at their workplace. As Table 3.35 below shows, this was indicated by 48% (153 respondents) of those engaged in the Tourism sector and by 43% (90 respondents) of those engaged in the Cleaning industry.

TABLE 3.34 – The Provision of a Uniform

Counts Break % Respondents	Total	Tourism Industry	Cleaning Industry
Total	524	316	208
It was paid for by the company	200 38.2%	116 36.7%	84 40.4%
It was partly paid by the company and partly by me	53 10.1%	44 13.9%	9 4.3%
I had to pay for it myself	143 27.3%	89 28.2%	54 26.0%
I don't need/ wear a uniform at my place of work	122 23.3%	62 19.6%	60 28.8%
Don't Know/ Don't Remember	6 1.1%	5 1.6%	1 0.5%

TABLE 3.35 – The Provision of Safety Equipment

Counts Break % Respondents	Total	Tourism Industry	Cleaning Industry
Total	524	316	208
Yes	131 25.0%	51 16.1%	80 38.5%
No	243 46.4%	153 48.4%	90 43.3%
Non-applicable	150 28.6%	112 35.4%	38 18.3%

Management's Relations with Employees

47% of all the survey cohort indicated that their employers neither treat them well nor do they mistreat them; while 36% feel that they are treated well or very well by their employees. 16% feel treated badly or very badly by their employers. Figure 3.13 below illustrates this finding.

Similar findings emerged across all three sectors and across both sexes, except with some minor differences in the Language school cohort. Figure 3.13 and Tables 3.36 and 3.37 below highlight these findings.

Other Working Conditions

A total of 68 respondents (21.5%) of the 316 respondents engaged in the Tourism industry stated that the establishment they are currently engaged with had closed down for a period of time for refurbishing. 72% (49 respondents) of these 68 respondents did not work extra hours during the

FIGURE 3.13 – Management Relations with Employees (in %s)

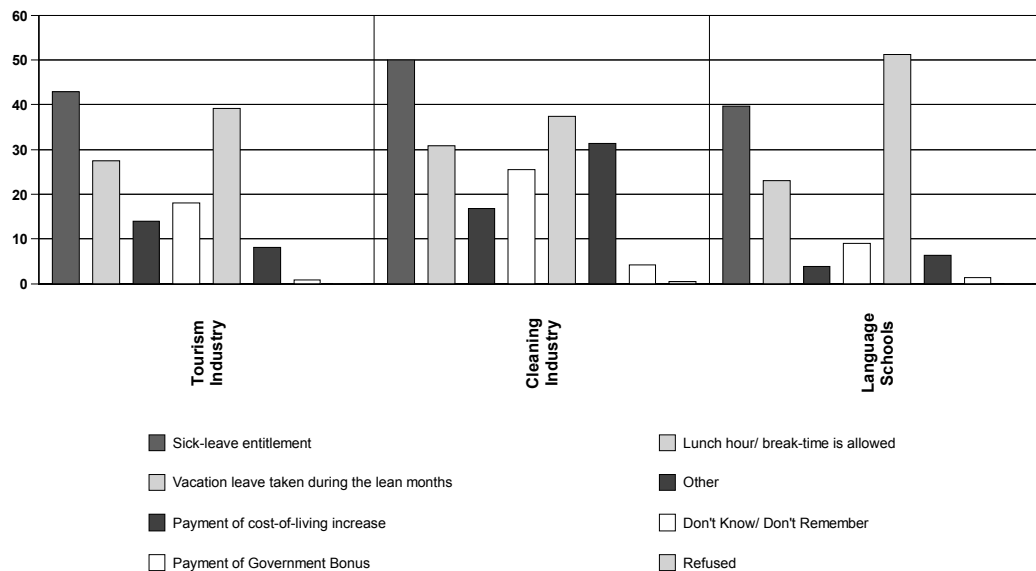


TABLE 3.36 – Management Relations with Employees - Males

Counts Break % Respondents	Total	Tourism Industry	Cleaning Industry	Language Schools
Total	277	168	72	37
Treated very badly	5 1.8%	3 1.8%	2 2.8%	-
Treated badly	36 13.0%	20 11.9%	13 18.1%	3 8.1%
Treated fairly	123 44.4%	78 46.4%	34 47.2%	11 29.7%
Treated well	71 25.6%	42 25.0%	13 18.1%	16 43.2%
Treated very well	38 13.7%	24 14.3%	7 9.7%	7 18.9%
Don't Know/ Refused	4 1.4%	1 0.6%	3 4.2%	-

TABLE 3.37 – Management Relation With Employees - Females

Counts Break % Respondents	Total	Tourism Industry	Cleaning Industry	Language Schools
Total	277	168	72	37
Treated very badly	5 1.8%	3 1.8%	2 2.8%	- -
Treated badly	36 13.0%	20 11.9%	13 18.1%	3 8.1%
Treated fairly	123 44.4%	78 46.4%	34 47.2%	11 29.7%
Treated well	71 25.6%	42 25.0%	13 18.1%	16 43.2%
Treated very well	38 13.7%	24 14.3%	7 9.7%	7 18.9%
Don't Know / Refused	4 1.4%	1 0.6%	3 4.2%	- -

previous months before the establishment’s winter closure, 78% (53 respondents) stated that during this closure period, the normal wage was not received and 53% (36 respondents) indicated that the measures taken were agreed upon between the employer and employee.

59% (311 respondents) of the respondents employed in the Tourism and Cleaning sector claimed that at their workplace foreigners are engaged as well. This was mentioned by 61% (192 respondents) of those employed in the Tourism sector and by 57% (119 respondents) of those engaged in the Cleaning sector. 39.5% (123 respondents) of these 311 respondents stated that these foreigners are engaged with the company on equal payment rates as those of the Maltese. This was primarily stated by employees in the Cleaning industry. Another 35% (108 respondents) stated that these foreigners are offered lower payment rates than their Maltese employee counterparts; this was indicated mainly by the employees hailing from the Tourism sector. Moreover, another 26% (80 respondents) did not know whether these foreigners are paid lower or equal wages than their Maltese counterparts. Table 3.38 highlights this finding. This question was not asked to Language School workers as pay differentials in this Sector did not feature in the qualitative research phase of the study.

As Figure 3.14 below shows, a high and worrying 49% (296 respondents) of the aggregate 602 survey respondents observed that ‘informal work’ (i.e. irregularly employed individuals) is present at their workplace. This was mentioned by a high 54% (170 respondents), 48% (99 respondents) and 35% (27 respondents) of those engaged in the Tourism, Cleaning and Language Schools industries respectively. Furthermore, 29% (173 respondents) observed that they do not know whether informal work is present while 22% (133 respondents) replied in the negative.

Formal Trade Union representation is only present at the workplace of a mere 14% (86 respondents) of all the 602 survey respondents. Another 55% (322 respondents) pointed out that the employees at the workplace are not formally represented by a Trade Union, while a rather high 31% (184 respondents) claimed that they do not know whether such representation exists. Representation by Trade Unions is mostly present in the Cleaning industry followed by the Tourism and Language Schools industries as Table 3.39 shows.

TABLE 3.38 – Payment Rates Offered To Foreign Employees

Counts Break % Respondents	Total	Tourism Industry	Cleaning Industry
Total	311	192	119
Yes, lower rates	108 34.7%	58 30.2%	50 42.0%
No, equal rates	123 39.5%	78 40.6%	45 37.8%
Don't Know	80 25.7%	56 29.2%	24 20.2%
Non-applicable	- -	- -	- -

FIGURE 3.14 – Informal Employment at the Place of Work (in %s)

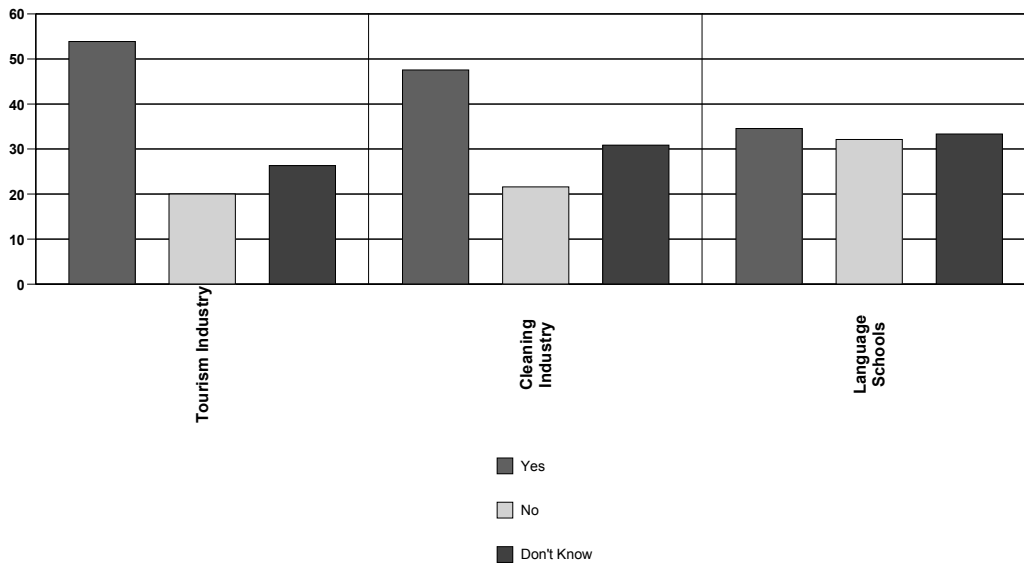


TABLE 3.39 – Representation of Trade Unions

Counts Break % Respondents	Total	Tourism Industry	Cleaning Industry	Language Schools
Total	602	316	208	78
Yes	86 14.3%	35 11.1%	43 20.7%	8 10.3%
No	332 55.1%	194 61.4%	98 47.1%	40 51.3%
Don't Know	184 30.6%	87 27.5%	67 32.2%	30 38.5%

Difficulties Faced by Employees in the Three Industries

Apart from giving details on their financial working conditions of vulnerable workers in the three sectors, the survey respondents were asked to indicate the three salient difficulties they are currently encountering at their workplace. Table 3.40 depicts the 'first mentioned' salient findings highlighted by the 602 survey respondents.

TABLE 3.40 – Salient Difficulties Faced by Vulnerable Workers

Counts Break % Respondents	Total	Tourism Industry	Cleaning Industry	Language Schools
Total	602	316	208	78
Job insecurity	199 33.1%	95 30.1%	72 34.6%	32 41.0%
Inability to make long-term projections	88 14.6%	55 17.4%	22 10.6%	11 14.1%
Financial strain	49 8.1%	29 9.2%	19 9.1%	1 1.3%
Difficulty in acquiring a Bank loan	17 2.8%	9 2.8%	4 1.9%	4 5.1%
Lower pay	101 16.8%	43 13.6%	48 23.1%	10 12.8%
Less promotion opportunities	29 4.8%	15 4.7%	12 5.8%	2 2.6%
Poor treatment	20 3.3%	12 3.8%	8 3.8%	- -
Higher risk of employment rights abuse	10 1.7%	5 1.6%	4 1.9%	1 1.3%
Uncertainty	18 3.0%	9 2.8%	6 2.9%	3 3.8%
Psychological stress	22 3.7%	14 4.4%	2 1.0%	6 7.7%
Other	20 3.3%	13 4.1%	2 1.0%	5 6.4%
Don't Know/ Don't Remember	29 4.8%	17 5.4%	9 4.3%	3 3.8%

These findings show that some 33% (199 respondents) claimed that they have job insecurity, 17% (101 respondents) stated that they receive a lower pay and 15% (88 respondents) are not able to make long term projections due to their job insecurity conditions. Job insecurity is present in employees from all sectors, especially in those engaged in the Language Schools sector. The difficulty of having a lower pay was mainly indicated by employees from the Cleaning industry while the inability to make long-term projection was mentioned mainly by those engaged in the Tourism industry. These difficulties are common for both male and female employees.

IV. Recommendations for Improvement of Working Conditions

During the preliminary qualitative research study on vulnerable employment, a number of measures to improve the working conditions of vulnerable workers in Malta were proposed by the key stakeholders and respondents. The Research Consultant wanted to test these proposed measures from a more quantitative perspective. To this end, all the 602 survey respondents were asked to voice their opinion on a number of proposed measures aimed at improving the employment conditions of vulnerable workers engaged in the Tourism, Cleaning and Language School industry sectors. A staggering 94% (564 respondents) indicated that there should be more awareness made by Authorities on workers' rights as stipulated by law.

This was followed by 86% (516 respondents) who stated that there should be more monitoring by ETC to verify that incentive schemes are being properly utilised by local employers. Another

85% (514 respondents) indicated that they agree / completely agree with the enforcement of the right of association in a Trade Union to eliminate the element of fear present among vulnerable employees. The findings show that there were no differences in opinion on these proposed measures by the employee respondents hailing from the three industry sectors or from the male and female employees.

Table 3.41 depicts more details on the recommendations of how employment conditions may be improved in these three industries.

3.6 Conclusion

Clearly, a number of interesting findings and conclusions emerge from these two studies. These are presented in Chapter 2 of this Report, together with some policy considerations addressing the situation of both entrepreneurs and vulnerable workers in Malta.

TABLE 3.41 – Recommended Measures to Improve the Employment Conditions of Vulnerable Workers Employed in the three Industries

Counts Analysis % Respondents	Total	Completely disagree	Disagree	Neither agree nor disagree	Agree	Completely agree	Don't Know	Refused
a) More awareness of workers' rights as stipulated by Law	602	1 0.2%	5 0.8%	24 4.0%	249 41.4%	315 52.3%	8 1.3%	- -
b) Enforcement of the right of association in a Trade Union to eliminate the element of fear present among employees in these Industries	602	1 0.2%	12 2.0%	45 7.5%	260 43.2%	254 42.2%	29 4.8%	1 0.2%
c) More enforcement by local Authorities, not only by ETC	602	2 0.3%	9 1.5%	52 8.6%	256 42.5%	240 39.9%	42 7.0%	1 0.2%
d) More monitoring by ETC to verify that Incentive Schemes are being properly utilized by employers	602	3 0.5%	11 1.8%	41 6.8%	265 44.0%	251 41.7%	30 5.0%	1 0.2%
e) Self-employment should be assessed from a social responsibility point of view	602	18 3.0%	3 0.5%	60 10.0%	268 44.5%	180 29.9%	72 12.0%	1 0.2%
f) The tender evaluation exercise has to assure that the provision of service will guarantee the payment of minimum wage and other adequate working conditions	602	3 0.5%	5 0.8%	44 7.3%	271 45.0%	219 36.4%	57 9.5%	3 0.5%
g) Call for skills gap analysis - the supply of employees has to match the demand of the market	602	- -	11 1.8%	48 8.0%	277 46.0%	195 32.4%	69 11.5%	2 0.3%
h) More control on the engagement of foreign workers (vis-a-vis: formal work permits, formal employment registration, meeting minimum wage/ overtime/ NI co...	602	2 0.3%	16 2.7%	57 9.5%	260 43.2%	232 38.5%	33 5.5%	2 0.3%
i) Women working on informal basis, particularly in the cleaning sector, should be made aware of long-term benefits	602	3 0.5%	16 2.7%	42 7.0%	256 42.5%	257 42.7%	26 4.3%	2 0.3%
j) The setting up of temping agency by ETC whereby skilled workers can be made available to organisations to cover for women on maternity leave or other types of leave	602	1 0.2%	13 2.2%	55 9.1%	252 41.9%	221 36.7%	59 9.8%	1 0.2%

4. THE RELEVANCE OF ECONOMIC INDEPENDENCE TO THE MALTESE FEMALE

4.1 Research Objectives

4.1.1 Overriding Research Objective

The overriding research objective of this Project aimed at researching the relevance of economic independence to the Maltese female. This was researched by way of three distinct Activities.

ACTIVITY I: to analyse the glass ceiling and glass cliff effect and how this affects females in the labour market.

ACTIVITY II: to assess the relevance of 'economic independence' to the Maltese female.

ACTIVITY III: to analyse the effect of social security benefits on women in their decision to take up employment or not.

4.1.2 Project Specific Objectives

Activity I

The specific research objectives of Activity I comprised the following:

To explore and identify:

- The main factors hindering Maltese and Gozitan women from occupying managerial positions in employment.
- Whether current education practice reflects or has an influence on both 'glass ceiling' and 'glass cliff'.
- Whether the 'glass ceiling' and 'glass cliff' affect women entering or continuing their participation in the labour market after having children.
- The sectors mostly represented by either males or females and seek to understand the main reasons underlying such results.
- Obtain detailed statistics about gender segregation in employment.

Activity II

The specific research objectives of Activity II comprised the following:

To explore and identify:

- A definition of the term 'economic independence' in the Maltese context.
- Other relevant values and perceptions related to the topic, as held by the research respondents.
- Whether economic independence is truly linked to greater well-being in women or if economic affluence is a more important issue.
- Other values related to labour market participation which participants deem important.
- Whether the economic independence actually results in social independence and female empowerment.

Activity III

The specific research objectives of Activity III comprised the following:

To explore and identify:

- A better understanding of unemployed males and females in Malta and Gozo (perceptions on employment and social security benefits).
- The relationship between social security beneficiaries and their educational and social background.
- Social security benefits in relation to individual salaries, including whether such benefits hinder or promote the uptake of labour market employment.
- Whether governmental incentives are, in fact, seen as incentives to participate in the labour market.

4.2 The Relevance of Economic Independence to the Maltese Female - A Review of Recent Literature

Introduction – Women and Work

One of the most important social developments over the past decades in most advanced countries has been the rise in the number of women in paid jobs. Indeed the growth of female participation in the labour market within the EU has been described as ‘the most sustained and widespread’ (Rubery, Smith & Fagan, 1999). The EU committed itself to include equal opportunities as the fourth pillar of employment policy in 1997, setting goals at the Lisbon Summit 2000 to raise the employment rate of women from 51 to 60 per cent by the year 2010. This was a rather ambitious goal for Malta considering that it had the lowest rate of female employment within the EU, currently at 40.6% (NSO LFS Q2/2011), which is well below the average employment rate of the EU member countries that stands at 64.5% (Eurostat 2011 Q2).

The Maltese labour market is particularly characterised with low female participation rates in full time work, and with very high rates of female inactivity. The economically active women are mostly in the lower age cohorts, unmarried, hold jobs confined to a handful of industries such as in the services sector, for example, the retail and hospitality industry or hold jobs considered as an extension of their domestic role like teaching and nursing (NSO, 2011; Baldacchino, 1998). Statistics also reveal a high female participation rate in part-time work, especially amongst married women suggesting that women in Malta may find that their attachment to the labour market can only take place through this kind of work to help them combine domestic responsibilities and waged work. Besides, factors such as the gendered welfare regime, strong patriarchal social structures, a strong family tradition and a devoutly Catholic faith may still present a hostile working environment for Maltese women (Camilleri-Cassar, 2009; Spiteri, 2007). Such working arrangements imply financial dependency and hinder female advancement towards higher paying professions.

This Literature Review is being carried out to identify and summarise research relevant to the ‘Project Objectives’ namely to assess the relevance of ‘economic independence’ to the Maltese female, to analyse the effect of social security benefits on women in their decision to take up employment or not, and to analyse the glass ceiling and glass cliff effect and how this affects females in the labour market.

This review aims to provide background information and current perspectives and will set the local scene. It is to be noted that this is not an exhaustive review but attempts to identify key issues related to the terms of reference.

Female Economic Independence

Achieving economic independence for women has been one of the main objectives for gender equality worldwide. One way of overcoming economic dependence is to have a job, so a steady and reliable source of income gained from employment ensures enough economic security in the provision of a sufficient wage, with benefits and opportunities for career advancement. As women's education levels have risen over the years, thus enhancing their human capital, the incentive for women to work for pay also increases. However, in spite of the entrance of women into the labour markets, marking a new era in their financial status, the economic position of women is still disappointing which reflects their subordinate status in society (Rubery, Smith & Fagan, 1999). In the meantime, while some women may have been improving their economic position, other women are suffering financial hardship due to the 'feminisation of poverty' especially amongst female-headed families (Pearce, 1978).

It is not surprising to observe that marriage and motherhood reduce the possibilities of women's participation in the labour market since it is still socially expected of women to bear the primary responsibility of childcare and childrearing. Women decrease their labour market participation upon the birth of a child as evident in the participation graph, where a distinctive single left-handed peak reflects a number of women becoming inactive between the childbearing and childcaring ages of a mother, namely between 20 and 45 years, and associated with the 'women returner' pattern (Crompton, 1997; Spiteri, 2007). Therefore homemaking, childcaring and childrearing may lead to economic dependence of a mother on her partner or on the state (Blau and Ferber, 1992).

Defining Economic Independence for women

When married women reduce their investment in human capital and their labour market participation, their opportunity costs of foregoing wages is affected. (Becker, 1981; Hakim 1997, 2000). Various economists have presented different theories to explain women's economic position. Some economists such as Oppenheimer (1997) define women's 'economic independence' in relation to their partners in marriage. Since this research will not focus on women as one single group but on *all* women, that is, not only on married women, 'female economic independence' shall be defined as 'when a woman can earn her living independently'.

According to a wide survey conducted in 2008 across 12 countries (Synovate, 2009), only 6 out of 10 women (58%) considered themselves to be financially independent with French women reporting the highest levels of independence (80%) while Bulgarian women reporting the least levels of economic independence (37%). This survey asked what the term 'financially independent' meant to women and confirms that the *perception* of assessing one's economic independence may depend on a number of cultural and social factors. For example, the French may consider that being economically independent means 'not being dependent on one's partner for money' which reflects their equality status and the fact that French women have been in charge of their finances for a long time. On the other hand Bulgarian women may equate economical independence with 'being able to afford things without worrying about the cost' which reflects the political background of the socialist period where both partners were breadwinners but now experiencing a decline in their living standards. In the meantime Mexican and Malaysian women equated 'financial independence' with 'living without debts'.

According to Braverman (in Synovate 2009), "A woman meets a man, falls in love, moves in, gets married, has kids (not necessarily in that order) and it all falls apart. It's not until this moment that she realises just how dependent she is on her partner's money. Some women have checks

in place to guard against this happening to them; some don't. Some are financially savvy, and some are simply not interested. And even if a relationship break up is not a catalyst, women live longer than men and typically have less money upon retirement." Such a statement is quite appropriate to the local scenario due to the increase in marriage breakdowns, in single mother households and in births outside marriage (NSO 2009), and how this phenomenon is impacting on Maltese women, some of whom are waking up one fine morning to the stark reality of their vulnerability and to their sudden economic dependence.

With such a high percentage of female inactivity in Malta at 65.2% (NSO LFS Q2/2011) undoubtedly one expects to find a large number of women being dependent on their husbands' wage on unemployment/social benefits whether they are married, widowed or single. According to the Household Budgetary Survey 2000, Maltese males earned 73.5% of the total disposable income in their household (NSO, 2003). This same HBS revealed that out of 128,000 heads of household, 81% were males with 'head of household' defined as the contributor of the biggest share of the household income (NSO, 2003). This corresponds with another research conducted among randomly selected women in Malta which revealed that only 14.1% of female respondents claimed they were chief wage-earners in their family household (Abela, 2002).

The male breadwinner model which has strongly dominated Maltese society for a long time has been observed moving slowly towards a male breadwinner/female part-time homemaker model due to changes in fertility patterns, better female educational attainments, improved working conditions and the financial needs of the family (Rizzo, 2006, Spiteri, 2007). However this model still draws strongly on culturally prescribed sex typing of family roles where the father is the 'breadwinner' and the mother is primarily committed towards the caring role and domestic activities. The ideology celebrating marriage and the strict division of work between spouses is prevalent in patriarchal societies and in those countries with strong cultural and psychological affinity with religion (Scott, 1999; Mostafa, 2003; Spiteri, 2007).

In the study on dual worker families in Malta, Rizzo (2006, p. 34) argues that even within the dual worker family in Malta 'the male breadwinner model is still a cultural artefact' with husbands satisfied with fulfilling their family obligations as the main financial provider of the family and the wives with some ambivalent attitudes in trying to strike an effective balance between work and family. Although part-time work may still contribute to the Maltese family's improved standard of living, it may tend to give less financial gains and opportunities than full time work limiting the level of autonomy and financial independency in terms of spending patterns.

Value of women's work and financial dependence

A key problem underpinning the issue of economic independence for women is the lack of value in financial terms and in social status ascribed to the work that women do, whether paid or not. One of the first studies to throw light on gender segregation at work was a collection of feminist anthropological papers edited by Rosaldo and Lamphere in 1974 that focused on the separation of women and men into different spheres of social life. Hakim (1979) explains segregation as horizontal and vertical. Vertically, women are usually concentrated in certain occupations performing limited number of activities. These are usually found in the industrial and service sectors, especially in the 'caring' services. Meanwhile women are usually horizontally segregated in the lowest grades in the hierarchical ladder in the less secure and less paid jobs. Table 4.1 below shows that the first three categories where women are clustered 'vertically' are in 'Service Workers and Shop and Sales workers', 'Technicians and Associate Professionals', and 'Clerks'.

TABLE 4.1 - Main occupation of total employed persons: October-December 2010

Occupational Group	Sex				Total	
	Males		Females		No	%
	No	%	No	%		
Armed Forces	1,789 ^u	1.6 ^u	154 ^u	0.3 ^u	1,943 ^u	1.2 ^u
Legislators, senior officials and managers	11,472	10.4	3,661	6.3	15,133	9.0
Professionals	12,949	11.7	10,159	17.5	23,108	13.7
Technicians and associate professionals	14,688	13.3	11,379	19.6	26,067	15.5
Clerks	8,032	7.3	12,041	20.8	20,073	11.9
Service workers and shop and sales workers	16,561	15.0	12,401	21.4	28,962	17.2
Skilled agricultural and fishery workers	2,219	2.0	97 ^u	0.2 ^u	2,316	1.4
Craft and related trades workers	17,824	16.2	35 ^u	0.1 ^u	17,859	10.6
Plant and machine operators and assemblers	9,475	8.6	3,878	6.7	13,353	7.9
Elementary occupations	15,303	13.9	4,105	7.1	19,408	11.5
Total	110,312	100.0	57,910	100.0	168,222	100.0

Source: NSO 29 Sept 2011 Labour Force Survey: Q2/2011

Horizontally, the lack of women as 'Legislators, senior officials and managers' is apparent in Table 4.1 below, with only 6.3% of all employed women working in this category. Compared with men, this translates into 27% of women working in the higher grades and 73% of men.

In spite of equal pay legislation in all EU countries, the occupational segregation of men and women makes it very easy to apply different wages to 'women's work' and to 'men's work', which gives rise to the pay gap, which is the difference in pay for women and men, be it in cash or even allowances and 'perks'. The gap between men's and women's pay does not only stem from the concentration of women in certain jobs with lower levels of responsibility. Steinberg (1995:59) attempted to identify job evaluation systems. She found out that throughout the 19th and 20th centuries 'men's wages reflected not only what they were worth but also their status as breadwinners for a family. By contrast, women's wages were viewed merely as a supplement to the wages of other family members'. This is very much applicable to the situation in Malta where men are still considered as the main breadwinners and whatever the women's occupation may be her main role is still expected to be that of a wife and mother (Tabone 1994, Abela 1994, Spiteri 2007).

From the data issued by NSO (Table 4.2 below), it emerges that on average, women earn less than men. For example in 2010 females working as legislators, senior officials and managers earned 15% less annually than their male counterparts, while female clerks earned 13% less per year than males. Service workers and shop and sales workers earned 18% less than males per annum and female professionals earned 14% less. The largest difference is between male and female workers in the 'Elementary Occupations' where females earned 29% less than their male counterparts.

Education is the 'main lever' by which women are entering the high-level paid jobs but it is amongst the less skilled and educated female workers that inequality can be manifested (Rubery, Smith & Fagan, 1999:22).

Table 4.2 - Average gross annual salary for employees by main occupation: October-December 2010

Occupational Group	Sex				Total	
	Males		Females			
	No	Average Euro	No	Average Euro	No	Average Euro
Armed Forces	1,789 ^u	-	154 ^u	-	1,943 ^u	-
Legislators, senior officials and managers	8,575	25,107	3,114	21,280	11,689	24,087
Professionals	11,526	20,910	9,689	17,959	21,215	19,562
Technicians and associate professionals	13,225	16,624	11,174	15,193	24,399	15,969
Clerks	7,795	13,506	11,876	11,814	19,671	12,484
Service workers and shop and sales workers	12,630	13,636	10,720	11,129	23,350	12,485
Skilled agricultural and fishery workers	870 ^u	-	0 ^u	-	870 ^u	-
Craft and related trades workers	10,928	12,941	0 ^u	-	10,928	12,941
Plant and machine operators and assemblers	7,951	13,143	3,650	12,488	11,601	12,937
Elementary occupations	14,731	12,201	3,894	8,668	18,625	11,463
Total	90,020	15,724	54,271	13,840	144,291	15,016

^u - under-represented due to small sample size. Please note that these data must be interpreted with caution.

Source: NSO 29 Sept 2011 Labour Force Survey: Q2/2011

Women use different strategies when compared to men to participate in the labour market to be able to balance their paid and unpaid roles. Taking up lower paid and lower status jobs with low career prospects may be one strategy to enable them to remain in the labour market rather than withdrawing completely. Working part time and not being able to work overtime will also affect the take-home pay apart from the nominal wage related to the job.

The structuring of systems of pay determination may also reflect how women and men get their pay. In a research study on the situation of women employees in the banking sector in Malta, Mercieca (1999) argues that biased value is given to women's and men's work. Within the non-clerical grades, a charwoman (only females were engaged for this position) is paid less than a labourer or messenger (only males were engaged for this post) on the contention that the latter had to lift coin bags and cash tills. Charwomen were, in the meantime, lifting buckets of water to clean and shopping bags with supplies for the staff. Furthermore, a messenger had 26 incremental salary scales while a charwoman only 19.

Effects of social security benefits on decision to take up employment

Full economic independence for women has yet to be attained in any country but in various countries some rates of progress towards equality have been noted these last 10 years due to changes in state policies that can influence the integration of women into the labour market (Rubery, Smith & Fagan, 1999). Esping-Anderson (1990) developed a typology showing different welfare state regimes and how they influence employment patterns in the labour market. He

classified welfare states into three types of regimes according to their de-commodification – the social-democratic, the conservative-corporatist and the liberal regimes. Eventually a fourth regime, the Mediterranean model was introduced with specific socio-cultural similarities to the local context.

Lewis (1992) classified versions of breadwinner models as strong male breadwinner, modified male breadwinner and weak male breadwinner models. Examples of countries typifying the strong breadwinner model are Ireland and Germany where wives are defined as dependent upon their spouse and are discouraged to work after marriage or motherhood. The weak breadwinner model is found in the Scandinavian countries where each citizen irrespective of gender is considered as fit for work and considers taxation and social benefits on an individual basis. The modified male breadwinner is one such as in France with a family based taxation system but high support for childcare.

Pfau-Effinger (1998, 1999) developed an alternative typology of breadwinner models which includes the concept of culture to explain cross-national differences found in the employment patterns of specific countries in relation to women's position in work, motherhood and family. Mosesdottir (1995) developed another comparative analytical framework for the typology of regimes: the Liberal (as in USA), the Ecclesiastic (as in Germany) and Egalitarian (as in Sweden), arguing that the factors operating in these contrasting types are the market, the religious organisations and socialist parties respectively having direct impact on gender relations.

While reforms in legislation and policies may have diminished the resilience of the male breadwinner model in a number of countries, in others, such as in Malta, the construction of gender roles and the 'dual spheres' ideology that defends the traditional family are still very much ingrained in the Maltese social fabric that the 'provider role' identity amongst men may prove too hard to weaken (Abela, 1991). Spiteri (2007) included the interrelating aspects of religion and traditional family values to explain Maltese women's experience of work and concluded that Malta should be located within a different typology of welfare regimes. This would reflect a compromise between the Mediterranean, Liberal and Corporatist-Conservatist welfare concepts as devised in the Esping-Anderson (1990, 1999) typology of welfare regimes. This was due to Malta's social welfare system that has retained all the features that sustain the divided roles of a 'providing' husband and a 'caring' wife typical of Southern European countries with a comprehensive social welfare similar to the Anglo-Saxon model but then again, with policies that encourage motherhood similar to countries in the Corporatist-Conservatist regime.

Compared with other countries, Malta compares well in respect to the quality of life holding the 34th position (UNPD 2007, p. 234). Social welfare in Malta is considered well-developed and has a good social safety net. However, a number of shortcomings in the system still discriminate against women. For example, since it is mainly men who are active in the labour market, men are the main contributors to the National Insurance Contributory Scheme paying regular specific contributions towards their pension. Inactive women, who are performing unpaid work at home are excluded and can only benefit from the Non-Contributory scheme that is administered on financial means testing. Women who have been providers of informal welfare can make claims to the welfare state through their relationship as members of an employee's household and not regarded as 'full citizens', unlike men (Patemen, 1989).

Unemployment benefits in Malta are considered as quite generous and therefore may act as a disincentive for married women to move from unemployed or inactive, towards employment. Another disincentive for a woman is the taxation system which may affect a husband's household tax rate once she goes into employment. Since social assistance and housing support mainly benefit low-income households, who are generally women with children, it becomes a main

disincentive to seek employment which leaves this category of women in a benefit trap where the difference between the minimum wage and the benefits are negligible (Camilleri-Cassar, 2009).

However a number of policies have been improved or implemented as incentives for Maltese women to return to the labour market or to retain their jobs, for example the choice of paying only 10% of the income earned in National Insurance especially if she earns less than the minimum wage, and parental leave, career breaks and reduced hours for employees within the public and private sector. Another incentive is the introduction of tax credits for women returning to work and a one-year exemption from income tax when returning to work after an absence of 5 years, for every child under 16 years.

In a report on 'Fiscal system and female employment' in Malta, Camilleri-Cassar (2009, p. 3) explores the structures of the taxation system of Malta and argues that the 'traditional gender arrangement is inescapably rooted in Malta's welfare regime, and that fiscal policies tend to encourage the association of women with home and their dependency within marriage, such that Malta's equality policies hang in the male breadwinner system, and obstacles hindering women's advancement are obscured and remain'.

As long as the family is expected by the welfare state to be the major 'service provider' for care especially for children and the elderly rather than the state itself, the culturally constructed ideology of the 'motherhood mandate' will continue to perpetuate.

The Glass Ceiling and Glass Cliff effect

If the statistics given for the female gainfully occupied in Malta are poor, those given for women holding high-level and managerial jobs are even more discouraging. Despite legislative and social support towards gender equality, and despite the fact that women are achieving higher levels of education, only a very small number of women succeed in reaching the higher decision-making grades in their career, with the larger number of women employees clustered at the lower levels in employment which are usually the low-paid segregated feminised jobs. This situation is prevalent in most countries but particularly more distinct in Malta. Numerous researchers have found that, irrespective of the sector being studied, women are concentrated in certain occupational groupings and underrepresented in higher management grades.

The term 'glass ceiling' was first used in a special report in the Wall Street Journal in 1986 on the status of corporate women (Hymowitz & Schellhardt, 1986). This term was coined to describe the existence of vertical sex segregation in organisation, and describes a transparent artificial career barrier, based on attitudinal or organisational prejudice that keeps women from rising above a certain level in organisations and from reaching their full potential (Morrison, White & Van Velsor, 1987). This term is now used widely referring to the various structural, attitudinal and behavioural barriers. This concept of having a 'transparent' barrier obstructing women or other minority groups from being promoted as far as they should is now used in a wide range of diversity issues such as 'glass walls', 'sticky floors', 'glass escalators', and 'glass cliff', the latter being the more recent term included in the political vocabulary.

Auster (1993) contends that a combination of gender biases occurs all the time and in all forms, both in covert and overt ways. Oakley (2000) claims that all societies have a 'glass ceiling' and female chief executives are still very rare. Vast literature has attempted to find explanations for this pervasive low representation of women at executive levels.

Research based on the influence of organisational structure, cultural factors, and sex and gender differences (Kanter, 1977; Riger & Galligan, 1980; Fawcett and Pringle, 2000; Cooper Jackson, 2001) suggests that the main barriers that affect women's career advancement are both the organisational structures as well as the beliefs and attitudes held by the organisation including the perception that women are not being viewed as leaders. Supporting theories to explain the glass ceiling are the biological and sociological theories that argue that women are socialised into socially constructed roles due to the development of personality traits and attitudes that are considered to conflict with the attributes of a manager. For example women tend to be seen to have low confidence and low self esteem to apply for a managerial role or else they tend to be seen as reluctant to apply for senior posts due to lower aspirations and expectations coming from their attachment to their domestic role.

Oakley (2000) argues that the impact of gender-based behavioural dynamics should be observed. She contends that even if research has found that there are actually more similarities and very few differences between female and male leaders, stereotypes create a cultural prejudice and persist in portraying women as less effective and men better suited to be leaders. This situation presents a vicious circle since having so few women at the helm, very few female role models can help others to emulate for that position. Others contend that a lack of women leaders affect their network building and their mentoring relationship (Fagenson & Jackson, 1993).

Other research identified other difficulties that hinder women's advancement which include work and family conflict, insufficient career planning and subordinating a career in favour of the family (Becker, 1981; Gerson, 1985; Hakim, 2000).

Various commissions were set up to investigate the glass ceiling. Amongst others, the Federal Glass Ceiling Commission (U.S.A.) confirmed that in 1992 women were particularly disadvantaged to reach senior positions (Cooper Jackson, 2001). The European Commission established the 'European Network of women in Decision-making Politics and the Economy as a platform to exchange ideas, experiences and good practice (European Commission, 2010). The Commission also set up a database with data on women and men in decision-making as a follow-up to the Beijing Platform for Action which is freely accessible online. In the UK the Equality and Human Rights Commission also confirmed the disadvantaged position of women to men due to their under-representation at senior levels but concentrated in administrative work (Metcalf & Rolfe, 2009).

A recent report issued by the European Commission (2010) brings to light this lack of women in economic decision making positions in Europe and confirms a prior EC report that puts Malta at the highest level of the Glass Ceiling index. It is reported that Malta has less than one woman in every 20 board members, is the only country in the EU without any women MEPs, was one of the countries whose share of women in parliaments fell rather than increased, has never had any female ministers in the area of finance/economy as well as having an extreme gender imbalance as judges in the supreme courts. This also confirms Mercieca's study (1999) on the situation of women employees in the banking sector in Malta as well as Camilleri-Cassar's report (2007) on women and politics in Malta. A joint report (2007) issued by the National Statistics Office and the National Council of Women on the obstacles to the participation of women in decision-making positions also confirms that Maltese women find difficulties in reconciling long hours of work and family responsibilities but also reveals an interesting feature: to Maltese women job satisfaction seems to be more important than it does to men.

As mentioned, the term 'glass cliff' has been recently introduced with research looking into what happens when women and other minorities take on leadership roles associated with a greater risk of failure and criticism, thus 'falling off'. Ryan & Haslam (2005) identified this in a study on the

performance of women directors. They claim that the 'glass cliff is a robust phenomena that is not isolated to a particular context or participant group. Importantly too, the fact that the studies allow us to hold constant key factors that might otherwise contribute to gender inequalities in the workplace (e.g. ability and past experience), increases our confidence that gender has a causal role to play in the appointment of women to class cliff positions.' The researchers contend that this research continues and is still under investigation. In our local context, where the number of women succeeding in smashing the glass ceiling is already quite low, due to the low participation, high inactivity and overrepresentation in women in 'sticky floors' as discussed, the research on the existence of the glass cliff is still in its early stages.

Conclusion

The purpose of the 'Roadmap for Equality between women and men (2006-2010)' was to drive the gender equality agenda forward, identifying priority areas including the equal economic independence for women and men and the promotion of women in decision-making. The EC report pointed at the 'outdated perceptions of the different roles of men and women in life and in work'; (2010, p.7) and stresses on the importance on a 'shift in attitude and culture necessary to support change'. Meanwhile, Spiteri (2007) contends that 'although values and attitudes may have shifted in other countries, it is incorrect to assume that Malta will also go through similar changes and at the same pace' and recommends caution not to overlook certain aspects that pertain to an insular island where the cultural expectations of full time motherhood are deeply rooted in Malta's historical and religious background influencing women's choices for employment. The European Commission has adopted a gender equality strategy as a follow up to the Roadmap for Equality which failed to reach specific targets by 2010. Key aims of the Europe 2020 Strategy include achieving an employment rate of 75% by 2015 for women and men and increasing the numbers of women in scientific research (EC 2010).

The review of the literature has presented various approaches to the situation of Maltese women in relation to their participation in paid labour and their economic independence. To conclude, there can be grounds for a cautious optimism due to the changing economical and social contexts which could lead to a change in culture, attitudes and behaviours that will eventually enhance equality between women and men in Malta.

4.3 Research Methodology

4.3.1 Research Methodology

In order to achieve the research objectives as set out in **Section 4.1** above, the research methodology adopted comprised the following:

- **A thorough review** of recent international and local literature and official international and national surveys conducted by recognised statistics bodies, i.e. Eurostat - European Union, National Statistics Office - Malta, Employment & Training Corporation - Malta, etc.
- **A robust qualitative research exercise** involving a three-tier research study. The objective of this thorough qualitative research phase was to obtain an 'in-depth' understanding of the relevance of economic independence to the Maltese (and Gozitan) female. More specifically, this qualitative research phase focused on exploring whether the glass ceiling and glass cliff effect exists in Malta and, if yes, how this affects females in the labour market. Also, the research aimed at assessing the relevance of 'economic independence' to the Maltese female and analysed the effect of social security benefits on women and men in their decision to take up employment or not.

- This qualitative stage also served as a platform which provided the context for the quantitative studies and insights on the salient issues and research areas that needed to be included in the subsequent quantitative stage. The three tiers comprised:
 - **Tier One:** one-to-one personal interviews with 25 key stakeholders (Senior government officials; representatives from women associations, private sector employers and employer association officials, trade union and employees' representatives; other relevant stakeholders). Each personal interview took between 60-90 minutes.

The perceptions, attitudes and views of Key Stakeholders were examined on the following research areas:

- the 'glass ceiling' – the factors hindering women from occupying top positions
 - the 'glass cliff' - the phenomenon of promoting women to positions at higher risk of failure
 - the meaning and relevance of the term 'economic independence' in the context of Malta
 - the impact of unemployment benefits on the decision to work.
- **Tier Two:** A total of 15 one-to-one personal interviews were conducted: seven of these with employed females (4 with Maltese Respondents and 3 with Gozitan Respondents), five with unemployed females (3 with Maltese Respondents and 2 with Gozitan Respondents), and 3 with unemployed males (2 with Maltese Respondents and 1 with a Gozitan Respondent). Work designation of the employed Respondents varied from blue-collar workers, to secretarial/clerical or equivalent, to graduate managers.
 - **Tier Three:** A total of six focus group sessions were held, which were organised accordingly:
 - 3 FGs with Maltese employed and unemployed females
 - 2 FGs with Gozitan employed and unemployed females
 - 1 FG with Maltese unemployed males.

The choice of participants for the FG sessions was based on pre-established FG respondent profiles in order to attain a balanced attendance: of various age groups, marital status and with or without caring responsibilities. Gainfully employed FG respondents worked on full-time or part-time basis, or had the facility of working reduced hours, flexi-time or work from home; hailing from the public and private sectors and having a work designation varying from blue-collar to managerial.

Respondents for the FG with unemployed males comprised respondents who are currently registering with ETC or actively seeking employment, whose age varied between 18 - 60 years, single or married, with or without caring responsibilities.

Working towards the attainment of varied participation was imperative in the organisation of the focus group sessions in question as this in turn always leads to a discussion bearing dynamic proportions which results in a mixture of colourful and contrasting perspectives and opinions.

The opinions and views of Maltese and Gozitan employed/unemployed females and unemployed males were gauged during the personal interviews and focus group sessions, on the following research areas:

- the woman's role: Career development vs Caring responsibilities
- the impact on women of caring responsibilities when pursuing a career
- their own experience at the workplace
- their perceptions and attitudes towards women in Managerial positions or in Business
- their perceptions and attitudes towards "Economic Independence"
- their experience, perceptions and attitudes towards "Social Security Benefits".

- **A robust quantitative research exercise** was then conducted. This quantitative research study comprised three distinct quantitative research studies, namely:
 - **Tier One:** A quantitative research study with 600 females currently in paid employment, hailing from Malta and Gozo was conducted to analyse the extent of the glass ceiling and glass cliff effects on these women at their workplaces. This 600-count frame ensures statistically significant findings at a confidence level of 95% at a confidence interval of +/-4. The research approach adopted was by way of a 30-minute face-to-face interview. The 600-count sample frame was divided in three categories, based on their existing job designation, namely, whether they currently hold an 'elementary position', a 'service worker' position or a middle-management/ management position. Only one female per household was allowed to participate in this study.
 - **Tier Two:** Yet another quantitative research study was conducted with at least 600 (607 actually conducted) female individuals who were selected on their existing employment status, i.e. females who currently occupy an "elementary/ service worker" position; females who currently hold a "managerial position" and females who are either inactive or unemployed. The same 95% statistically significant confidence levels at a +/-4 confidence interval were attained for this research study as well. The research approach adopted was by way of a 30-minute face-to-face interview. A good representation of respondents hailing from all ages between 15 – 59 years and from Malta's six geographical regions (including Gozo) was attained. Only one female per household was allowed to participate in this study.
 - **Tier Three:** The third quantitative research study was conducted with at least 500 (535 interviews were actually conducted) with unemployed individuals. This 535-count frame ensures statistically significant findings at a confidence level of 95% at a confidence interval of +/-4.23. Of these respondents, 365 (68%) were male while 170 (32%) were female. The majority of the male respondents aged between 35 - 64 years while the age of the females varied largely between 15 - 34 years. The research approach adopted was by way of a 30-minute face-to-face interview. The personal interviews were conducted in all of Malta's six regions (including Gozo) and were conducted in the vicinity of the Employment and Training Corporation's (ETC) and the Department of Social Services' (DSS) job registration centres.

4.3.2 Shortcomings of the Research Study

Throughout the whole course of the research study, no significant obstacles were encountered, however it may be observed that when the 'unemployed' survey respondents of the third research study (Tier Three) were asked to indicate the amount they are receiving in social security benefits, the findings are self-reported responses and the respondents were not asked to verify this by way of hard document evidence. This is, of course, normal practice when conducting quantitative research studies on such 'personal' and 'sensitive' issues. However, the Research Consultant assured that this will in no way affect the findings obtained, given the high statistical significance of the sample frame safeguarding against any margin of error. Moreover, all the survey respondents were interviewed in person in the vicinity of ETC and DSS job registration centres, hence ensuring that the whole cohort is formally registering for work (but of course, not necessarily all receiving social security benefits).

4.4 Qualitative research -The Salient Findings

The role of the robust qualitative study conducted for this Project was to uncover salient views, perceptions and issues relating to the relevance of economic independence to the Maltese female, the concepts of 'glass ceiling' and 'glass cliff' and how the effect of these are affecting females in the Maltese labour market and to also explore the effect of social security benefits on Maltese women and men in their decision to take up employment or not. The semi-structured interview / focus group moderator discussion guide research instruments produced for this qualitative research phase were designed to elicit the views of key stakeholders, employed women and unemployed

men and women and gain insights on the research objectives from a variety of perspectives – personal, institutional, governmental, sociological, and psychological. Clearly, the research findings identified at this qualitative research phase elicited a number of salient issues and patterns, which were then, in turn, addressed in the quantitative phase with a larger sample of employed women and from unemployed men and women respondents. These issues and research areas are presented below.

Mixed feelings were expressed by Respondents regarding their perceptions and attitudes towards the women's role and career development vs caring responsibilities. It results that some Respondents perceived that children should always be given priority over work and career and that it is essential for a mother to remain home with the children until they reach the age of three, during which time a strong bond is established between the child and the mother.

On the other hand, it was argued that the earnings by the women lessened the burden of the male breadwinner, which saves the husband/ father from the need to perform a second job. Also it was claimed that a mother of young children should go out to work to attain personal well-being, self-esteem, to socialise, and not miss out on career opportunities.

It was perceived by some Maltese and all Gozitan Respondents that having children does influence a woman's decision on whether to pursue a career in high level employment or otherwise. The main challenge was balancing family and work in a manner which does not result in low performance in either or in both. It was pointed out that without good support from the family it would not be possible for a woman to be able to cope with the responsibilities which having children and being in employment entail.

The majority of Maltese Respondents communicated that they returned to employment after one or two years of having children, working on part-time basis or reduced hours to accommodate their child-caring responsibilities. Relatives and friends were mainly relied on to take care of the children while they were at work; few found their husband's support or whose husband became a house-husband. Child-caring responsibilities did not lead to the mother's declining training opportunities, however mothers did lose job opportunities/ promotions due to these responsibilities. Irrespective of whether the female is in employment or otherwise, it was generally perceived that household chores remain a woman's responsibility; however the element of sharing tasks was reported as present in some households.

The work aspects considered by a female with child-minding responsibilities when applying for a job change, largely with regards to the availability of flexible hours, work life balance measures and less stress on the job. Before, these were replaced by other priorities namely job security, job challenges and job satisfaction. Gender discrimination was experienced at the workplace through 'inappropriate' questions posed during interviews, unfair treatment, the denial of job promotions and sexual harassment.

It was expressed that in spite of the advancement of women in education, the number of males occupying managerial positions remains higher in comparison. The existence of psychological and cultural barriers could not be excluded as factors which hinder Maltese women from occupying managerial positions at the workplace. Also women are always seen as actual or prospective mothers, and thus having 'split priorities'. Furthermore, some respondents observed that male networking systems at workplaces seem to exclude women with the result that women lacked recommendations when it came to head hunting or finding the right appointee for a high level position. It was perceived 'unlikely' to find companies in Malta where women are promoted in 'line management' positions or senior managerial positions if they didn't have the necessary skills.

Although the meaning of 'economic independence' differs according to marital status, due to diverse objectives, being 'economically independent' affects positively a woman's well-being, dignity and empowerment. It was perceived that a high level of education is conducive in helping a woman become 'economically independent'. Economic independence enables a woman to make her own decisions and have a freer hand in improving the standard of living for herself, her husband/ partner and their children. It was also expressed that women tend to regard the attainment of 'economic independence' in the short-term and fail to understand its validity on long-term, namely the availing of a pension scheme and financial security in the case of marriage breakdown, injury/ death of spouse.

Unemployment social security benefits influence both males and females' decision on whether to actively look for a job or not – the reason for this being the minor financial difference that exists between the unemployment social security benefit and the minimum wage. The existing difference was too small to act as an incentive for the woman to find employment. Some Respondents indicated that it is unfair that eligibility of unemployment benefits depends on the valuable possessions one might have. On the other hand, the low minimum wage was perceived as insufficient to sustain a family and have a good quality of life, and it acted as an incentive for many unemployed people to carry out informal work while on benefits.

4.5 Quantitative Research – Salient Findings

This section highlights the salient findings which emerged from three quantitative research studies. As indicated in **Section 4.1** above, this Project comprised three distinct Activities, with each Activity having specific research objectives.

Section 4.5.1 below illustrates the quantitative research findings for Activity I. Activity I comprised a quantitative research study conducted with Maltese and Gozitan women in paid employment, hailing from operative, middle-management and senior management positions.

Section 4.5.2 encompasses the research findings of Activity II. This Activity also comprised a quantitative research study with three cohorts of Maltese and Gozitan women; one cohort is in paid employment; one cohort is currently unemployed and the third cohort consisted of inactive females.

Section 4.5.3 presents the research findings of Activity III. Activity III consisted of another quantitative research study, but this time the survey respondent cohort consisted of unemployed men and women hailing from Malta and Gozo.

Although some of the respondent profile sub-cohorts of the three Activities overlap, it must be noted that the survey respondents participating in the three studies are ALL different, i.e. an individual could not participate in more than one survey.

The quantitative research findings of each of these three Activities now follow.

4.5.1 ACTIVITY I - Analysing the Glass Ceiling and Glass Cliff and how this affects Females in the Labour Market

The following findings emerge from the quantitative research study with employed females occupying different job positions at their workplace.

I. Respondent Profile

Designation, Age, Marital Status, Level of Education and Socio-Economic Status

A total of 600 employed females were interviewed for this research study. 101 (17%) of these respondents occupy an 'elementary position' which encompasses the following job designations: elementary position, plant and machine operator or assembler. 254 (42%) of the survey respondents occupy a 'service worker' position, which encompasses the following designations: service worker, shop and sales worker, clerk, craft & related trades worker, skilled agricultural and fishery worker. While, 245 (41%) respondents hold a middle management/ management position, which covers the following designations: technician, associate professional, professional, legislator, senior official and manager.

54% of (322 respondents) respondents are aged between 15 - 34 years and 46% of (278 respondents) respondents are aged between 35 - 64 years. More than 46% of (278 respondents) of the total survey respondent cohort are married, while 41% (248 respondents) of the respondents are single. The survey respondents of the younger age group are largely single, while the older age group are largely married.

The majority of the survey respondents occupying an elementary occupation hold a secondary level of education, those holding a service worker position either possess a secondary or post-secondary level of education, while the majority of the females in higher positions either possess a tertiary or post-graduate level of education. Teaching, Management/ Commerce/ Marketing/ Accounts, Sciences and Languages are the major studies in which females in paid employment choose to further their education at tertiary education.

The households of 38.5% (231 respondents) of the respondents fall within the AB socio-economic classification, another 35.5% (213 respondents) fall in the C1C2 category and 19% (112 respondents) fall in the DE category. The DE category is mostly characterised by survey respondents who occupy an elementary position, while the households of the survey respondents holding a managerial position fall primarily in the AB category.

Business Sector Employed in, Employment Basis and Salary

As Table 4.3 below shows, the survey respondents occupying an elementary occupation are mainly engaged in the 'Hospitality and Tourism' and 'Retail and Wholesale' sectors. Meanwhile, those occupying a service worker position are primarily involved in the 'Retail and Wholesale' sector and in the 'Education' sector. Moreover, the 'Education', 'Health and Social Care' and 'Financial and Business Activities' are the sectors in which females in middle management/ management positions are largely engaged in.

Of the 600 interviewed females, 69.5% (417 respondents) are employed in the private sector and 30.5% (183 respondents) are employed within the public sector. It is worthy of mention that the female survey respondents hailing from the public sector hold a high designation and very few of them hold an elementary occupation.

Almost 48% (287 respondents) of the survey respondents indicated that they are employed on a full-time basis and work normal office hours. This was followed by 19% (114 respondents) of the respondents, who stated that they are employed on a part-time basis. A finding emerged that only few females who hold a middle management/ management position, are employed on a part-time basis.

TABLE 4.3 – Business Sector Engaged in

Counts Break % Respondents	Total	Elementary Occupation-		Service Worker-		Middle Management/ Management-	
		15 - 34 yrs	35 - 64 yrs	15 - 34 yrs	35 - 64 yrs	15 - 34 yrs	35 - 64 yrs
Total	600	50	51	140	114	132	113
Manufacturing	36 6.0%	15 30.0%	4 7.8%	3 2.1%	5 4.4%	3 2.3%	6 5.3%
Financial: Banks, Financial Intermediation, Insurance, Business Services	70 11.7%	- -	- -	19 13.6%	5 4.4%	27 20.5%	19 16.8%
Retail and Wholesale	118 19.7%	11 22.0%	10 19.6%	43 30.7%	34 29.8%	12 9.1%	8 7.1%
Construction and Real Estate	4 0.7%	- -	- -	1 0.7%	2 1.8%	- -	1 0.9%
Hospitality and Tourism	85 14.2%	15 30.0%	18 35.3%	13 9.3%	13 11.4%	11 8.3%	15 13.3%
Transport and Communications: Transport, Telecomms, ICT companies	32 5.3%	1 2.0%	1 2.0%	8 5.7%	8 7.0%	9 6.8%	5 4.4%
Public Administration	43 7.2%	1 2.0%	1 2.0%	16 11.4%	8 7.0%	7 5.3%	10 8.8%
Education	110 18.3%	1 2.0%	4 7.8%	20 14.3%	23 20.2%	33 25.0%	29 25.7%
Health and Social Care	92 15.3%	5 10.0%	9 17.6%	14 10.0%	14 12.3%	30 22.7%	20 17.7%
Refused	10 1.7%	1 2.0%	4 7.8%	3 2.1%	2 1.8%	- -	- -

The majority of the employees holding an elementary position and a service worker position earn a gross salary of less than €10,000 annually, while those occupying managerial positions earn between €15,000 and €20,000 (gross) per annum.

Promotions at the Current Workplace and Past Employment

A rather worrying 65% (392 respondents) of the respondents claimed that they never applied for or showed interest in a job promotion with their current employer or with past employers. The main reason behind this is the lack of interest from the respondents' part to do so. In fact, this was the reason mentioned by a high 40% (157 respondents) of these 392 survey interviewees, in particular respondents holding an elementary position. Table 4.4 below shows this finding in more detail.

An also high 68.5% (411 respondents) of the survey respondents claimed that since they have been employed with their current employer, they never received a promotion. This was indicated by almost all respondents who occupy an elementary position and by the majority of the respondents who occupy a service worker or managerial position, aged between 15 - 34 years.

34.5% (207 respondents) of the total survey cohort stated that they have been employed with the current employer for over seven years. This was primarily stated by those who hold a managerial position and are between 35 - 64 years of age. Following, 24% (144 respondents) pointed out that they have been employed by their current employer from one to three years. In this case, this was mainly mentioned by the younger age group of respondents irrespective of the job position they hold.

TABLE 4.4 – Reasons For Not Applying For a Job Promotion

Counts Break % Respondents	Total	Elementary Occupation-		Service Worker-		Middle Management/ Management-	
		15 - 34 yrs	35 - 64 yrs	15 - 34 yrs	35 - 64 yrs	15 - 34 yrs	35 - 64 yrs
Total	392	37	44	103	78	75	55
Did not have the necessary qualifications	36 9.2%	6 16.2%	8 18.2%	8 7.8%	5 6.4%	3 4.0%	6 10.9%
Did not have the necessary skills	7 1.8%	1 2.7%	2 4.5%	- -	2 2.6%	2 2.7%	- -
Did not have the experience required for the job	33 8.4%	1 2.7%	- -	14 13.6%	2 2.6%	15 20.0%	1 1.8%
The promotion required more commitment, responsibility and longer hours which could not be taken up by Respondent	26 6.6%	3 8.1%	3 6.8%	5 4.9%	10 12.8%	3 4.0%	2 3.6%
Refrained due to caring responsibilities	18 4.6%	1 2.7%	1 2.3%	4 3.9%	7 9.0%	- -	5 9.1%
Was not interested	157 40.1%	20 54.1%	21 47.7%	39 37.9%	29 37.2%	28 37.3%	20 36.4%
Other	118 30.1%	5 13.5%	13 29.5%	35 34.0%	24 30.8%	22 29.3%	19 34.5%
Don't know/ Don't remember	18 4.6%	2 5.4%	1 2.3%	3 2.9%	5 6.4%	3 4.0%	4 7.3%
Refused	5 1.3%	- -	1 2.3%	- -	1 1.3%	1 1.3%	2 3.6%

62% (370 respondents) of the total survey respondents indicated that they held another job before the current one. This was stated by all survey respondents irrespective of their occupation type. From Table 4.5 below, one observes that when those respondents, who currently hold an elementary occupation, changed jobs, they maintained the same level of employment. With regards to the service workers interviewed, the majority of these also maintained the same level of employment when they switched jobs. On the other hand, a good number of those who currently hold a managerial position, held a lower grade of employment before switching to their current employment.

TABLE 4.5 – Previous Designation Held by The Survey Respondents

Counts Break % Respondents	Total	Elementary Occupation-		Service Worker-		Middle Management/ Management-	
		15 - 34 yrs	35 - 64 yrs	15 - 34 yrs	35 - 64 yrs	15 - 34 yrs	35 - 64 yrs
Total	370	31	32	87	79	82	59
Elementary Occupation	55 14.9%	12 38.7%	17 53.1%	6 6.9%	11 13.9%	9 11.0%	- -
Plant and Machine Operator/ Assembler	33 8.9%	10 32.3%	4 12.5%	6 6.9%	7 8.9%	2 2.4%	4 6.8%
Craft & related Trades Worker	6 1.6%	- -	2 6.3%	1 1.1%	2 2.5%	- -	1 1.7%
Skilled Agricultural & Fishery Worker	1 0.3%	- -	- -	- -	- -	1 1.2%	- -
Service Worker/ Shop & Sales Worker	130 35.1%	9 29.0%	7 21.9%	47 54.0%	29 36.7%	27 32.9%	11 18.6%
Clerk	73 19.7%	- -	1 3.1%	21 24.1%	22 27.8%	13 15.9%	16 27.1%
Technician/ Associate Professional	8 2.2%	- -	- -	1 1.1%	3 3.8%	3 3.7%	1 1.7%
Professional	46 12.4%	- -	1 3.1%	4 4.6%	2 2.5%	23 28.0%	16 27.1%
Legislator/ Senior Official/ Manager	16 4.3%	- -	- -	1 1.1%	2 2.5%	3 3.7%	10 16.9%
Refused	2 0.5%	- -	- -	- -	1 1.3%	1 1.2%	- -

II. The Presence of Glass Ceiling and Glass Cliff Effects

The Glass Ceiling Effect

A high 71% (427 respondents) of the aggregate 600 survey respondents observed that they have never heard of instances where a working woman without caring responsibilities (and with the necessary qualifications, skills and ability) was not chosen for a managerial position or was not given a promotion. Respondents indicating this hail from different age groups, occupying different levels of designations and possessing different levels of education. Figures 4.1 and 4.2 depict these findings in detail.

FIGURE 4.1 – Respondents’ Perceptions on the Presence of the Glass Ceiling Effect on Working Women Without Caring Responsibilities – By Age & Occupation

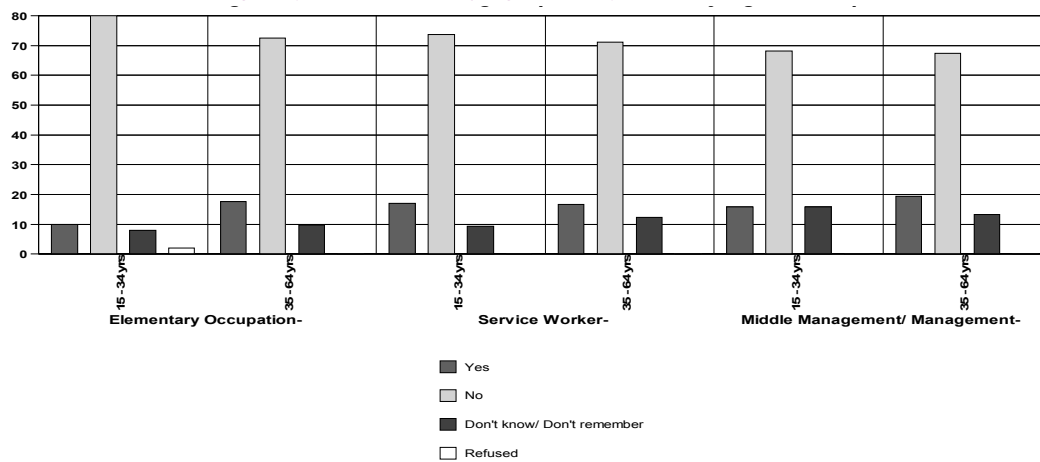
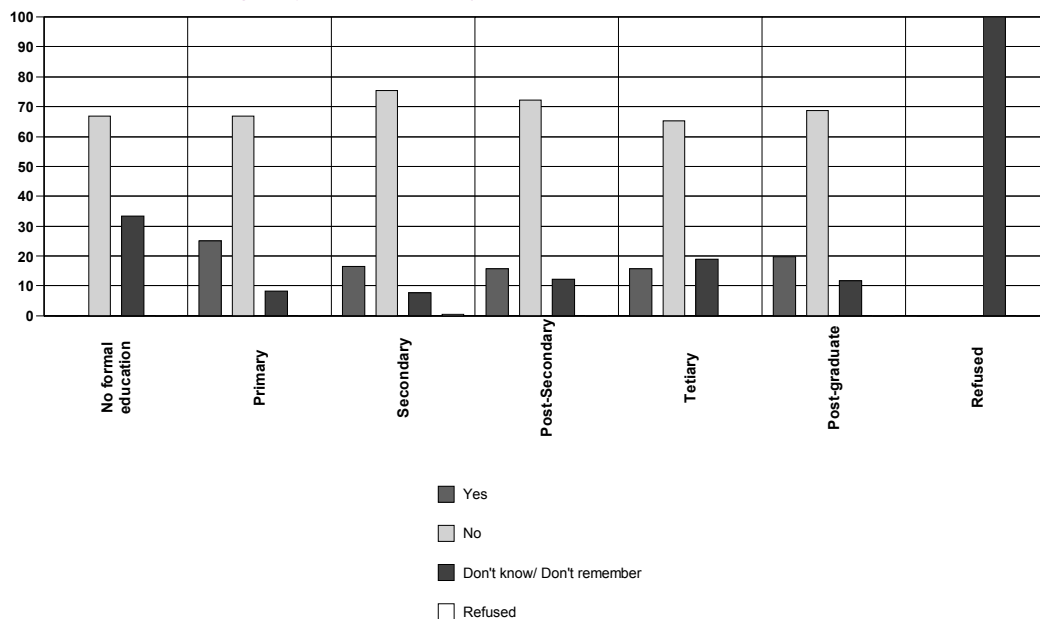


FIGURE 4.2 – Respondents’ Perceptions on the Presence of the Glass Ceiling Effect on Working Women Without Caring Responsibilities – By Level of Education



Mixed feelings were expressed by the survey respondents when these were asked to indicate how much the glass ceiling affects Maltese working women without caring responsibilities. In fact, 35% (209 respondents) of the respondents stated that the glass ceiling effect is not present, however 29% (173 respondents) of the respondents replied in the positive, while another 20% (118 respondents) indicated that they do not know and 16.5% (99 respondents) mentioned that this moderately affects working women without caring responsibilities. It is worthy of mention that those who hold a managerial position and those who possess a post-graduate level of education tend to agree more than the other respondents that the situation where a working woman without caring responsibilities is not promoted exists among the Maltese female working population. Tables 4.6 and 4.7 illustrate this finding in more detail.

TABLE 4.6 – Respondents’ Perceptions on the Degree of Presence of the Glass Ceiling Effect on Working Women Without Caring Responsibilities – by Occupation and Age Bracket

Counts Break % Respondents	Total	Elementary Occupation-		Service Worker-		Middle Management/ Management-	
		15 - 34 yrs	35 - 64 yrs	15 - 34 yrs	35 - 64 yrs	15 - 34 yrs	35 - 64 yrs
Total	600	50	51	140	114	132	113
No, not at all	37 6.2%	-	2 3.9%	13 9.3%	10 8.8%	6 4.5%	6 5.3%
No	172 28.7%	12 24.0%	14 27.5%	41 29.3%	35 30.7%	37 28.0%	33 29.2%
So and so	99 16.5%	13 26.0%	5 9.8%	16 11.4%	18 15.8%	25 18.9%	22 19.5%
Yes	150 25.0%	12 24.0%	13 25.5%	33 23.6%	25 21.9%	32 24.2%	35 31.0%
Yes, very much	23 3.8%	3 6.0%	3 5.9%	5 3.6%	2 1.8%	9 6.8%	1 0.9%
Don't know/ Don't remember	118 19.7%	10 20.0%	14 27.5%	31 22.1%	24 21.1%	23 17.4%	16 14.2%
Refused	1 0.2%	-	-	1 0.7%	-	-	-

TABLE 4.7 – Respondents’ Perceptions on the Degree of Presence of the Glass Ceiling Effect on Working Women Without Caring Responsibilities – by Level of Education

Counts Break % Respondents	Total	No formal education	Primary	Secondary	Post-Secondary	Tertiary	Post-graduate	Refused
Total	600	3	12	223	154	121	86	1
No, not at all	37 6.2%	-	1 8.3%	13 5.8%	12 7.8%	4 3.3%	7 8.1%	-
No	172 28.7%	1 33.3%	3 25.0%	71 31.8%	46 29.9%	30 24.8%	21 24.4%	-
So and so	99 16.5%	-	1 8.3%	36 16.1%	21 13.6%	26 21.5%	15 17.4%	-
Yes	150 25.0%	1 33.3%	4 33.3%	44 19.7%	39 25.3%	31 25.6%	31 36.0%	-
Yes, very much	23 3.8%	-	-	8 3.6%	7 4.5%	5 4.1%	3 3.5%	-
Don't know/ Don't remember	118 19.7%	1 33.3%	3 25.0%	51 22.9%	28 18.2%	25 20.7%	9 10.5%	1 100.0%
Refused	1 0.2%	-	-	-	1 0.6%	-	-	-

According to the survey respondents, the glass ceiling effect is more present among working females who have caring responsibilities than among those without caring responsibilities. In fact, 23% (138 respondents) of the respondents pointed out that they heard of instances where a working woman with caring responsibilities (who possesses the required qualifications, skills and abilities) was not chosen for a managerial position or was not given a job promotion because she has such responsibilities. This was primarily stated by survey respondents occupying senior management positions and by those who possess a post-graduate level of education, as Tables 4.8 and 4.9 below show.

A rather worrying 37% (222 respondents) of the survey respondents communicated that the glass ceiling effect exists for working women with caring responsibilities within the company they work for, 31.5% (189 respondents) indicated that this situation does not exist, 17.5% (105 respondents) mentioned that they do not know and 14% (83 respondents) observed that this situation moderately exists at their workplace. It is interesting to note that the opinion expressed that the glass ceiling exists among females with caring responsibilities within the company they work for was mostly mentioned by working females who hold a managerial position and who are young in age. This same opinion was expressed by those working females who possess a tertiary level of education. This finding is highlighted in Tables 4.10 and 4.11.

TABLE 4.8 – Respondents’ Perceptions on the Degree of Presence of the Glass Ceiling Effect on Working Women With Caring Responsibilities – by Occupation and Age Bracket

Counts Break % Respondents	Total	Elementary Occupation-		Service Worker-		Middle Management/ Management-	
		15 - 34 yrs	35 - 64 yrs	15 - 34 yrs	35 - 64 yrs	15 - 34 yrs	35 - 64 yrs
Total	600	50	51	140	114	132	113
Yes	138 23.0%	10 20.0%	8 15.7%	32 22.9%	23 20.2%	35 26.5%	30 26.5%
No	383 63.8%	31 62.0%	35 68.6%	94 67.1%	77 67.5%	79 59.8%	67 59.3%
Don't know / Don't remember	77 12.8%	8 16.0%	8 15.7%	14 10.0%	14 12.3%	17 12.9%	16 14.2%
Refused	2 0.3%	1 2.0%	- -	- -	- -	1 0.8%	- -

TABLE 4.9 - Respondents’ Perceptions on the Degree of Presence of the Glass Ceiling Effect on Working Women With Caring Responsibilities – by Level of Education

Counts Break % Respondents	Total	No formal education	Primary	Secondary	Post-Secondary	Tertiary	Post-graduate	Refused
Total	600	3	12	223	154	121	86	1
Yes	138 23.0%	- -	2 16.7%	47 21.1%	32 20.8%	25 20.7%	32 37.2%	- -
No	383 63.8%	2 66.7%	9 75.0%	147 65.9%	105 68.2%	76 62.8%	44 51.2%	- -
Don't know / Don't remember	77 12.8%	1 33.3%	1 8.3%	29 13.0%	16 10.4%	19 15.7%	10 11.6%	1 100.0%
Refused	2 0.3%	- -	- -	- -	1 0.6%	1 0.8%	- -	- -

TABLE 4.10 – Respondents’ Perceptions on the Degree of Presence of the Glass Ceiling Effect on Working Women With Caring Responsibilities – Within their Company by Occupation and Age Bracket

Counts Break % Respondents	Total	Elementary Occupation-		Service Worker-		Middle Management/ Management-	
		15 - 34 yrs	35 - 64 yrs	15 - 34 yrs	35 - 64 yrs	15 - 34 yrs	35 - 64 yrs
Total	600	50	51	140	114	132	113
No, not at all	48 8.0%	1 2.0%	5 9.8%	13 9.3%	8 7.0%	9 6.8%	12 10.6%
No	141 23.5%	13 26.0%	10 19.6%	34 24.3%	31 27.2%	26 19.7%	27 23.9%
So and so	83 13.8%	9 18.0%	4 7.8%	14 10.0%	18 15.8%	17 12.9%	21 18.6%
Yes	184 30.7%	17 34.0%	18 35.3%	41 29.3%	33 28.9%	46 34.8%	29 25.7%
Yes, very much	38 6.3%	1 2.0%	2 3.9%	11 7.9%	4 3.5%	14 10.6%	6 5.3%
Don't know/ Don't remember	105 17.5%	9 18.0%	11 21.6%	27 19.3%	20 17.5%	20 15.2%	18 15.9%
Refused	1 0.2%	- -	1 2.0%	- -	- -	- -	- -

TABLE 4.11 – Respondents’ Perceptions on the Degree of Presence of the Glass Ceiling Effect on Working Women With Caring Responsibilities – Within their Company by Level of Education

Counts Break % Respondents	Total	No formal education	Primary	Secondary	Post-Secondary	Tertiary	Post-graduate	Refused
Total	600	3	12	223	154	121	86	1
No, not at all	48 8.0%	- -	1 8.3%	19 8.5%	14 9.1%	9 7.4%	5 5.8%	- -
No	141 23.5%	1 33.3%	2 16.7%	66 29.6%	39 25.3%	18 14.9%	15 17.4%	- -
So and so	83 13.8%	- -	- -	24 10.8%	21 13.6%	26 21.5%	12 14.0%	- -
Yes	184 30.7%	2 66.7%	5 41.7%	63 28.3%	44 28.6%	32 26.4%	38 44.2%	- -
Yes, very much	38 6.3%	- -	- -	7 3.1%	12 7.8%	9 7.4%	10 11.6%	- -
Don't know/ Don't remember	105 17.5%	- -	4 33.3%	43 19.3%	24 15.6%	27 22.3%	6 7.0%	1 100.0%
Refused	1 0.2%	- -	- -	1 0.4%	- -	- -	- -	- -

A mere 1% (6 respondents) of the aggregate respondents stated that they had applied for a job promotion at their place of work and were not chosen because of their gender, this was stated by survey respondents holding different job positions. Another 1% (7 respondents) claimed that they were not chosen for a job promotion because of their caring responsibilities. These respondents currently hold either a service worker position or a managerial position. Moreover, the level of education is not a contributing factor among these respondents who have been discriminated against. Only few of these survey respondents indicated that they took action against this discrimination and those who did, either sued the company or resigned from the company they worked for.

The Glass Cliff Effect

Only 7% (40 respondents) of the 600 working females interviewed claimed that they are aware of instances where a woman was put in a managerial position, where there was a higher risk of failure. These survey respondents hold different designations, hail from different age groups and different levels of education. Figures 4.3 and 4.4 below highlight this finding.

FIGURE 4.3 - Respondents' Perceptions on the Presence of the Glass Cliff Effect on Women in Managerial Positions – by Occupation and Age Bracket

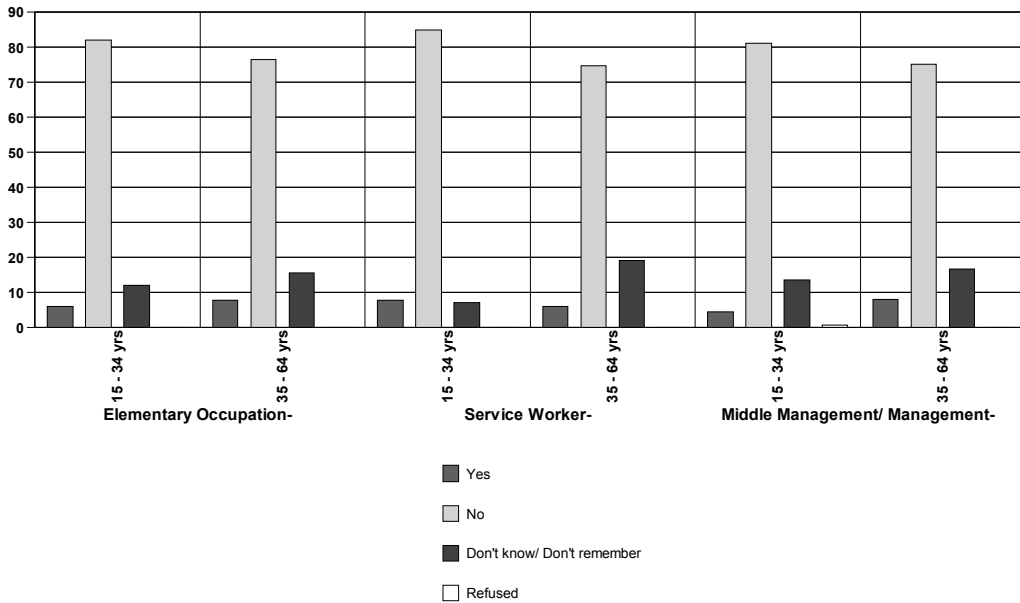
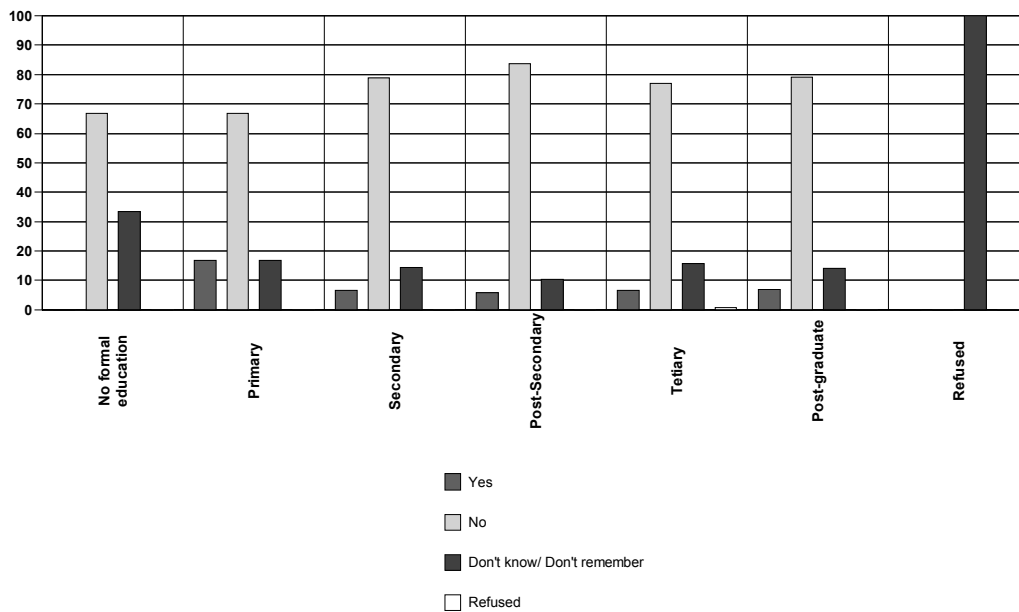


FIGURE 4.4 - Respondents' Perceptions on the Presence of the Glass Cliff Effect on Women in Managerial Positions – by Level of Education



The majority (52% - 311 respondents) of the survey respondents, irrespective of their current designation, age and level of education, stated that situations of glass cliff do not exist in the company they work for. This was followed by 25.5% (153 respondents) who stated that they do not know if such situations exist, by 14.5% (87 respondents) of the respondents who gave a positive response and by 8% (48 respondents) who said that such situations moderately exist at their workplace. This is illustrated in Tables 4.12 and 4.13 below.

TABLE 4.12 – Respondents’ Perceptions on the Degree of Presence of the Glass Cliff Effect on Women in Managerial Positions – by Occupation and Age Bracket

Counts Break % Respondents	Total	Elementary Occupation-		Service Worker-		Middle Management/ Management-	
		15 - 34 yrs	35 - 64 yrs	15 - 34 yrs	35 - 64 yrs	15 - 34 yrs	35 - 64 yrs
Total	600	50	51	140	114	132	113
No, not at all	75 12.5%	5 10.0%	4 7.8%	18 12.9%	15 13.2%	19 14.4%	14 12.4%
No	236 39.3%	21 42.0%	22 43.1%	54 38.6%	45 39.5%	48 36.4%	46 40.7%
So and so	48 8.0%	5 10.0%	4 7.8%	8 5.7%	6 5.3%	16 12.1%	9 8.0%
Yes	78 13.0%	6 12.0%	9 17.6%	22 15.7%	10 8.8%	15 11.4%	16 14.2%
Yes, very much	9 1.5%	1 2.0%	1 2.0%	2 1.4%	1 0.9%	4 3.0%	- -
Don't know/ Don't remember	153 25.5%	12 24.0%	11 21.6%	36 25.7%	36 31.6%	30 22.7%	28 24.8%
Refused	1 0.2%	- -	- -	- -	1 0.9%	- -	- -

TABLE 4.13 – Respondents’ Perceptions on the Degree of Presence of the Glass Cliff Effect on Women in Managerial Positions – by Level of Education

Counts Break % Respondents	Total	No formal education	Primary	Secondary	Post- Secondary	Tertiary	Post- graduate	Refused
Total	600	3	12	223	154	121	86	1
No, not at all	75 12.5%	- -	1 8.3%	21 9.4%	22 14.3%	19 15.7%	12 14.0%	- -
No	236 39.3%	1 33.3%	4 33.3%	99 44.4%	62 40.3%	40 33.1%	30 34.9%	- -
So and so	48 8.0%	- -	1 8.3%	17 7.6%	8 5.2%	13 10.7%	9 10.5%	- -
Yes	78 13.0%	- -	5 41.7%	23 10.3%	18 11.7%	17 14.0%	15 17.4%	- -
Yes, very much	9 1.5%	- -	- -	3 1.3%	3 1.9%	2 1.7%	1 1.2%	- -
Don't know/ Don't remember	153 25.5%	2 66.7%	1 8.3%	59 26.5%	41 26.6%	30 24.8%	19 22.1%	1 100.0%
Refused	1 0.2%	- -	- -	1 0.4%	- -	- -	- -	- -

III. Factors Hindering Women from Occupying Managerial Positions

Caring Responsibilities

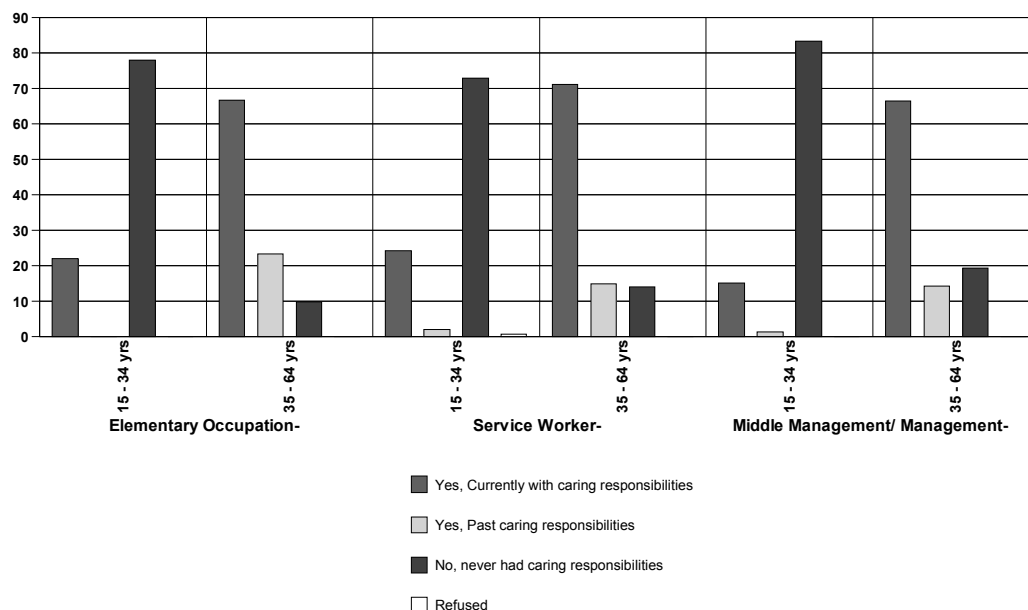
As Figure 4.5 shows, a total of 255 respondents (42.5%) pointed out that they currently have caring responsibilities, almost all of them having child related responsibilities (as opposed to dependent-adult responsibilities). These survey respondents are largely those whose age falls in the 35 - 64 years bracket. An important finding emerged in that the survey respondents occupying a managerial position are the working females, who least have caring responsibilities, followed by those employed in an elementary designation and by Service Workers. The majority of the respondents, who have child caring responsibilities, either have one or two children to take care of.

Almost 15% (88 respondents) indicated that during the job interview for their current employment, they were asked questions on their plans and commitments related to their personal lives. 53% (47 respondents) of these 88 survey respondents recalled that the question (related to their personal lives) asked most frequently at their recruitment interview related to whether they had children or not. Moreover, more than 36% (32 respondents) were asked whether they were planning on getting married while 31% (27 respondents) recalled that they were asked whether they planned on having children.

The 305 respondents who currently have or had caring responsibilities were asked whether they had such responsibilities while they were employed by their current employer. It results that 77% (235 respondents) of the respondents gave a positive response. Among these respondents were 110 respondents (81.5%) who hold a service worker position, 45 respondents (79%) who hold an elementary position and 80 respondents (71%) who occupy a managerial position.

Child-minding support provided by grandparents is the most used child-minding arrangement by working mothers. Indeed, this was mentioned by 52.5% (134 respondents) of the 255 survey respondents who currently have caring responsibilities. The husband/ partner sharing child care responsibilities was the second most mentioned child-minding arrangement by the same

FIGURE 4.5 – Caring Responsibilities of Working Women



respondents; this was mentioned by 20% (50 respondents) of the survey respondents with caring responsibilities. The latter two arrangements were equally mentioned by survey respondents occupying different designations.

Almost 39% (19 respondents) of the 49 respondents who had caring responsibilities in the past communicated that they were not in paid employment while they still had caring responsibilities. This was followed by 22% (11 respondents) who stated that the grandparents used to take care of the children when they were at work.

A very high 78% (223 respondents) of the 286 survey respondents, who either currently have caring responsibilities or had similar responsibilities in the past, while being in employment, conveyed that they are either satisfied or completely satisfied with their child-minding arrangements. This was observed by 83% (91 respondents) of those respondents occupying a managerial position, by 77% (37 respondents) of those holding an elementary position and by 75% (95 respondents) of those occupying a Service Worker position.

As Table 4.14 below shows, for more than 40% (115 respondents) of the same 286 respondents, having caring responsibilities did not affect their employment and they maintained the same job and working hours. Interestingly, this was primarily indicated by those holding a high position, followed by Service Workers and by those holding an elementary position.

Following, 20% (58 respondents) of these respondents stated that they reduced the working hours but maintained the same employment when they had caring responsibilities. This was indicated largely by survey respondents holding an elementary occupation.

TABLE 4.14 – The Impact of Caring Responsibilities on Women in Paid Employment

Counts Break % Respondents	Total	Elementary Occupation-		Service Worker-		Middle Management/ Management-	
		15 - 34 yrs	35 - 64 yrs	15 - 34 yrs	35 - 64 yrs	15 - 34 yrs	35 - 64 yrs
Total	286	11	38	36	91	21	89
Yes, I changed the job for a less demanding one, working hours remained the same	10 3.5%	1 9.1%	1 2.6%	1 2.8%	5 5.5%	- -	2 2.2%
Yes, I changed the job for a less demanding one and have also reduced the working hours	35 12.2%	- -	6 15.8%	2 5.6%	15 16.5%	4 19.0%	8 9.0%
Yes, I reduced the working hours but maintained the same employment	58 20.3%	4 36.4%	9 23.7%	8 22.2%	16 17.6%	4 19.0%	17 19.1%
No, I chose my career to accomodate any future caring responsibilities	28 9.8%	2 18.2%	6 15.8%	4 11.1%	7 7.7%	4 19.0%	5 5.6%
No, I maintained the same job and working hours	115 40.2%	3 27.3%	11 28.9%	19 52.8%	31 34.1%	9 42.9%	42 47.2%
No, I did not work at the time	31 10.8%	1 9.1%	4 10.5%	2 5.6%	13 14.3%	- -	11 12.4%
Don't know/ Don't remember	5 1.7%	- -	1 2.6%	- -	1 1.1%	- -	3 3.4%
Refused	4 1.4%	- -	- -	- -	3 3.3%	- -	1 1.1%

The 305 respondents who currently have or had in the past caring responsibilities, were then asked to specify the aspects they looked for in a job before having such responsibilities. 28.5% (87 respondents) stated that they first considered the salary being offered. This was claimed mainly by the respondents at an elementary occupation. Another 24% (73 respondents) specified that they considered how much the job inspired them. In this case, this was mainly stated by those occupying a managerial position. This is shown in Table 4.15.

It is important to note that the 294 respondents who never had caring responsibilities, also consider the salary offered as the first most important aspect in a job, followed by how much the job inspires them. Once again, the salary aspect was mainly stated by those occupying an elementary position while the second aspect was mentioned primarily by those occupying a middle management/ management position.

A significant 48% (146 respondents) of the 305 interviewees remarked that the aspects they looked for in a job did not change when they had caring responsibilities. Nevertheless, another 34% (104 respondents) claimed that these aspects changed. Respondents hold different levels of designations and also hail from different age groups. Out of the 104 respondents, 74% (77 respondents) stated that they started looking at the 'working hours' aspect after having caring responsibilities while 35% (36 respondents) indicated that they started looking at the position's 'flexi-time' aspect.

An also significant 59% (180 respondents) of the 305 respondents recalled that they did not receive any job promotions during the time they had caring responsibilities. This was mainly observed by those holding an elementary occupation and by the service workers respondents. Meanwhile, another 25% (76 respondents) indicated that they did receive a job promotion when they had caring responsibilities. These were largely respondents who currently hold a managerial position.

TABLE 4.15 – Aspects Taken into Consideration by Women when Looking for a Job prior to Having Caring Responsibilities

Counts Break % Respondents	Total	Elementary Occupation-		Service Worker-		Middle Management/ Management-	
		15 - 34 yrs	35 - 64 yrs	15 - 34 yrs	35 - 64 yrs	15 - 34 yrs	35 - 64 yrs
Total	305	11	46	37	98	22	91
How much the job inspired me	73 23.9%	-	5 10.9%	11 29.7%	22 22.4%	4 18.2%	31 34.1%
The career developments I would have available	31 10.2%	-	1 2.2%	3 8.1%	8 8.2%	3 13.6%	16 17.6%
How challenging the job was	22 7.2%	-	2 4.3%	3 8.1%	6 6.1%	2 9.1%	9 9.9%
The working hours	57 18.7%	4 36.4%	11 23.9%	8 21.6%	24 24.5%	5 22.7%	5 5.5%
The salary being offered	87 28.5%	6 54.5%	18 39.1%	9 24.3%	26 26.5%	6 27.3%	22 24.2%
Other	15 4.9%	-	3 6.5%	2 5.4%	5 5.1%	-	5 5.5%
I never looked for a job before having caring responsibilities	10 3.3%	1 9.1%	3 6.5%	-	4 4.1%	-	2 2.2%
Don't know/ Don't remember	7 2.3%	-	2 4.3%	1 2.7%	1 1.0%	2 9.1%	1 1.1%
Refused	3 1.0%	-	1 2.2%	-	2 2.0%	-	-

Almost 11% (31 respondents) of the 295 respondents, who have or had caring responsibilities and were in employment during this time, recalled that they refused a job promotion due to their caring responsibilities. Moreover, 14% (40 respondents) of these same respondents also recalled that they refused the opportunity of attending training programme/s due to their caring responsibilities. These survey respondents were largely those who either hold a service worker position or a managerial position.

A positive 87% (524 respondents) of the aggregate 600 female survey respondents recalled that they have never been discriminated against due to their gender or motherhood. Nevertheless, more than 6% (38 respondents) stated that they have been discriminated against because of being a woman while 4% (23 respondents) claimed that they have been discriminated against because of being a mother. This discrimination is primarily felt among respondents who hold a high position, followed by those who hold a service worker position and by those who are elementary workers.

A high 67% (400 respondents) of the respondents agree that caring responsibilities do influence a woman's decision on whether to pursue a career or not. Respondents making this observation occupy different levels of designations and hail from different age groups.

More than half (52% - 311 respondents) of the respondents indicated that at current workplace, female employees with caring responsibilities are considered for job promotions in a fair manner. An interesting finding emerges that this was indicated by 57% (140 respondents) of those occupying a managerial position at work, followed by 51.5% (131 respondents) of the service workers and by 40% (40 respondents) of those occupying an elementary position.

An encouraging 49% (295 respondents) of the aggregate survey respondents communicated that the company they work for offers other family-friendly measures over and above those stipulated by law. This was primarily stated by those who hold a managerial position, followed by those who hold a service worker position and by those who hold an elementary occupation. Reduced hours and flexi-time are the two family-friendly measures mostly offered by employers. More specifically, 78% (230 respondents) of the 295 respondents mentioned reduced hours while 58% (171 respondents) of the same respondents mentioned flexi-hours.

Out of the 120 respondents interviewed who currently have caring responsibilities and whose employer offers family friendly measures, 27.5% (33 respondents) indicated that they are making use of the reduced hours measure, while 23% (28 respondents) specified that they are presently making use of the flexi-hours measure. These measures are made use of mostly by respondents occupying a middle-management/ management position.

39.5% (237 respondents) of the survey respondents observed that when an employee makes use of family-friendly measures, he/she has a lesser chance of occupying a managerial position. As Table 4.16 below illustrates, this was stated by respondents at all job levels. Conversely, another 34% (202 respondents) of the respondents stated that this is not the case and those who avail themselves of family-friendly measures have the same chances of occupying managerial positions as those who do not.

40% (240 respondents) of the respondents indicated that when a woman becomes a mother, she has a lesser chance of occupying a managerial position. Those occupying an elementary occupation and those who occupy a service worker position were the respondents who observed this the most. Nevertheless, another 36% (217 respondents) are of the opinion that motherhood does not have an effect on the chances of occupying a managerial designation.

TABLE 4.16 – The Chances of Occupying a Managerial Position when Male and Female Employees Avail Themselves of FFM

Counts Break % Respondents	Total	Elementary Occupation-		Service Worker-		Middle Management/ Management-	
		15 - 34 yrs	35 - 64 yrs	15 - 34 yrs	35 - 64 yrs	15 - 34 yrs	35 - 64 yrs
Total	600	50	51	140	114	132	113
No, not at all	39 6.5%	1 2.0%	1 2.0%	9 6.4%	6 5.3%	10 7.6%	12 10.6%
No	163 27.2%	12 24.0%	11 21.6%	45 32.1%	31 27.2%	35 26.5%	29 25.7%
So and so	108 18.0%	13 26.0%	9 17.6%	31 22.1%	10 8.8%	25 18.9%	20 17.7%
Yes	191 31.8%	16 32.0%	20 39.2%	37 26.4%	39 34.2%	43 32.6%	36 31.9%
Yes, very much	46 7.7%	4 8.0%	1 2.0%	10 7.1%	14 12.3%	8 6.1%	9 8.0%
Don't know/ Don't remember	52 8.7%	4 8.0%	9 17.6%	8 5.7%	13 11.4%	11 8.3%	7 6.2%
Refused	1 0.2%	- -	- -	- -	1 0.9%	- -	- -

The research findings show the salient reasons given by the 313 respondents of why being a mother and availing oneself of family-friendly measures lessen a female worker's chances of occupying a managerial position. It emerges that the majority (51% - 159 respondents) of these respondents perceive this because after having children, a female worker shifts her focus from work to family. This was observed mostly by those occupying an elementary position. Moreover, another 26% (80 respondents) of the respondents indicated that this is because a mother might not wish to work very long hours, hence impeding her from occupying managerial positions which demand longer working hours.

The survey respondents were asked about their perceptions on a number of issues relating to 'the career advancement of working women' which emerged from the qualitative research phase of the study. A high 68.5% (411 respondents) of the total survey cohort agree/ completely agree that at their workplace, the ability to balance effectively work with home responsibilities is essential for a woman to advance in her career. Also, 46.5% (279 respondents) believe that at their current workplace, being single is helpful in enhancing a woman's career advancement. Only 24% (146 respondents) of the respondents agree that at their current workplace, the willingness to put the family on the back burner and devote all the attention to the career is helpful in the advancement of a woman's career.

The Study also explored the survey respondents' level of agreement and disagreement with a number of statements regarding women's career advancement. A staggering 93% (560 respondents) of the respondents claimed that the provision of flexi-time work schedules are essential in developing and advancing women's careers. This was followed by a very high 89% (532 respondents) who indicated that the implementation of onsite childcare facilities at the workplaces and financial subsidies by employers to mothers towards their preferred childcare facility are helpful measures to encourage women with caring responsibilities to advance in their career.

A total of 411 respondents (68.5%) argued that Maltese society still considers housework as a woman's duty. This was indicated by respondents, irrespective of their designation level. Furthermore, a very high 84% (506 respondents) remarked that housework puts extra pressure on the working woman. This was also stated by respondents hailing from all three designation levels. When the survey respondents were probed on who does specific housework duties within their

household, it results that cooking, washing clothes and house cleaning are the sole responsibility of more than half of the respondents, while other females claimed that these chores are done by the parents/in-laws (some 32%) or are shared between themselves and their husband/partner (some 13%) or else by husband/partner alone (approx 5%).

Gender Issues

Almost 47% (280 respondents) of the 600-respondent cohort believe that local employers still attribute certain jobs to gender, however 28.5% (171 respondents) felt that this is not the case. The 280 respondents were then asked whether they attribute this to the subjects typically studied by males and females in schools. Almost half of them (139 respondents) observed that they did not make this correlation; this was largely observed by the respondents occupying a managerial position.

A high 59.5% (357 respondents) of the respondents communicated that managerial positions in Malta's workplace are largely occupied by males, followed by 33% (197 respondents) who stated that such positions are equally occupied by males and females. These views came from respondents hailing from different age groups, occupying different job designations. Almost 63% (224 respondents) of the 357 respondents stated that the main reason why males generally occupy managerial positions is because it is in a cultural norm in Malta for males to be in authority. Moreover, 39% (140 respondents) of the respondents claimed that this is due to the fact that when women become mothers they would be unable to take up very demanding jobs while 30.5% (109 respondents) indicated that women may eventually leave the job to take care of the family. Results in more detail are shown in Table 4.17.

TABLE 4.17 – Perceived Reasons Why Males Generally Occupy Managerial Positions at the Workplace

Counts Break % Respondents	Total	Elementary Occupation-		Service Worker-		Middle Management/ Management-	
		15 - 34 yrs	35 - 64 yrs	15 - 34 yrs	35 - 64 yrs	15 - 34 yrs	35 - 64 yrs
Total	357	30	32	80	73	80	62
It is in our culture that males should be in authority	224 62.7%	22 73.3%	22 68.8%	44 55.0%	48 65.8%	48 60.0%	40 64.5%
Women have children so they would not be able to take up very demanding jobs	140 39.2%	5 16.7%	12 37.5%	37 46.3%	29 39.7%	33 41.3%	24 38.7%
Women may eventually leave the job to take care of the family	109 30.5%	8 26.7%	7 21.9%	27 33.8%	18 24.7%	32 40.0%	17 27.4%
Men do not wish to occupy those positions considered as 'female' roles	46 12.9%	3 10.0%	4 12.5%	10 12.5%	9 12.3%	13 16.3%	7 11.3%
Women by nature are more gentle and organised	18 5.0%	2 6.7%	- -	6 7.5%	4 5.5%	3 3.8%	3 4.8%
Men have more physical strength than women	21 5.9%	- -	2 6.3%	9 11.3%	2 2.7%	4 5.0%	4 6.5%
Other	34 9.5%	1 3.3%	1 3.1%	7 8.8%	9 12.3%	8 10.0%	8 12.9%
Don't know/ Don't remember	8 2.2%	1 3.3%	3 9.4%	2 2.5%	- -	1 1.3%	1 1.6%
Refused	1 0.3%	- -	- -	- -	1 1.4%	- -	- -

Mixed feelings were expressed when all respondents were asked to voice their opinion on a number of issues relating to men and women at Malta's workplaces. As Table 4.18 below shows, 41% (244 respondents) of the respondents agree or completely agree that at Malta's workplaces, women have to prove their ability and need to perform harder than males and that an error made by a woman at the workplace is more noticeable than a similar error made by a male employee. Furthermore, a lower 37.5% (225 respondents) feel that at Malta's workplaces, a man is assumed competent until he proves otherwise while 34% (205 respondents) stated that in workplaces in Malta, a woman is assumed incompetent until she proves otherwise.

A worrying 71% (425 respondents) indicated that their employer does not adopt an 'equal opportunity' policy. This was primarily observed by respondents holding a service worker or a managerial position. A low 9% (54 respondents) of the respondents pointed out that they experienced a form of sexual abuse at the place of work. These respondents hail from different age groups and occupy different job positions at Malta's workplaces. Almost 41% (22 respondents) of the same 54 respondents indicated that they did not take any action against the abuse and simply avoided the perpetrator, however, another 30% (16 respondents) stated that they confronted the perpetrator personally.

A total of 228 respondents (38%) conveyed that both males and females do not feel awkward taking instructions from a female senior. Nevertheless, another 31.5% (189 respondents) observed that only male employees dislike taking orders from a female senior, while another 20% (120 respondents) indicated that both male and female employees do not like taking instructions from a female senior. No differences emerged from the replies given by respondents from different designations and age groups.

TABLE 4.18 – Respondents' Perceptions on Issues Related To Males and Females at Malta's Workplaces

Counts Analysis % Respondents	Total	Completely Disagree	Disagree	Neither Agree nor Disagree	Agree	Completely Agree	Don't know/ Don't remember
At Malta's workplaces, women have to prove their ability and need to perform harder at the workplace than their male counterparts	600	41 6.8%	189 31.5%	117 19.5%	197 32.8%	47 7.8%	9 1.5%
At Malta's workplaces, a woman is assumed incompetent until she proves otherwise	600	53 8.8%	221 36.8%	111 18.5%	181 30.2%	24 4.0%	10 1.7%
At Malta's workplaces, a man is assumed competent until he proves otherwise	600	49 8.2%	205 34.2%	109 18.2%	196 32.7%	29 4.8%	12 2.0%
At Malta's workplaces, an error made by a woman is much more noticeable than the same error committed by a man	600	48 8.0%	187 31.2%	109 18.2%	159 26.5%	87 14.5%	10 1.7%

More than 26% (158 respondents) of the survey respondents indicated that in their current designation, they have employees reporting to them. As expected, the majority of these respondents currently occupy a managerial position. Almost 65% (102 respondents) of the same 158 respondents have both male and female employees reporting to them while 29% (46 respondents) have only female employees reporting to them. An encouraging 87% (138 respondents) of these female respondents claimed that they feel that they are respected by their employees.

A staggering 81% (485 respondents) of the respondents remarked that at their workplace, advanced education contributes towards the enhancement of women’s career advancement. A finding emerges that the gender of the mentor does not influence a woman’s career advancement. Nevertheless, it was indicated by 32% (191 respondents) that at their current workplace, women are primarily encouraged to apply for ‘supporting roles’ rather than managerial ones. Also, 30% (181 respondents) stated that at their workplace, women have to perform better than men to be promoted to the same position. Table 4.19 shows these findings.

A positive 93% (557 respondents) of the total survey cohort agree that women are as capable as men in occupying a senior executive position, another 72% (432 respondents) maintained that there is a strong male domination of senior positions at Malta’s workplaces and 48.5% (291 respondents) stated that male managers tend to feel threatened by women leaders.

On the other hand, a high 80% (478 respondents) of the respondents believe that management do not have the right to ask personal questions to female candidates during a job interview, 66% (396 respondents) disagree that it is generally felt that women are too indecisive, weak and irrational to be effective leaders and 64% (385 respondents) disagree that it is generally felt that women are not sufficiently competitive and ambitious. Table 4.20 below illustrates these findings in more detail.

TABLE 4.19 – Respondents’ Perceptions on Issues Related To Women’s Career Advancement at Malta’s Workplaces

Counts Analysis % Respondents	Total	Completely Disagree	Disagree	Neither agree nor disagree	Agree	Completely Agree	Don't know/ Not applicable
Women are primarily encouraged to apply for support roles (ex. administrative services) rather than management positions	600	30 5.0%	220 36.7%	91 15.2%	155 25.8%	36 6.0%	68 11.3%
Women have to perform better than their male counterparts to be promoted to the same position	600	63 10.5%	244 40.7%	71 11.8%	140 23.3%	41 6.8%	41 6.8%
Advanced education is helpful in enhancing women's career advancement	600	8 1.3%	50 8.3%	39 6.5%	239 39.8%	246 41.0%	18 3.0%
Having a senior level male mentor is helpful in enhancing women's career advancement	600	92 15.3%	219 36.5%	127 21.2%	82 13.7%	32 5.3%	48 8.0%
Having a senior level female mentor is helpful in enhancing women's career advancement	600	93 15.5%	247 41.2%	139 23.2%	62 10.3%	12 2.0%	47 7.8%

TABLE 4.20 – Respondents’ Perceptions on Issues Related To Women in Managerial Positions

Counts Analysis % Respondents	Total	Completely Disagree	Disagree	Neither agree nor disagree	Agree	Completely Agree	Don't know/ Not applicable
The working practices of Maltese employers favour male employees	600	13 2.2%	141 23.5%	160 26.7%	222 37.0%	39 6.5%	25 4.2%
There is lack of genuine commitment to gender equality by Maltese employers	600	18 3.0%	115 19.2%	162 27.0%	246 41.0%	39 6.5%	20 3.3%
There is male domination of senior positions at Malta's workplaces	600	15 2.5%	80 13.3%	62 10.3%	322 53.7%	110 18.3%	11 1.8%
Management has a right to ask personal questions to prospective female employees during a job interview	600	201 33.5%	277 46.2%	49 8.2%	59 9.8%	12 2.0%	2 0.3%
Management have a tendency not to assign women to challenging job positions	600	61 10.2%	174 29.0%	139 23.2%	185 30.8%	24 4.0%	17 2.8%
Male managers tend feel 'threatened' by women leaders	600	34 5.7%	139 23.2%	115 19.2%	224 37.3%	67 11.2%	21 3.5%
It is generally felt that female employees are timid and lack of sufficient self-confidence	600	110 18.3%	252 42.0%	99 16.5%	108 18.0%	20 3.3%	11 1.8%
It is generally felt that women are not sufficiently competitive and ambitious	600	120 20.0%	265 44.2%	88 14.7%	104 17.3%	16 2.7%	7 1.2%
It is generally felt that women are too indecisive, weak and irrational to be effective leaders	600	139 23.2%	257 42.8%	86 14.3%	98 16.3%	13 2.2%	7 1.2%
It is generally felt that men make better managers than women	600	136 22.7%	212 35.3%	83 13.8%	138 23.0%	25 4.2%	6 1.0%
It is generally felt that women should not be in a position of authority over men	600	124 20.7%	214 35.7%	81 13.5%	148 24.7%	27 4.5%	6 1.0%
It is generally felt that women are emotionally unsuitable for managerial positions	600	116 19.3%	227 37.8%	95 15.8%	131 21.8%	24 4.0%	7 1.2%
It is generally felt that women's career are not important because they are not the primary family provider	600	131 21.8%	207 34.5%	91 15.2%	139 23.2%	29 4.8%	3 0.5%
Women are as capable as men in occupying a senior executive position	600	6 1.0%	11 1.8%	22 3.7%	206 34.3%	351 58.5%	4 0.7%

Finally, all the survey respondents were asked whether they foresee a job promotion for them at their workplace in the near future. A rather high 68% (408 respondents) replied in the negative; these were largely respondents who currently occupy elementary positions or service worker positions.

Table 4.21 illustrates the reasons given by the 408 respondents as to why they believe their job promotion prospects at their current workplace are low. It emerges that more than 54% (221 respondents) observed that there are no job openings they may apply for. This is stated primarily by respondents holding an elementary position.

4.5.2 ACTIVITY II – Assessing The Relevance of ‘Economic Independence’ to the Maltese Female

The following findings emerge from the quantitative research study with employed, inactive and unemployed females:

I. Respondent Profile

Age, Level of Education, Marital Status and Caring Responsibilities

At least 600 (607 interviews actually conducted) female individuals were interviewed in order to address the research objectives of this study. These survey respondents were selected on their present employment status, i.e. females who currently occupy an “elementary/ service worker”

TABLE 4.21 – Perceived Reasons For Low Job Prospects At The Workplace

Counts Break % Respondents	Total	Elementary Occupation-		Service Worker-		Middle Management/ Management-	
		15 - 34 yrs	35 - 64 yrs	15 - 34 yrs	35 - 64 yrs	15 - 34 yrs	35 - 64 yrs
Total	407	40	44	90	84	71	78
There are no job openings which I can apply for	221 54.3%	24 60.0%	28 63.6%	52 57.8%	47 56.0%	37 52.1%	33 42.3%
There are other employees who are more preferred than myself for a promotion	12 2.9%	1 2.5%	1 2.3%	2 2.2%	2 2.4%	4 5.6%	2 2.6%
The highest position for my rank within the company has already been reached	45 11.1%	1 2.5%	1 2.3%	14 15.6%	3 3.6%	8 11.3%	18 23.1%
Usually male colleagues are given the job promotions	1 0.2%	1 2.5%	- -	- -	- -	- -	- -
I do not have a good relationship with the person responsible for job promotions	3 0.7%	- -	- -	- -	2 2.4%	- -	1 1.3%
As I am working on part time/ reduced hours basis I will not be given a job promotion	22 5.4%	3 7.5%	1 2.3%	5 5.6%	7 8.3%	1 1.4%	5 6.4%
Other	98 24.1%	10 25.0%	13 29.5%	14 15.6%	23 27.4%	20 28.2%	18 23.1%
Don't know/ Don't remember	4 1.0%	- -	- -	3 3.3%	- -	- -	1 1.3%
Refused	1 0.2%	- -	- -	- -	- -	1 1.4%	- -

position; females who currently hold a “managerial position” and females who are either inactive (150 respondents) or unemployed (51 respondents).

The survey respondents under “elementary/ service worker” include females engaged in the following job designations: elementary positions, plant and machine operator, assembler, service worker, shop and sales worker, clerk, craft & related trades workers and skilled agricultural and fishery workers. The survey respondents under “managerial position” include females who hold a middle management/ management position, which covers the following designations: technician, associate professional, professional, legislator, senior official and manager.

Almost 61% (122 respondents) of the inactive/ unemployed respondents are aged between 45 - 59 years, while 35% (70 respondents) of those occupying an elementary/ service worker designation are aged between 15 - 24 years and 35% (71 respondents) of those holding a managerial position are aged between 25 - 34 years. A good representation of respondents hailing from Malta’s six geographical regions (including Gozo) was attained.

The majority of the females who occupy an elementary/ service worker position hold either a secondary or post-secondary level of education, almost all respondents holding a managerial position possess a post-secondary level of education or higher, while the majority of the inactive/ unemployed hold a secondary level of education.

Almost 57% (345 respondents) are married, 33% (199 respondents) are single, 7% (44 respondents) are annulled/divorced or separated, 2% (12 respondents) are co-habiting and 1% (6 respondents) are widowed. 64% (388 respondents) of the respondents currently have or had (in the past) caring responsibilities, with 85% (331 respondents) of these state that they currently have such responsibilities, the majority of whom have 1 or 2 children. Most of the inactive/ unemployed females have/ had caring responsibilities.

Inactive and Unemployed Females

More than 88% (45 respondents) of the unemployed females are actively looking for a job but are not formally registering for work and 39% (20 respondents) indicated that they have been looking for a job for less than five months. With regards to the inactive females, 75% (113 respondents) indicated that they have been inactive from paid employment for more than 10 years. Of the 201 inactive/ unemployed females, more than 20% (41 respondents) claimed that they have never been employed, with the main reason for this being that they were housewives with caring responsibilities. Meanwhile, 92.5% (148 respondents) of the 160 inactive/ unemployed interviewees, who used to be employed in the past, communicated that they used to hold an elementary/ service worker position.

Current/ Past - Business Sector engaged in, Employment Basis, Salary, Socio-Economic Classification and Social Security Benefits

More than 21% (43 respondents) of the respondents who occupy an elementary position/ service worker position specified that they are currently employed in the Retail and Wholesale sector, followed by 20% (40 respondents) who indicated that they are engaged in the Hospitality and Tourism sector. Respondents occupying a managerial position are engaged primarily in the Education sector followed by the Health and Social Care sector with 26% (53 respondents) and 19.5% (40 respondents) respectively. Almost 46% (73 respondents) of the 160 inactive/ unemployed respondents who were in employment before were employed in the Manufacturing sector.

Almost 73% (146 respondents) and 44% (90 respondents) of those holding an elementary/ service worker position and a managerial position respectively, claimed that they are currently employed

within the private sector. Moreover, a high 92.5% (148 respondents) of the inactive/ unemployed pointed out that they used to be employed in this sector as well.

More than 53% (302 respondents), of the 566 employed females and inactive/ unemployed females who were in employment in the past, specified that they are currently/ were in their last designation employed on full-time basis working office hours, while 14% (80 respondents) remarked that they are/ were employed on part-time basis.

A total of 97 respondents (48%) of the 201 respondents, who hold an elementary/ service worker position, pointed out that they earn a gross salary of less than €10,000 per annum, 71 respondents (35%) of those occupying a managerial position stated that they earn an amount of between €15,000 and €20,000 yearly, while 97 respondents (61 respondents) of those who used to work in the past indicated that they used to earn a gross salary of less than €10,000 yearly.

Of the 198 respondents, who are currently in employment and who are either married or co-habiting, 54% (107 respondents) pointed out that their salary is less than their husband's/ partner's and 25% (49 respondents) indicated that it is almost the same.

39.5% (81 respondents) and 25% (51 respondents) of the respondents holding a managerial position and an elementary/ service worker designation respectively specified that they have been engaged with their current employer for over seven years. Also, 33% (53 respondents) of the 160 inactive/ unemployed respondents stated that they were employed with the same employer in their last designation for more than seven years.

The households of the respondents who currently occupy an elementary/ service worker position or who are currently inactive/ unemployed tend to form part of the C1C2 socio-economic classification, while the households of those who currently occupy a managerial position fall mainly in the AB classification.

More than 23% (141 respondents) of the aggregate respondents conveyed that they are currently receiving social security benefits, with the majority of them being respondents who are inactive/ unemployed. A high 75% (106 respondents) of these respondents specified that they are presently receiving a children's allowance.

II. Economic Independence

Definition of the term

Almost 30% (163 respondents) of the aggregate 607 interviewees define the term economic independence as the ability to choose one's own lifestyle. This was indicated by 29% (59 respondents) of those who occupy an elementary/ service worker position, by 32% (65 respondents) of those who hold a managerial position and by 19% (39 respondents) of the inactive/ unemployed.

Another 20% (119 respondents) indicated that the term means that there would be no need to rely on another person for providing a source of income. Among these respondents there were 23% (47 respondents) of those who occupy a managerial position, 21% (42 respondents) of those who are inactive/ unemployed and 15% (30 respondents) of those who occupy an elementary/ service worker designation.

Earning enough to live comfortably and provide for future dependents was also a definition given to the term 'economic independence' by 14% (85 respondents) of the interviewees. This was

stated by 17% (35 respondents) of those who are inactive/ unemployed, by 14% (28 respondents) of those who occupy an elementary/ service worker position and by 11% (22 respondents) of those who hold high job positions. Table 4.22 below illustrates this finding in more detail.

All respondents were then prompted with a list of possible definitions of the term 'Economic Independence' and were asked to indicate whether they agree or not with the definition. A high 81.5% (495 respondents) communicated that they agree that the term also means being able to support the family alone in case of emergency. Moreover, more than 75% (457 respondents) believe that the term also means having a steady source of income from a job and 66% (398 respondents) stated that being able to spend your own money as you like also defines 'Economic Independence'. This finding is illustrated in Table 4.23 below.

TABLE 4.22 – Definition of the Term 'Economic Independence' – Spontaneously Mentioned

Counts Break % Respondents	Total	Elementary Occupation/ Service Worker	Middle Mngt/ Management	Inactive/ Unemployed
Total	607	201	205	201
Being able to choose own lifestyle	163 26.9%	59 29.4%	65 31.7%	39 19.4%
Earning enough to live comfortably and provide for future dependents	85 14.0%	28 13.9%	22 10.7%	35 17.4%
Being able to supply the family with the basic needs without luxuries/extras ('kapricci')	47 7.7%	18 9.0%	14 6.8%	15 7.5%
Being able to supply the family with the basic needs with luxuries/extras ('kapricci')	34 5.6%	12 6.0%	11 5.4%	11 5.5%
Being able to increase the standard of living for yourself and your family	35 5.8%	10 5.0%	15 7.3%	10 5.0%
There would be no need to rely on another person for providing a source of income	119 19.6%	30 14.9%	47 22.9%	42 20.9%
Earning the same amount of husband/ partner	1 0.2%	1 0.5%	- -	- -
Having no large loans/ debts	14 2.3%	3 1.5%	4 2.0%	7 3.5%
Having a steady source of income from a job	32 5.3%	9 4.5%	8 3.9%	15 7.5%
Being able to afford things without needing to worry about the cost	15 2.5%	7 3.5%	5 2.4%	3 1.5%
Being able to spend your own money as you like	16 2.6%	9 4.5%	3 1.5%	4 2.0%
Having access to the husband's/ partner's wage	4 0.7%	1 0.5%	- -	3 1.5%
Being able to support the family alone in case of emergency	6 1.0%	- -	4 2.0%	2 1.0%
Other	18 3.0%	9 4.5%	4 2.0%	5 2.5%
Don't know/ Don't remember	17 2.8%	5 2.5%	3 1.5%	9 4.5%
Refused	1 0.2%	- -	- -	1 0.5%

TABLE 4.23 – Definition of the Term ‘Economic Independence’ - Prompted

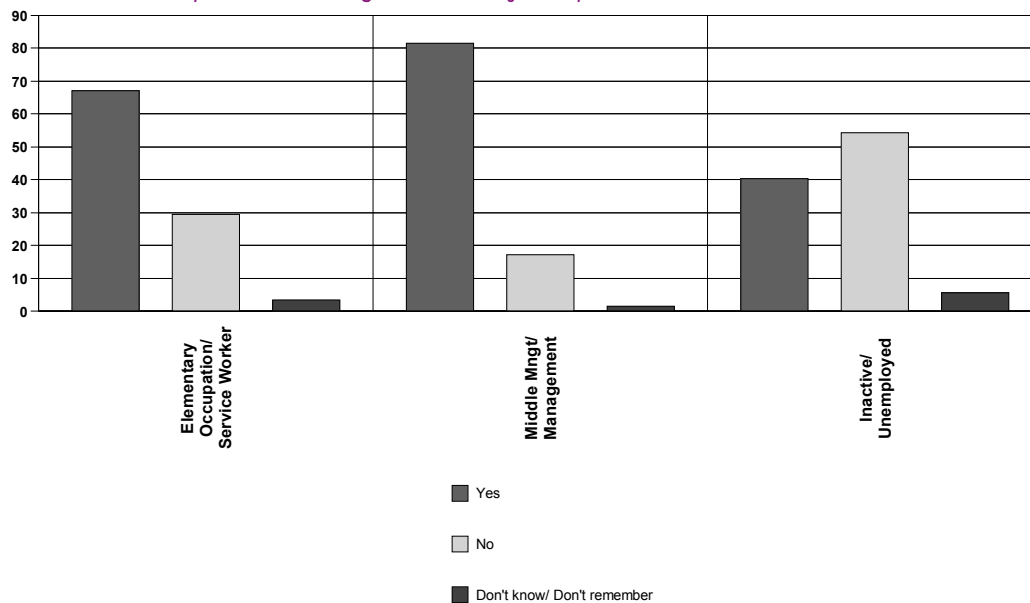
Counts Analysis % Respondents	Total	Yes	No	Don't know	Mentioned in Previous Question
Being able to choose own lifestyle	607	340 56.0%	39 6.4%	19 3.1%	209 34.4%
Earning enough to live comfortably and provide for future dependents	607	369 60.8%	40 6.6%	23 3.8%	175 28.8%
Being able to supply the family with the basic needs without luxuries/extras ('kapricci')	607	329 54.2%	158 26.0%	28 4.6%	92 15.2%
Being able to supply the family with the basic needs with luxuries/extras ('kapricci')	607	294 48.4%	158 26.0%	45 7.4%	110 18.1%
Being able to increase the standard of living for yourself and your family	607	468 77.1%	36 5.9%	22 3.6%	81 13.3%
There would be no need to rely on another person for providing a source of income	607	388 63.9%	33 5.4%	18 3.0%	168 27.7%
Earning the same amount of husband/ partner	607	200 32.9%	339 55.8%	58 9.6%	10 1.6%
Having no large loans/ debts	607	351 57.8%	156 25.7%	25 4.1%	75 12.4%
Having a steady source of income from a job	607	457 75.3%	30 4.9%	9 1.5%	111 18.3%
Being able to afford things without needing to worry about the cost	607	309 50.9%	215 35.4%	19 3.1%	64 10.5%
Being able to spend your own money as you like	607	398 65.6%	113 18.6%	25 4.1%	71 11.7%
Having access to the husband's/ partner's wage	607	279 46.0%	275 45.3%	41 6.8%	12 2.0%
Being able to support the family alone in case of emergency	607	495 81.5%	30 4.9%	16 2.6%	66 10.9%

A high 83% (506 respondents) of the females claimed that high education improves a woman's chances of being 'economically independent'. This was indicated by all respondents irrespective of the current employment status and their job position level. An also high 76% (460 respondents) indicated that for a woman to be 'economically independent' she has to make sacrifices and undergo pressure and stress. Once again, this was mentioned by respondents who currently occupy an elementary/ service worker position, who hold a managerial position and also by the inactive/ unemployed.

Respondents feeling Economic Independent

A total of 383 respondents (63%) declared that they presently feel 'economically independent', these being primarily respondents who hold a high position of employment, followed by those occupying an elementary/ service worker position and by the inactive/ unemployed. Figure 4.6 below highlights this finding.

FIGURE 4.6 – Respondents Feeling Economically Independent



The respondents were then asked to specify the reasons why they currently feel/ do not feel 'economically independent'. It emerges that having an income/ job is the main reason why females feel financially independent. Moreover, being able to provide for self and family and earning enough to live comfortably were also reasons why employed females feel financially independent. With regards to the inactive/ unemployed females, having easy access to the husband's/ partner's income and being in control of the household's finances are considered as aspects which make them economically independent.

The main reasons for not feeling financially independent were attributed to the dependence on husband/ partner for money, not earning/ not earning enough money, income not being enough to cover the expenses, and, social security benefits not being sufficient, the latter being mentioned by respondents who are currently inactive/ unemployed.

The advantages of being economically independent were indicated by 383 respondents. More than 66% (253 respondents) stated that they have more peace of mind financially. Among these respondents, there were 74% (124 respondents) who currently occupy a managerial position, 70% (57 respondents) of the inactive/ unemployed and a lower 53% (72 respondents) of those holding an elementary/ service worker designation.

Furthermore, 60% (230 respondents) indicated that financial independence gives them control and do not need to rely on another person for a source of income. This was mainly mentioned by respondents who are employed at an elementary/ service worker level and at a managerial level.

Almost half (50% - 101 respondents) of the 203 respondents, who presently do not feel financially independent, pointed out that they are not doing anything to change this. This was stated by 56% (61 respondents) of the inactive/ unemployed, by 49% (17 respondents) of those engaged in a managerial position and by 39% (23 respondents) of those employed at an elementary/ service worker position. Table 4.24 below highlights this finding in more detail.

TABLE 4.24 – Intention of Doing Something To Increase Economic Independence

Counts Break % Respondents	Total	Elementary Occupation/ Service Worker	Middle Mngt/ Management	Inactive/ Unemployed
Total	203	59	35	109
Yes, I intend to increase my working hours	21 10.3%	15 25.4%	5 14.3%	1 0.9%
Yes, I am looking for another job with a higher pay	12 5.9%	7 11.9%	3 8.6%	2 1.8%
Yes, I intend to find a part time job besides my current employment	11 5.4%	5 8.5%	3 8.6%	3 2.8%
Yes, I plan on starting looking for employment	12 5.9%	2 3.4%	- -	10 9.2%
Yes, I am looking for employment	36 17.7%	- -	- -	36 33.0%
No, I am not doing anything to change this	101 49.8%	23 39.0%	17 48.6%	61 56.0%
Other	25 12.3%	10 16.9%	8 22.9%	7 6.4%
Don't know/ Don't remember	4 2.0%	2 3.4%	1 2.9%	1 0.9%

More than 47% (286 respondents) claimed that they feel more financially secure than ten years ago. This was primarily stated by respondents holding a managerial position and by those occupying an elementary/ service worker position. Nevertheless, another 29% (175 respondents) specified that they do not feel this way.

The main reasons as to why respondents feel more financially secure now than ten years ago are because they used to be dependent on their parents, they did not use to work at the time but now they have a full time job, they now have a better salary than before, they have more money to spend than before, and, husband has now found a better job with a higher salary, the latter being indicated by respondents who are inactive/ unemployed. Meanwhile, reasons given by respondents on why they do not feel financially secure are the drastic increase in the cost-of-living and the fact that they used to work and they have now stopped.

Mixed feelings were expressed when respondents were asked whether they believe they will be financially secure when they reach their pensionable age. In fact, 37% (223 respondents) mentioned that they are uncertain, another 31% (188 respondents) gave a positive response while 23% (138 respondents) gave a negative response. The females holding a managerial position tend to be more convinced that they will be financially secure, while the inactive/ unemployed and those who hold an elementary/ service worker position expressed their uncertainty.

A very high 84% (512 respondents) remarked that Maltese women are becoming more economically independent; this was stated by all respondents irrespective of their employment status and job designation. The main reason for this is that nowadays a good number of women are in paid employment. Other reasons mentioned were that nowadays women are furthering their education, hence finding better jobs; women have learnt to be independent; women are less willing to depend on their husbands and more life opportunities are on offer to everyone.

III. Females in Employment vs Traditional Family Roles

Reasons why Women Work

The financial need is the primary reason why more females are seeking employment. This was stated by more than 86% (524 respondents) of the aggregate respondents. Following, 48% (291 respondents) indicated that the reason why more females are seeking employment is because more women are becoming more educated so they want to apply what they studied. Moreover, 41% (250 respondents) observed that women want to be more 'economically independent'. These responses were given by respondents hailing from different job designations and even from the inactive/unemployed females. Table 4.25 below illustrates these findings in more detail.

The fact that more women are going into paid employment is perceived positively by more than 60% (365 respondents) of the interviewees. This was mainly stated by respondents who are currently in employment. The increase of women in paid employment is perceived as positive for two main reasons: it means that women have become more economically independent and they do not need to rely on their husbands/ partners anymore for their financial needs. Moreover, it was also stated that this also means that women are becoming better off financially; there is now more equality between genders; women have become more empowered; women are now contributing towards their families; and women have a greater well-being.

TABLE 4.25 – Reasons Why Women Work – (Multiple Responses Per Respondent)

Counts Break % Respondents	Total	Elementary Occupation/ Service Worker	Middle Mngt/ Management	Inactive/ Unemployed
Total	607	201	205	201
There is a financial need	524 86.3%	179 89.1%	167 81.5%	178 88.6%
More women are becoming more educated so they would want to practise what they would have studied	291 47.9%	89 44.3%	116 56.6%	86 42.8%
Women want to have a social life outside the family	208 34.3%	67 33.3%	75 36.6%	66 32.8%
Women are going out to work for their well-being	195 32.1%	53 26.4%	88 42.9%	54 26.9%
Women do not want to be dependent on their husband/partner anymore	208 34.3%	65 32.3%	76 37.1%	67 33.3%
Women want to be 'Economically Independent'	250 41.2%	80 39.8%	101 49.3%	69 34.3%
Other 1	101 16.6%	29 14.4%	35 17.1%	37 18.4%
Other 2	20 3.3%	3 1.5%	9 4.4%	8 4.0%
Other 3	5 0.8%	2 1.0%	1 0.5%	2 1.0%
Don't know	1 0.2%	- -	1 0.5%	- -

Perceptions of Female Employment and their Role within the Family

A positive 71% (432 respondents) of the whole respondent cohort agree in principle that a woman should go out to work in order to be economically independent. This was stated by 80% (160 respondents) of those holding an elementary/ service worker position, by 78% (160 respondents) of the female managers and by a lower 56% (112 respondents) of the inactive/ unemployed.

Conversely, a much lower 42% (256 respondents) observed that they believe that a woman with caring responsibilities should go out to work in order to be economically independent. Among these respondents there were half (100 respondents) of those occupying an elementary/ service worker position, 48% (99 respondents) of those holding a managerial position and 28% (57 respondents) of the inactive/ unemployed.

The main reason why respondents do not agree that a woman with caring responsibilities should go out to work is because children would need their mother to be constantly with them. Others believe that having children is a vocation so a mother must always give her 100% to them and should a mother go out to work, children would have to be raised by outsiders.

Table 4.26 shows the level of agreement/ disagreement with various statements concerning traditional family roles. It emerges that 72% (437 respondents) agree/ completely agree that in Malta, a woman still has the full responsibility of bringing up the children. Moreover, 68% (413 respondents) indicated that husbands/ partners still expect that housework is done by the woman and 62% (376 respondents) pointed out that in Maltese households, there is still the perception that the husband/ male partner is the head of household.

More than 54% (329 respondents) of the females conveyed that even though the number of employed women is on the increase, traditional gender roles have remained intact. This was mentioned by all respondents irrespective of their employment status and their employment designation.

A considerably high 43% (261 respondents) affirmed that they believe that when a couple are both in employment, there is a higher risk of problems within the family. This was mainly indicated by respondents who are currently inactive/ unemployed, followed by those occupying an elementary/ service worker position and by those who occupy a managerial designation.

TABLE 4.26 – Respondents’ Perceptions on Issues Concerning Roles Within the Maltese Household

Counts Analysis % Respondents	Total	Completely Disagree	Disagree	Neither Agree nor Disagree	Agree	Completely Agree	Don't know	Refused
In Malta, there is still the perception that, within the Maltese families the husband is the head of household	607	28 4.6%	98 16.1%	99 16.3%	278 45.8%	98 16.1%	5 0.8%	1 0.2%
Within the Maltese culture, a woman still has the full responsibility of the upbringing of the children	607	14 2.3%	72 11.9%	79 13.0%	298 49.1%	139 22.9%	4 0.7%	1 0.2%
Husbands/partners still expect that housework is done by the woman	607	15 2.5%	83 13.7%	92 15.2%	284 46.8%	129 21.3%	3 0.5%	1 0.2%
Providing for the family is a man's responsibility	607	58 9.6%	199 32.8%	137 22.6%	150 24.7%	51 8.4%	10 1.6%	2 0.3%
Managing family finances is a man's responsibility	607	90 14.8%	279 46.0%	121 19.9%	80 13.2%	31 5.1%	5 0.8%	1 0.2%
Men are less responsible with money than women	607	44 7.2%	204 33.6%	159 26.2%	116 19.1%	57 9.4%	25 4.1%	2 0.3%

IV. The Impact of Employment on Women

Reasons For Being In Paid Employment

The financial need is the main driver which makes females enter into paid employment. In fact, 29% (117 respondents) of the 406 employed female respondents stated that the main reason why they are in employment is because they have a financial pressing need to make ends meet. This was stated by respondents holding different levels of employment. Following, another 16% (64 respondents) claimed that the main reason for being in paid employment is because it is not possible for their household to go beyond their basic needs with just one paycheque.

With regards to the 150 inactive females, the main reason for not being in employment is because they have children to take care of. This was mentioned by almost 53% (79 respondents) of these inactive respondents. Following, 45% (68 respondents) stated that they have retained their inactive status because they have housework to do while 21% (31 respondents) mentioned that there is no financial need for them to find employment.

A total of 267 respondents (44%), irrespective of their employment status, maintained that having children deters women in Malta from becoming employed. This was followed by 23% (138 respondents) who stated that the responsibilities of family and work would be too stressful for a woman, hence this impedes them from taking up paid employment. Table 4.27 below depicts this finding in more detail.

More than 93% (566 respondents) of the respondents agreed that in order to encourage more women to go out to work, family roles have to be shared equally between spouses; more support structures have to be in place for mothers who wish to go out to work and employers have to be encouraged to offer more teleworking/ reduced hours/ flexi-time working arrangements to working parents. Table 4.28 below illustrates this finding in more detail.

Women's Perceptions on Employment

88% (359 respondents) of the 406 employed females communicated that they perceive their job as something positive in their life. This was indicated by 90% (184 respondents) and by 87% (175 respondents) of those occupying a managerial position and an elementary/ service worker position respectively.

A positive 81% (330 respondents) of the same 406 respondents claimed that employment makes them feel more 'empowered' as a woman. Among these respondents there were 90% (184 respondents) of those holding a managerial position and 87% (175 respondents) of those occupying an elementary/ service worker designation.

A positive response was also registered when the 406 respondents were asked to state how the financial aspect of their employment is affecting their lifestyle. In fact, 81% (329 respondents) observed that it is affecting their lifestyle in a positive/ very positive way. This was specified by 86% (176 respondents) of those who are engaged in a managerial position and by 76% (153 respondents) of those occupying an elementary/ service worker position.

It also emerges that employment has a positive impact on the well-being of the female employees. In fact, this was mentioned by 77% (313 respondents) of the females. This was stated by 81.5% (167 respondents) of those who hold a managerial position and by 73% (146 respondents) of those who occupy an elementary/ service worker position.

A finding emerges that paid employment seems to have a more positive impact on females who occupy high positions at the workplace. As the results show, females holding a high position

TABLE 4.27 – Respondents’ Perceptions on Factors Hindering Females From Taking Up Paid Employment

Counts Break % Respondents	Total	Elementary Occupation/ Service Worker	Middle Mngt/ Management	Inactive/ Unemployed
Total	607	201	205	201
The responsibilities of family and work would be too stressful	138 22.7%	53 26.4%	44 21.5%	41 20.4%
Having children	267 44.0%	90 44.8%	88 42.9%	89 44.3%
House chores are still considered as a women's responsibility	22 3.6%	5 2.5%	7 3.4%	10 5.0%
No support structures for working mothers	43 7.1%	10 5.0%	24 11.7%	9 4.5%
Lack of reduced/ teleworking/ flexi time offered by employers	27 4.4%	8 4.0%	13 6.3%	6 3.0%
Lack of understanding of employers	10 1.6%	4 2.0%	2 1.0%	4 2.0%
Lack of child care centres	18 3.0%	5 2.5%	9 4.4%	4 2.0%
Men still believe that a woman's role is to take care of the house	11 1.8%	3 1.5%	2 1.0%	6 3.0%
The common mentality in Malta (including the women's) is that once a woman get married/ has children she has to stay at home and take care of the family	18 3.0%	6 3.0%	6 2.9%	6 3.0%
School hours/ holidays are not compatible with working hours	17 2.8%	3 1.5%	4 2.0%	10 5.0%
Other	32 5.3%	14 7.0%	5 2.4%	13 6.5%
Don't know/ Don't remember	3 0.5%	- -	- -	3 1.5%
Refused	1 0.2%	- -	1 0.5%	- -

perceive their employment more positively. Moreover, the financial aspect of the job, the empowerment that work gives and the positive impact on the well-being are positive attributes that employment gives more to female employees who hold a managerial position rather than to females who hold an elementary/ service worker position.

Almost 40% (242 respondents) of the aggregate 600 interviewees declared that they lead a stressful life. This was primarily mentioned by 47% (96 respondents) of those holding a managerial position, by 37% (74 respondents) of those holding an elementary/ service worker designation and by 36% (72 respondents) of the inactive/ unemployed.

As Table 4.29 below shows, this stress is mainly attributed to a combination of both personal problems and work pressure, as expressed by more than 29% (71 respondents) of the respondents. Following, 20% (49 respondents) attribute their stress solely to work pressure while 19% (46 respondents) relate their stress with personal life problems. As one may observe, work pressure affects primarily females who occupy a managerial position. Moreover, females engaged in an elementary/ service worker position tend more to attribute their stress to a combination of

TABLE 4.28 – Respondents’ Perceptions on Possible Incentives Encouraging More Women to Go Out To Work

Counts Break % Respondents	Total	Elementary Occupation/ Service Worker	Middle Mngt/ Management	Inactive/ Unemployed
Total	607	201	205	201
The responsibilities of family and work would be too stressful	138 22.7%	53 26.4%	44 21.5%	41 20.4%
Having children	267 44.0%	90 44.8%	88 42.9%	89 44.3%
House chores are still considered as a women's responsibility	22 3.6%	5 2.5%	7 3.4%	10 5.0%
No support structures for working mothers	43 7.1%	10 5.0%	24 11.7%	9 4.5%
Lack of reduced/ teleworking/ flexi time offered by employers	27 4.4%	8 4.0%	13 6.3%	6 3.0%
Lack of understanding of employers	10 1.6%	4 2.0%	2 1.0%	4 2.0%
Lack of child care centres	18 3.0%	5 2.5%	9 4.4%	4 2.0%
Men still believe that a woman's role is to take care of the house	11 1.8%	3 1.5%	2 1.0%	6 3.0%
The common mentality in Malta (including the women's) is that once a woman get married/ has children she has to stay at home and take care of the family	18 3.0%	6 3.0%	6 2.9%	6 3.0%
School hours/ holidays are not compatible with working hours	17 2.8%	3 1.5%	4 2.0%	10 5.0%
Other	32 5.3%	14 7.0%	5 2.4%	13 6.5%
Don't know/ Don't remember	3 0.5%	-	-	3 1.5%
Refused	1 0.2%	-	1 0.5%	-

personal problems and work pressure, while the inactive/ unemployed, as to be expected, relate their stress to personal life problems.

Almost 33% (133 respondents) of the 406 employed females pointed out that if they had to change an aspect of their job, they would increase their salary as they feel that they are not getting well paid for the work they do. Following, more than 22% (91 respondents) claimed that they would shorten their working hours, this being mentioned particularly by respondents occupying a managerial position.

From Figure 4.7, it is worth noting that more than 46% (93 respondents) of those holding an elementary/ service worker position prefer working longer hours earning more money. On the contrary, more than 56% (115 respondents) of those holding a managerial position claimed that they prefer to work regular hours earning less money. Moreover, 46% (93 respondents) of the inactive/ unemployed respondents stated they prefer not work at all.

Other Relevant Issues on the Subject

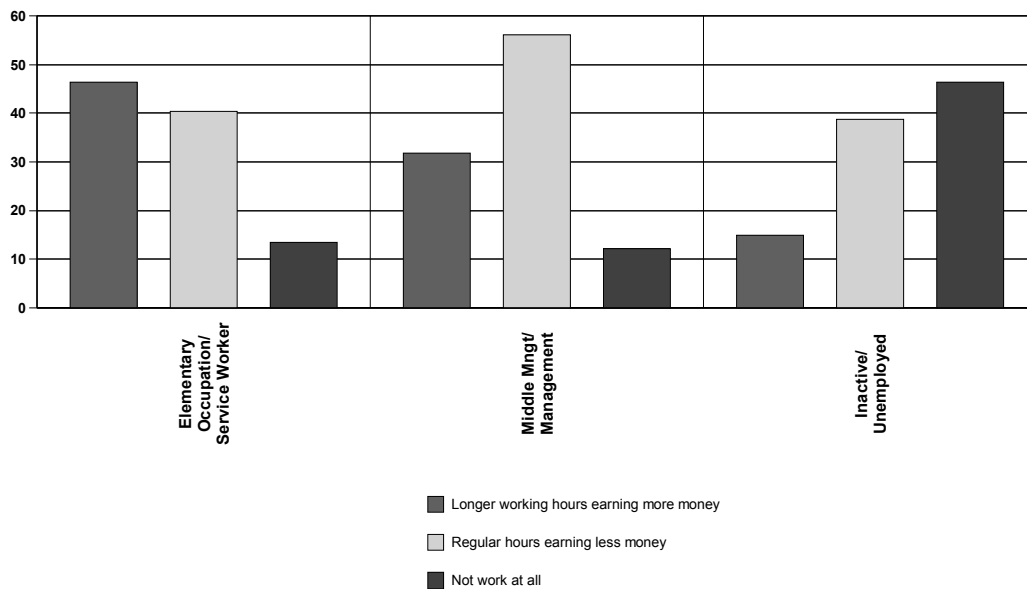
According to 63% (384 respondents) of the survey respondents remarked that it is still financially worth it to go out to work after calculating the expenses incurred related to employment (e.g. personal grooming, help at home, etc.). This was indicated primarily by respondents who are currently employed, however, the majority of the inactive/ unemployed respondents expressed the opposite.

A similar result emerged when females were asked to indicate whether they believe that it is worth their while financially to be in employment after income tax and social security contributions are deducted from the gross salary. 51% (312 respondents) of the respondents believe that it is still worth their while; this was expressed primarily by those who are in paid employment rather than the inactive/ unemployed respondents.

TABLE 4.29 – Factors Attributing to Stress

Counts Break % Respondents	Total	Male-		Female-	
		15 - 34 yrs	35 - 64 yrs	15 - 34 yrs	35 - 64 yrs
Total	535	168	197	91	79
Yes	88 16.4%	26 15.5%	39 19.8%	12 13.2%	11 13.9%
No	391 73.1%	122 72.6%	130 66.0%	75 82.4%	64 81.0%
Don't know/ Don't remember	52 9.7%	18 10.7%	27 13.7%	4 4.4%	3 3.8%
Refused	4 0.7%	2 1.2%	1 0.5%	-	1 1.3%

FIGURE 4.7 – Preferred Employment Status



A total of 237 respondents (39%) maintained that they do not believe that social security contributions are a long term investment for when one is of a pensionable age. This was followed by another 189 respondents (31%) who claimed that NI contributions are a long term investment but it would need to be supported by another income. These views were expressed by all respondents irrespective of their employment status and job designation.

Practical and emotional support is mainly given to the female respondents by family members outside the household. Nevertheless, husbands/ partners and friends also provide emotional support to the females interviewed.

Finally, the 479 respondents, who are not the main income earners of their household, were asked to state whether they believe they would be able to sustain themselves and their dependents (if any) on their own. A rather worrying 38% (182 respondents) gave a negative response while another 38% (181 respondents) replied in the positive. The research findings show that those giving a negative response either occupy an elementary/ service worker position or are inactive/ unemployed while those who believe that they would be able to cope by themselves are primarily females who occupy a managerial position.

4.5.3 ACTIVITY III – Analysing the Effect of Social Security Benefits on Women in their Decision to take up Employment or not

This section highlights the findings that emerged from the quantitative research study with unemployed males and females:

I. Respondent Profile

Gender, Age, Level of Education, Marital Status and Caring Responsibilities

A total of at least 500 (535 interviews were actually conducted) completed interviews were conducted with unemployed individuals for the purpose of this research study. Of these respondents, 365 (68%) were male while 170 (32%) were female. The majority of the male respondents aged between 35 - 64 years while the age of the females was mostly between 15 - 34 years.

The majority (54% - 290 respondents) of the respondents, both male and female, possess a secondary level of education and the majority of them (53% - 285 respondents) are single and of a younger age.

A rather high 67% (360 respondents) of the interviewees indicated that they do not have any caring responsibilities while 23% (122 respondents) indicated that they have and they are the main carers. It is worthy of mention that respondents having caring responsibilities are both male and female respondents. Almost all of these respondents with child-caring responsibilities, have either one or two children.

93% (497 respondents) of the interviewees are currently formally registering for work with ETC and 43% (228 respondents) have been unemployed for one to five years, the latter being mainly respondents whose age falls in the 35 to 64 years bracket.

Past Employment

A very high 88% (470 respondents) of the aggregate respondents claimed that they used to be employed in the past, this being stated primarily by those aged between 35 - 64 years. A rather high 47% (220 respondents) of these respondents indicated that they used to hold an elementary occupation/ plant and machine operator/ assembler designation and 35% (163 respondents) pointed out that they used to be employed in the Manufacturing sector. Almost all of the same 470 respondents used to be employed in the Private sector and half of them mentioned that they were engaged on full-time basis working office hours. The majority of these respondents (59% - 276 respondents) specified that they held their last designation for less than three years while 22% (104 respondents) indicated that they were in their last occupation for over seven years. A rather high 62% (291 respondents) conveyed that they used to earn a gross salary less than 10,000 per annum in their last employment.

Meanwhile, 12% (65 respondents) indicated that they were never employed. These respondents were primarily female under 34 years of age. Being a student was the main reason given by the respondents who were never in employment.

Social Background

A high 73.5% (393 respondents) of the respondents' households fall within the DE socio-economic classification. This is more evident among male respondents, where 82% (298 respondents) of them fall within this category as opposed to 56% (95 respondents) of the females.

All respondents were then asked to specify whether their parent/ guardian was ever unemployed during his/ her employable age. It results that more than 73% (391 respondents) replied that his/her parent/ guardian was not unemployed during his/ her employable age, while 16% (88 respondents) gave a positive response. It is interesting to note that the respondents who replied in the positive were mainly male interviewees. This is illustrated in Table 4.30. The majority (51% - 45 respondents) of the 88 respondents recalled that their parent/ guardian was unemployed for more than one year.

Social Security Beneficiaries

Almost 64% (340 respondents) of the interviewees indicated that they are currently receiving social security benefits (various). Among these respondents there were 70% (257 respondents) of the male respondents and a lower 49% (83 respondents) of the female respondents.

It is interesting to point out that respondents who possess a low level of education tend to be more dependent on social security benefits than those who hold a higher level of education, as Figure 4.8 shows.

The socio-economic classification also has an impact on whether individuals receive social security benefits. A high 73.5% (289 respondents) of the 393 respondents who fall within the DE category receive such benefits. This can be attributed to the fact that 65% (346 respondents) of the respondents are the main income earners of their households. Table 4.31 highlights this finding.

Of the 340 respondents who are currently receiving social security benefits, a high 74% (253 respondents) indicated that they are receiving social security benefits, that is, benefits received after a person would have been unemployed for more than six months. Following, 21% (70 respondents) mentioned that they are receiving unemployment benefits aimed at persons who have been unemployed for less than six months. Table 4.32 below illustrates this finding in more detail.

TABLE 4.30 – Parent/ Guardian Being Ever Unemployed During His/Her Employable Age

Counts Break % Respondents	Total	Male-		Female-	
		15 - 34 yrs	35 - 64 yrs	15 - 34 yrs	35 - 64 yrs
Total	535	168	197	91	79
Yes	88 16.4%	26 15.5%	39 19.8%	12 13.2%	11 13.9%
No	391 73.1%	122 72.6%	130 66.0%	75 82.4%	64 81.0%
Don't know/ Don't remember	52 9.7%	18 10.7%	27 13.7%	4 4.4%	3 3.8%
Refused	4 0.7%	2 1.2%	1 0.5%	-	1 1.3%

FIGURE 4.8 – Respondents Receiving Social Security Benefits – by Level of Education

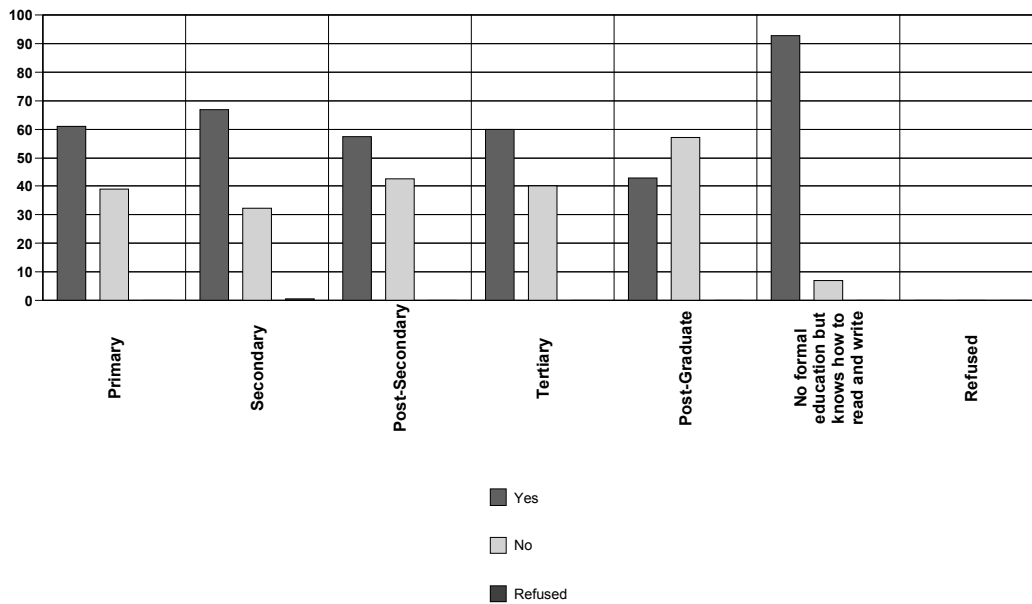


TABLE 4.31 – Respondents Receiving Social Security Benefits – by Socio-Economic Classification

Counts Break % Respondents	Total	AB	C1C2	DE	Refused to state Occupation
Total	535	46	76	393	20
Yes	340 63.6%	18 39.1%	23 30.3%	289 73.5%	10 50.0%
No	193 36.1%	28 60.9%	52 68.4%	103 26.2%	10 50.0%
Refused	2 0.4%	-	1 1.3%	1 0.3%	-

The majority (59% - 201 respondents) of the same 340 respondents stated that they are getting more than €151 in social security benefits every four weeks while 17% (58 respondents) indicated that they are getting between €76 and €100. This finding is highlighted in Table 4.33.

A high 73% (248 respondents) of the same interviewees communicated that they have been dependent on social security benefits for less than three years; 39% (134 respondents) for less

TABLE 4.32 – Social Security Benefits Currently being Received

Counts Break % Respondents	Total	Male -		Female -	
		15 - 34 yrs	35 - 64 yrs	15 - 34 yrs	35 - 64 yrs
Total	340	101	156	37	46
Unemployment benefits (benefits received after person would have been less than 6 months unemployed)	70 20.6%	18 17.8%	34 21.8%	9 24.3%	9 19.6%
Social Security benefits (benefits received after person would have been more than 6 months unemployed)	253 74.4%	79 78.2%	121 77.6%	25 67.6%	28 60.9%
Widow's Pension	- -	- -	- -	- -	- -
Children's allowance	31 9.1%	7 6.9%	13 8.3%	7 18.9%	4 8.7%
Social Assistance for separated persons	9 2.6%	- -	5 3.2%	1 2.7%	3 6.5%
Single mother benefits	3 0.9%	- -	- -	3 8.1%	- -
Persons with disability benefits	5 1.5%	2 2.0%	2 1.3%	1 2.7%	- -
Housing allowance	19 5.6%	4 4.0%	10 6.4%	1 2.7%	4 8.7%
Sickness benefits	11 3.2%	3 3.0%	7 4.5%	- -	1 2.2%
Supplementary Income Allowance	31 9.1%	9 8.9%	15 9.6%	1 2.7%	6 13.0%
Carers' pension	- -	- -	- -	- -	- -
Other	5 1.5%	1 1.0%	2 1.3%	- -	2 4.3%
Don't know/ Don't remember	1 0.3%	1 1.0%	- -	- -	- -
Refused	1 0.3%	- -	- -	- -	1 2.2%

than a year and 33.5% (114 respondents) for between 1- 3 years. The highest numbers were registered among females aged 15 and 34 years, which totalled 89% of this cohort. Once again, the level of education of the unemployed individuals has an impact on the duration they remain dependent on these benefits. In fact, those who possess a high level of education are those who have been dependent of benefits for the shortest time, with the high majority of them mentioning that they have been receiving such benefits for less than a year.

It is also very interesting to mention that those respondents, who had their parent/ guardian unemployed, are more likely to remain dependent on social security benefits for a long period of time, meaning for more than three years. Moreover, the socio-economic classification also affects how long unemployed remain dependent on social security benefits, where those falling in the DE classification tend to remain dependent on benefits for a longer period of time than those who form part of the AB and C1C2 categories.

Table 4.34 shows this finding by the level of education of the respondent while Figure 4.9 illustrates the same result by whether respondents had their parent/ guardian unemployed.

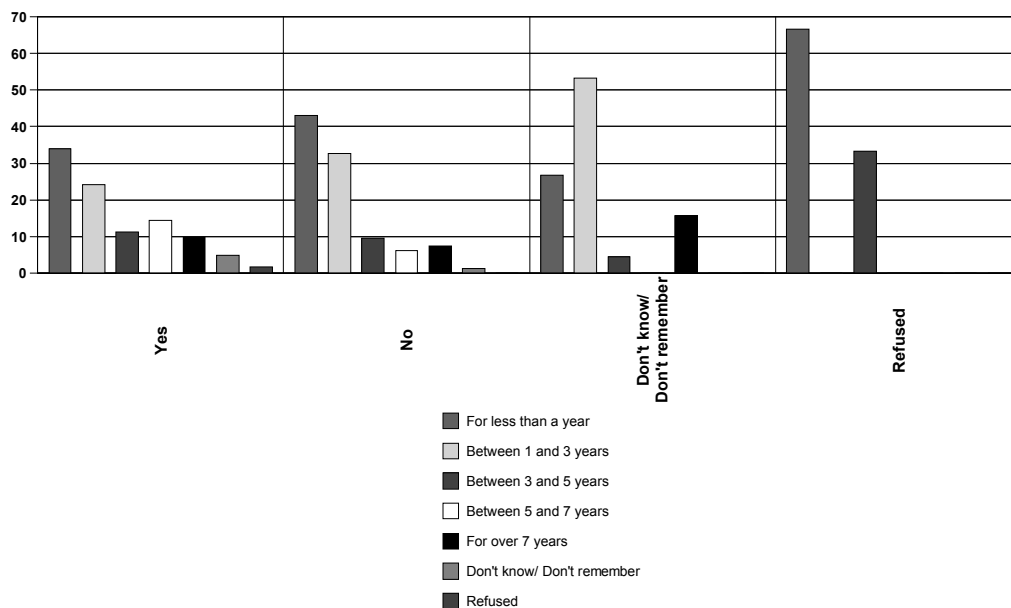
TABLE 4.33 – Amount Received in Social Security Benefits Every Four Weeks

Counts Break % Respondents	Total	Male-		Female-	
		15 - 34 yrs	35 - 64 yrs	15 - 34 yrs	35 - 64 yrs
Total	340	101	156	37	46
Less than €25	2 0.6%	-	2 1.3%	-	-
Between €26 - €50	9 2.6%	3 3.0%	2 1.3%	2 5.4%	2 4.3%
Between €51 - €75	20 5.9%	9 8.9%	9 5.8%	1 2.7%	1 2.2%
Between €76 - €100	58 17.1%	21 20.8%	24 15.4%	2 5.4%	11 23.9%
Between €101 - €125	21 6.2%	3 3.0%	15 9.6%	3 8.1%	-
Between €126 - €150	14 4.1%	3 3.0%	5 3.2%	2 5.4%	4 8.7%
More than €151	201 59.1%	59 58.4%	95 60.9%	23 62.2%	24 52.2%
Don't know/ Don't remember	12 3.5%	2 2.0%	4 2.6%	3 8.1%	3 6.5%
Refused	3 0.9%	1 1.0%	-	1 2.7%	1 2.2%

TABLE 4.34 – Duration of Time Dependent on Social Security Benefits – by Level of Education

Counts Break % Respondents	Total	Primary	Secondary	Post- Secondary	Tertiary	Post- Graduate	No formal education but knows how to read and write	Refused
Total	340	25	194	81	21	6	13	-
For less than a year	134 39.4%	7 28.0%	72 37.1%	31 38.3%	15 71.4%	3 50.0%	6 46.2%	-
Between 1 and 3 years	114 33.5%	7 28.0%	76 39.2%	22 27.2%	4 19.0%	2 33.3%	3 23.1%	-
Between 3 and 5 years	32 9.4%	4 16.0%	15 7.7%	10 12.3%	1 4.8%	-	2 15.4%	-
Between 5 and 7 years	23 6.8%	2 8.0%	9 4.6%	11 13.6%	-	1 16.7%	-	-
For over 7 years	30 8.8%	4 16.0%	19 9.8%	4 4.9%	1 4.8%	-	2 15.4%	-
Don't know/ Don't remember	6 1.8%	-	3 1.5%	3 3.7%	-	-	-	-
Refused	1 0.3%	1 4.0%	-	-	-	-	-	-

FIGURE 4.9 – Duration of Time Dependent on Social Security Benefits – by Parent/ Guardian Ever Being Unemployed



II. Perceptions of Employment

Reasons for looking for Employment

The main circumstance which led respondents to becoming unemployed was due to company downsizing and creating redundancies at their workplace. This was expressed by 32% (170 respondents) of the aggregate 535 respondents, these being largely male respondents. Following another 15.5% (83 respondents) indicated that they were made redundant through the closure of the establishment they used to work for, this also being mentioned by more male than female respondents.

Table 4.35 highlights the reasons why respondents would like to take up employment. It is very evident that the financial need is the main reason why both male and female interviewees are looking for work. In fact, this was mentioned by a staggering 93% (265 respondents) of the respondents. This was followed by another 23% (66 respondents), mainly male respondents, who claimed that they would like to work to be able to keep up with the standard of living.

The financial need was also highlighted as the main reason why respondents, who had left their last job because of their caring responsibilities and who still have such responsibilities, are looking for employment. These respondents also claimed that once they get employed, the grandparents will take care of the children.

Almost 54% (288 respondents) of the aggregate interviewees pointed out that the main reason why they cannot find employment is because there is a lack of job opportunities. This was mainly stated by male and female respondents aged between 15 and 34 years. Secondly, another 17% (91 respondents) claimed being rejected by employers because of the 45/50 years age factor is the main reason why they cannot find employment. Table 4.36 highlights this finding.

TABLE 4.35 – Main Reasons for Looking for Employment

Counts Break % Respondents	Total	Male-		Female-	
		15 - 34 yrs	35 - 64 yrs	15 - 34 yrs	35 - 64 yrs
Total	285	93	120	31	41
There is a financial need	265 93.0%	90 96.8%	113 94.2%	27 87.1%	35 85.4%
Being in employment is a motivator for one's well being	44 15.4%	13 14.0%	18 15.0%	5 16.1%	8 19.5%
Sole provider of the family	39 13.7%	9 9.7%	26 21.7%	- -	4 9.8%
To keep up with the standard of living	66 23.2%	26 28.0%	28 23.3%	5 16.1%	7 17.1%
Social security benefits are insufficient	28 9.8%	7 7.5%	15 12.5%	1 3.2%	5 12.2%
I wish to do something worthy in my life	20 7.0%	6 6.5%	6 5.0%	5 16.1%	3 7.3%
I got bored doing nothing	48 16.8%	18 19.4%	17 14.2%	7 22.6%	6 14.6%
Other	5 1.8%	- -	3 2.5%	- -	2 4.9%
Don't know/ Don't remember	3 1.1%	2 2.2%	- -	1 3.2%	- -
Refused	-	-	-	-	-

TABLE 4.36 – Main Reason why Respondents cannot find Employment

Counts Break % Respondents	Total	Male-		Female-	
		15 - 34 yrs	35 - 64 yrs	15 - 34 yrs	35 - 64 yrs
Total	535	168	197	91	79
Lack of job opportunities	288 53.8%	102 60.7%	92 46.7%	59 64.8%	35 44.3%
Rejected due to the over 45/50 years age factor	91 17.0%	7 4.2%	57 28.9%	1 1.1%	26 32.9%
No or low level of academic qualifications	27 5.0%	7 4.2%	6 3.0%	7 7.7%	7 8.9%
Lack of skills for the job offered	11 2.1%	7 4.2%	- -	4 4.4%	- -
Jobs offered have inferior designation	6 1.1%	1 0.6%	4 2.0%	1 1.1%	- -
Asked to go on self-employment	- -	- -	- -	- -	- -
Employers refuse to engage persons with caring responsibilities	2 0.4%	1 0.6%	1 0.5%	- -	- -
Lack of availability of family-friendly measures	2 0.4%	1 0.6%	1 0.5%	- -	- -
Payment is not commensurate with the hours and job performed	9 1.7%	3 1.8%	3 1.5%	2 2.2%	1 1.3%
Other	83 15.5%	33 19.6%	31 15.7%	14 15.4%	5 6.3%
Don't know/ Don't remember	16 3.0%	6 3.6%	2 1.0%	3 3.3%	5 6.3%
Refused	- -	- -	- -	- -	- -

Desired Employment

A very high 84% (449 respondents) of the aggregate 535 respondents, are presently looking for full time employment. This was stated by all respondents, irrespective of gender and age, however, one observes that a good number of females over 35 years of age would like to find a job on part time basis.

The 36 respondents, these being mainly female respondents, who mentioned that they would like to find employment on part-time basis, reduced hours or casual basis were asked to specify the reason behind this. It emerges that being the main carer in the household is the main reason why respondents do not wish to work on full time basis.

A total of 198 respondents (37%) mentioned that they would like to find a job at an elementary/ plant and machine operator/ assembler level. This was expressed by both male and female respondents of different ages. Meanwhile, another 27% (146 respondents) pointed out that they would like a service worker/ shop and sales worker, clerk position. This was primarily mentioned by female respondents of different ages. This finding is illustrated in more detail in Table 4.37 below.

A high 73% (389 respondents) of the respondents indicated that they are willing to accept a job which is not what they actually desire. This was mentioned mainly by respondents aged between 15 - 34 years.

Moreover, more than 64% (344 respondents) expressed that they would accept a job at a lower grade than what they are actually looking for. This was mentioned by respondents irrespective of their gender and age.

Unfortunately, a high 75% (402 respondents) currently are not undergoing any training in order to better their chances of finding employment. Nevertheless, 25% (133 respondents) indicated that they are, these respondents being both males and females of different ages. The latter respondents are mainly undergoing: computer/ ECDL training, English language course, food handling course, security course, health and safety training, and, job skills course.

TABLE 4.37 – Desired Job Designation

Counts Break % Respondents	Total	Male-		Female-	
		15 - 34 yrs	35 - 64 yrs	15 - 34 yrs	35 - 64 yrs
Total	535	168	197	91	79
Elementary Occupation; Plant & Machine Operator/ Assembler	198 37.0%	63 37.5%	76 38.6%	28 30.8%	31 39.2%
Craft & Related Trades Worker; Skilled Agricultural & Fishery Worker	43 8.0%	16 9.5%	22 11.2%	1 1.1%	4 5.1%
Service Worker/ Shop & Sales Worker; Clerk	146 27.3%	44 26.2%	32 16.2%	44 48.4%	26 32.9%
Technician/ Associate Professional	17 3.2%	3 1.8%	10 5.1%	4 4.4%	- -
Professional/ Legislator/ Senior Official/ Manager	32 6.0%	9 5.4%	14 7.1%	4 4.4%	5 6.3%
Other	83 15.5%	27 16.1%	35 17.8%	10 11.0%	11 13.9%
Don't know	16 3.0%	6 3.6%	8 4.1%	- -	2 2.5%
Refused	- -	- -	- -	- -	- -

III. Perceptions of Social Security Benefits

Social Security Benefits – Abuse and Fairness

A worrying 45% (242 respondents) of the aggregate respondents believe that social security benefits are abused of in Malta. This was stated by 48% (82 respondents) of the female respondents and 44% (160 respondents) of the male respondents. One also observes that respondents whose age falls in the 35 - 64 years bracket are more sceptical of the social security benefits system than those of a younger age.

A good number of these respondents indicated that the main reason for this abuse is because many people do informal work while they are registering for employment and receiving social security benefits. However, other reasons for this abuse included 'single' mothers who are not actually single and the people registering for work, receiving benefits, but who do not really want to work.

Nevertheless, another 25% (136 respondents) claimed that social security benefits are not abused of, this being stated mainly by males and females who are younger than 34 years of age.

Mixed feelings were expressed when all respondents were asked to indicate whether they feel that the system of social security benefits in Malta works fairly for everyone. In fact, 33% (179 respondents) replied in the negative while 30% (159 respondents) gave a positive response. It emerges that males provided a more negative response than the female respondents. Moreover, respondents who age over 35 years were more pessimistic than those of a younger age. This is illustrated in Table 4.38 below.

TABLE 4.38 – Respondents' Perceptions on the Fairness of Social Security Benefits

Counts Break % Respondents	Total	Male-		Female-	
		15 - 34 yrs	35 - 64 yrs	15 - 34 yrs	35 - 64 yrs
Total	535	168	197	91	79
No, not at all	29 5.4%	9 5.4%	8 4.1%	2 2.2%	10 12.7%
No	150 28.0%	50 29.8%	59 29.9%	18 19.8%	23 29.1%
So and so	89 16.6%	27 16.1%	30 15.2%	15 16.5%	17 21.5%
Yes	147 27.5%	48 28.6%	50 25.4%	35 38.5%	14 17.7%
Yes, very much	12 2.2%	2 1.2%	5 2.5%	4 4.4%	1 1.3%
Don't know	106 19.8%	31 18.5%	45 22.8%	17 18.7%	13 16.5%
Refused	2 0.4%	1 0.6%	- -	- -	1 1.3%

The respondents observed that the main reasons as to why the system does not work fairly for everyone were because not everyone receives the same amount in benefits and the people who are truly in need are not getting sufficient assistance through these benefits.

A very high 75% (260 respondents) of the 346 respondents, who are the main income earners in their households, remarked that the amount they receive in social security benefits is not enough to support financially the household. This was mentioned by 77% (215 respondents) of the male interviewees and by 67% (45 respondents) of the female respondents. Another 12% (43 respondents) pointed out that they are not currently receiving any benefits while 11% (37 respondents) claimed that the benefits they receive are enough to support their household.

Social Security Benefits hindering Individuals from finding Employment

A high 71% (378 respondents) argued that social security benefits do not hinder individuals from looking for employment. This was stated by 72% (264 respondents) of the male respondents and by 67% (114 respondents) of the female interviewees. Following, another 13% (71 respondents) claimed that such benefits discourage unemployed persons from finding work, this being mentioned by 13% (47 respondents) and by 14% (24 respondents) of the male and female respondents respectively.

Out of the 36 respondents who had previously indicated that they wish to be employed on part time, reduced hours or casual basis, 44.5% (16 respondents) claimed that they would be earning more through employment than they are currently receiving in social security benefits while another 11% (4 respondents) stated that they would not be earning more.

Half (269 respondents) of the aggregate respondents specified that, if they were in employment, they would be earning at least €151 more, every four weeks, than what they are presently receiving in benefits. Moreover, another 26% (137 respondents) indicated that they do not know how much more they would be earning while 23% (121 respondents) claimed that they would be earning less than €150. This is illustrated comprehensively in Table 4.39 below.

82% (437 respondents) of the aggregate interviewees communicated that the additional amount received through being in employment does not have a negative effect on their motivation to look for work. Among these respondents there were 83% (141 respondents) and 81% (296 respondents) of the female and male respondents respectively. Only a few respondents (4.5% - 23 respondents) indicated that the extra amount they would be receiving through employment discourages them from seeking a job. Figure 4.10 below depicts this finding.

IV. Government Incentives

Table 4.40 below shows the respondents' awareness of various government incentives targeted at increasing the participation in the labour market. It emerges that the "Iftaħ in-Negozju Tiegħek" scheme ("Start your own Business" scheme) is the scheme which respondents are mostly aware of. In fact, this was stated by 41% (218 respondents) of the interviewees. This was followed by 37% (198 respondents) who conveyed that they are aware of the "I CAN" Employability Programme and by 34% (180 respondents) who are aware of the Work Trial Scheme. On the other hand, more than 51% (276 respondents) indicated that they never heard of the Bridging the Gap Scheme, and the tax incentives on child care services.

The interviewees were then asked to indicate whether they have ever made use of the incentives which they were aware of and the results for this are illustrated in Table 4.41 below. It is clear that the "I CAN" Employability Programme is the scheme which was made use of the most by the

TABLE 4.39 – Additional Amount Received If Respondents Were in Employment

Counts Break % Respondents	Total	Male-		Female-	
		15 - 34 yrs	35 - 64 yrs	15 - 34 yrs	35 - 64 yrs
Total	535	168	197	91	79
Less than €25	9 1.7%	- -	6 3.0%	2 2.2%	1 1.3%
Between €26 - €50	7 1.3%	1 0.6%	3 1.5%	- -	3 3.8%
Between €51 - €75	20 3.7%	7 4.2%	9 4.6%	3 3.3%	1 1.3%
Between €76 - €100	40 7.5%	11 6.5%	19 9.6%	3 3.3%	7 8.9%
Between €101 - €125	15 2.8%	2 1.2%	8 4.1%	2 2.2%	3 3.8%
Between €126 - €150	30 5.6%	5 3.0%	12 6.1%	5 5.5%	8 10.1%
More than €151	269 50.3%	87 51.8%	102 51.8%	48 52.7%	32 40.5%
Don't know/ Don't remember	137 25.6%	54 32.1%	36 18.3%	26 28.6%	21 26.6%
Refused	8 1.5%	1 0.6%	2 1.0%	2 2.2%	3 3.8%

FIGURE 4.10 – Additional Amount Received Through Employment Hindering Respondents from Engaging in Paid Employment

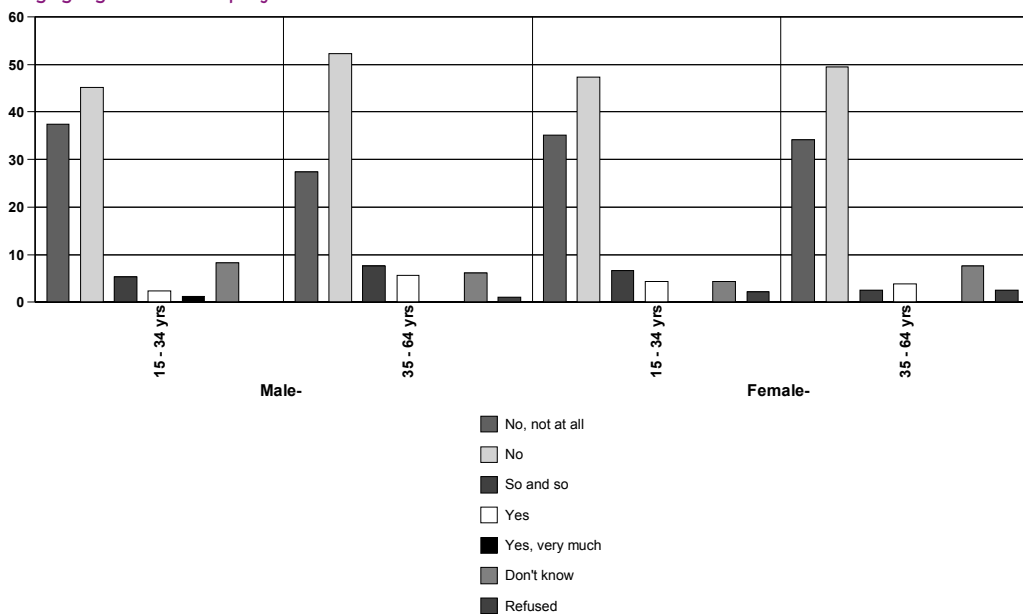


TABLE 4.40 – Respondents’ Awareness of Various Government Incentives

Counts Analysis % Respondents	Total	No, I am not aware of the incentive	Not sure, I might have heard about it	Yes, I am aware of the incentive	Don't know	Refused/ NA
I CAN Employability Programme	535	204 38.1%	40 7.5%	198 37.0%	93 17.4%	- -
Youth Employment Programme	535	230 43.0%	33 6.2%	166 31.0%	105 19.6%	1 0.2%
Work Trial Scheme	535	223 41.7%	39 7.3%	180 33.6%	93 17.4%	- -
Bridging the Gap Scheme	535	320 59.8%	39 7.3%	56 10.5%	120 22.4%	- -
Training Subsidy Scheme Objectives	535	267 49.9%	40 7.5%	127 23.7%	101 18.9%	- -
Employment Aid Programme	535	250 46.7%	43 8.0%	129 24.1%	113 21.1%	- -
Iftah in-Negożju Tiegħek	535	192 35.9%	37 6.9%	218 40.7%	88 16.4%	- -
FES	535	276 51.6%	36 6.7%	88 16.4%	110 20.6%	25 4.7%
Tax incentives	535	288 53.8%	42 7.9%	78 14.6%	102 19.1%	25 4.7%

TABLE 4.41 – Respondents’ Usage of Various Government Incentives

Counts Analysis % Respondents	Total	No, I was not interested to use the scheme/ It did not apply for me	No, but I was interested to use it (could not due to specifications)	Yes, I made use of the scheme/ programme	Don't know	Refused/ NA
I CAN Employability Programme	198	88 44.4%	9 4.5%	90 45.5%	11 5.6%	- -
Youth Employment Programme	166	114 68.7%	21 12.7%	25 15.1%	6 3.6%	- -
Work Trial Scheme	180	100 55.6%	13 7.2%	65 36.1%	2 1.1%	- -
Bridging the Gap Scheme	56	35 62.5%	6 10.7%	13 23.2%	2 3.6%	- -
Training Subsidy Scheme Objectives	127	79 62.2%	7 5.5%	35 27.6%	6 4.7%	- -
Employment Aid Programme	129	96 74.4%	8 6.2%	16 12.4%	9 7.0%	- -
Iftah in-Negożju Tiegħek	218	176 80.7%	27 12.4%	14 6.4%	1 0.5%	- -
FES	88	76 86.4%	8 9.1%	1 1.1%	3 3.4%	- -
Tax incentives	78	64 82.1%	5 6.4%	5 6.4%	4 5.1%	- -

respondents. In fact, this was mentioned by a considerably high 45.5% (90 respondents). Another 36% (65 respondents) specified that they made use of the Work Trial Scheme while 28% (35 respondents) stated that they availed themselves to the Training Subsidy Scheme Objectives.

On the contrary, even though it was the scheme which respondents were aware of the most, the ‘Iftah in-Negożju Tiegħek’ scheme was the one which was the least used by the respondents, followed by tax incentives on child care services.

4.6 Conclusion

Clearly, a number of interesting findings and conclusions emerge from the studies comprised in these three Activities. These are presented in Chapter 2 of this Report, together with some policy considerations addressing the situation of the cohorts discussed in this Project.

5. ANALYSING INACTIVITY FROM A GENDER PERSPECTIVE

5.1 Research Objectives

5.1.1 Overriding Research Objective

The overriding research objective of this research project aimed at researching inactivity in the labour market from a gender perspective. This was researched by way of two Activities.

ACTIVITY I: to analyse inactivity from a gender perspective. This research project focused on identifying, understanding and validating the reasons underlying the inactivity of the female segment in the Maltese and Gozitan population.

ACTIVITY II: to conduct an 'inactive population skills' study to understand better where and why the skills of the inactive do not match the requirements of the current labour market.

5.1.2 Project Specific Objectives

Activity I

The specific research objectives of Activity I comprised the following:

To explore and identify:

- The main reasons and perceptions embraced by inactive Maltese and Gozitan women.
- Profiles of inactive women, following the trends and patterns that emerge from the research.
- Whether men and women are aware of the available support structures and other incentives (including support offered by relatives and friends, childcare facilities, day centres & respite services for dependent adults and tax incentives, amongst others).
- Inactive men's and women's perceptions of these support structures and other incentives; and to what extent inactive men and women are willing to utilize each and every one of them.
- The strengths and weaknesses of every support structure and incentive.
- Recommendations as to how support structures and incentives can be addressed in order to improve the service.

Activity II

The specific research objectives of Activity II comprised the following:

To explore and identify:

- The skills of inactive men and women in Malta and Gozo.
- What hinders inactive Maltese and Gozitan men and women from participating in lifelong training or education.
- The skills required for the job opportunities currently available.
- A skills needs assessment of the inactive men and women in Malta and Gozo, in order to identify what skills are lacking.
- In what sectors and posts is the skills mismatch most common.
- Recommendations on possible training sessions that can be provided to the inactive in order to improve or upgrade their skills.
- A skills/mismatch report, in consultation with ETC, in order to match the inactive population with available jobs.

5.2 Analysing Inactivity From a Gender Perspective - A Review of Recent Literature

5.2.1 Inactive Women in the Maltese Labour Market

Definition and Background Information

The Labour Force Survey (LFS) of the National Statistics Office defines persons who are Inactive in the labour market as “all persons who are not classified as employed or unemployed”. This effectively refers to the section of the population aged between 15 and 64, who are not in paid work and who are not actively seeking work in the formal economy.

According to figures from the LFS (Quarter 1/2011), the number of inactive persons in the Maltese labour market amount to 174,275 exceeding the total number of employed persons (both full-time and part-time), which amount to 168,023 (49.3% and 47.5% respectively of the working age population). Of the total inactive population, 65.2% (116,600) are women. In all Member States, women are more likely than men to be outside the labour force. In the Nordic and Baltic States the employment gender gap between women and men was 7 percentage points or less in 2009, while in Mediterranean countries like Italy and Greece, the difference was more than 20 percentage points. In Malta the employment gender gap reaches 35.8 percentage points (Eurostat, October, 2010).

This categorisation of people who are not in formal employment and who are not actively seeking work includes retired persons, students and persons undergoing training (but not doing paid jobs), persons looking after their home and/or family (often housewives) and those who cannot work because of their own long-term sickness. Inactivity in the labour market is age specific with the young not being in the labour market due to their education, while retirement is the main reason for inactivity of older persons. Traditional gender roles, in which men assume the breadwinning role and women assume most of the family responsibilities, appear to be the main reason why by far more women than men are out of the labour market both in Malta and the EU (De, La Fuente, 2010).

According to Eurostat Employment statistics (2011), in the EU 27, the employment rate for men reached 70.1% as compared with 58.2% for women. In Malta, the male employment rate for the same period was 72.4% whilst the female employment rate was 39.3%. This means that Malta had a negative employment gap of nearly 19 percentage points when compared to the EU female employment rates, whilst it had a positive employment gap of over 2% when compared to the EU male employment rates (Eurostat, 2011).

A report on persons outside the Labour Force claims, that since 2000, the number of inactive persons in the EU 27 continued to decrease overall. In fact, since 2000 the share of the inactive population aged 15 to 64 years old has dropped from 31.4% to 28.9% in the EU-27. This implies an increase in the activity rates across the EU. In Europe the positive development was “largely due to the increased participation of women in the labour market”. (De, La Fuente, 2010). In fact, since 2000, the share of inactive women has gone down from 39.9 % to 35.7%, while the share of men outside the labour force has remained relatively stable, falling slightly from 22.8% to 22.2% in 2009. The inactivity rate of women in Malta has also gone down from 69.6 % in 2003 (NSO, 2003) to 65.2% in 2011 (NSO, 2011). In spite of this positive trend, Malta remains the country with the lowest female employment rate when compared to the EU 27.

Reasons for Inactivity

Women and men behave differently in the labour market, often following traditional gendered norms and expectations which are socially constructed and which can change over time and place (Lewis, 1996). Research confirms that the discrepancy between inactive women and men is largely due to the withdrawal of women from the labour market in order to deal with family responsibilities. In fact, according to the responses from an NSO survey (LFS, 2010) which amongst other things captured the reasons for inactivity, 41% of the inactive Maltese women were not active in the labour market due to 'other family or personal reasons'. The number of men who were inactive for the same reasons was statistically insignificant and was not even reported. By contrast, a majority of men (34.4%) and a minority of women (9.3%) indicated retirement as their main reason for inactivity. The data also reveals that 18.9% of women reported that they were inactive 'due to other reasons', 15.3% due to 'education or training' and 10.8% because they were looking after children or adults with caring needs. The number of men indicating that they were inactive because they were looking after children or adults with caring needs was also statistically insignificant.

A Eurofound study (2008) on gender differences across the EU labour markets, confirms that family responsibility was also the main reason cited by women for their inactivity. The report indicated that the activity level of mothers is affected by the number and age of their children and the more children and the younger they were, the greater the likelihood that mothers were economically inactive. For men, the opposite was true.

Till now, Maltese women who leave the labour market during their childbearing and childrearing years do not seem to be returning back to the formal economy once their children are older. In fact, when one looks at the employment rates by age group, one notes that there are 21,167 women in the labour market aged 25-34 (LFS, Q1/2011). This amount goes down to 12,142 when one looks at women in the next age bracket (35-44). This does not mean that they are totally absent from the labour market, and it could well be that a portion of these women work, possibly part-time, in the informal economy. A Workers' Participation Development Centre study called 'Factors Affecting Women's Formal Participation in the Malta Labour Market (2003), in fact found that for every 4 women in the formal economy, there may be a fifth working in the informal economy. This study indicated that the female participation rate at the time was approximately 8 to 9% higher (+/- 3.1% margin of error) than the official rate given.

Largely due to the female employment deficit, the overall employment rate in Malta is estimated to be around 57% which is distant from the proposed 2020 EU strategy targets of 75% (LFS, Q1, 2011). Such target is unlikely to be reached if one does not increase female employment. But do Maltese women want to enter the formal labour market? Does work pay enough? If they are willing to do paid work, under which conditions are they willing to do so?

Reasons for the low female employment rates are complex and are influenced by: culture, the economic climate, working conditions, religion and politics amongst other. The social infrastructure is also important, for example short school opening hours and the lack of affordable, accessible, quality childcare can also make a difference to mothers who want to work (Borg & Debono, 2009). The reconciliation of work with family and care seem to pose the biggest challenges for women. An NCPE qualitative study called *Promoting Equal Opportunities through Empowerment* (2007), identified other reasons for the low female employment rates. These include: age discrimination, lack of work experience, lack of qualifications, lack of transport, working in the informal economy and work that does not pay amongst the barriers that keep women out of the formal labour market. The NCPE (2007) research also indicated that inactive people who may want to work are less interested in training in spite of having low skills.

The Work Aspirations of Maltese Women

According to a study on the Work Aspirations of Maltese Women carried out by the Employment and Training Corporation (2007), 44.8% of the inactive respondents wished to work. Those who were not interested in working were significantly older, tended to have lower levels of education and had older and more children. Additionally their partners tended to have a higher income and they were less likely to have ever worked.

Only age and whether one's partner had a second job were found to be significantly associated with the wish to work. The research showed that younger women and those whose partner had a second job were more interested to work. The age of the youngest child also had an important impact on women's decisions to work, although contrary to what one may expect, mothers of older children were also less inclined to work. This may be due to the loss of confidence in relation to the labour market or because their skills have become outdated after taking a long time out of work to bring up children (ETC, 2007).

Living on the income of the main breadwinner may make it difficult for families to make ends meet. In fact, financial reasons were cited as the important reason for wanting to work (97.6%). This was followed by the opportunity to learn (90.1%), and the opportunity to socialise (82.2%). According to the respondents, the ideal conditions that would encourage them to work consisted of: good working conditions especially family friendly hours; adequate job opportunities; further education and training; and fiscal issues concerning national insurance and tax rates (ETC, 2007).

Whilst in the ETC survey, 44.8% of women showed a positive inclination to work, an NSO Survey (037/2009) indicates that 92.6% of Maltese women who are unemployed or inactive do not want to change anything, and only 7.4% would like a job and want to reduce\ share their caring responsibility. Likewise, Eurostat data (2008) reveals that only 6.7% of inactive Maltese women want to get a job. This disparity between the ETC (2007) survey and the NSO (2009) and Eurostat (2008) is rather conflicting and requires further analysis. Does this mean that Maltese women do not want to work or are they envisaging problems in combining work with family and hence their reluctance to change anything? Can the hurdles that are keeping women out of the labour market be identified and dismantled through policy changes? And how can gender roles change in order to arrive to a more equitable sharing of family responsibilities which could ultimately allow more time for women to engage in paid work outside the home.

Work-Life Issues

The vast majority of female employees (73.3%) have a full-time job and this may be an indicator of the unavailability of attractive part-time jobs for women (LFS, Q1/2011). This could also keep women who want to combine work with care, out of the labour market.

It is also pertinent to point out that there is a marked difference in the working conditions of the employees in the public sector and those in the private. Family friendly measures in the Public Service and Public Sector are much more generous, for example these include 12-months Parental Leave (as against three months currently allowed to parents working in the Private Sector - which will increase to four months on 08.03.2012) and a one-off 5 year career break (which is not available to workers in the Private Sector). Workers in the Public Service and Public Sector also have an option to work on a reduced timetable until the child reaches 12 years of age and the possibility to Telework, if such requests are approved by their directors (Family Friendly Measures Handbook, 2009).

Employees in the private sector are regulated by the Employment and Industrial Relations Act (2002) and one wonders whether the conditions of work are enabling parents, especially working mothers, to reconcile family life with work. It is positive to note that employers in Malta are

realising that measures that enable better work-life balance are becoming important. In fact, recent research shows that the majority of private sector employers are adopting some form of work-life balance measures to enable their employees to combine work with care and family (Fsadni, 2009; Malta Employers Association, 2008).

There is ample evidence that where working parents, but especially where working mothers are able to reconcile work with care, their activity rates are much higher than the rest of Europe. Birth rates in such countries are also higher. Countries like France, who have generous maternity leave, tax credits for large families and other related benefits, have one of the highest birth rates in Europe and 81% of women, aged between 25 and 49, are in gainful employment (Wyatt 2007). On the other hand, in the Mediterranean countries (as well as in Germany), where one may have to choose between work or children and where sufficient supporting structures are lacking, the inactivity rates of women are much higher. When one speaks of supporting structures, these include: accessible, affordable, quality childcare services for the under 3's and school opening hours which are compatible with typical full-time working hours. On this Malta scores badly, in fact it has the lowest childcare provision for the 0-3 years age group in the EU (Camilleri, 2008) and one of the shortest school opening hours (Chetcuti, 2011).

In recent years, government has given a number of fiscal incentives to try to attract more women to the labour market or to help them return to work after having a child. These include tax exemptions of up to 2,000 for employed mothers, and 5,000 for self-employed mums. Tax credits of up to 1000 are also available to parents who use childcare (Inland Revenue Department, 2011). Furthermore, in order not to lose out on their pension, government is crediting the National Insurance (N.I) of women who temporarily give up work in order to care for their child or children. The credit is for 2 years and goes up to 4 years in case the child has a disability (The Times, 2006, November 22). However, in spite of these positive incentives, the participation rate of women in Malta is still increasing at a very slow rate and one needs to ask whether women are informed of these incentives and if these are enough?

All this indicates that gender roles and stereotyping are still hampering women from achieving financial independence and men from being more involved in caring for the family. As time goes by, it is becoming increasingly difficult to live on one wage, and the denial of an opportunity for parents to reconcile work with family and care is not cost neutral. The country is already paying a hefty price in economic terms because of the overall low employment rate. This situation is decreasing government revenue, hampering economic growth and will adversely affect the sustainability of pensions. Could education and training make a difference? Improved skills might not only encourage more inactive women to work, but would also increase their likelihood of landing a job once they join the labour supply. The next section discusses the concept of skills in relation to inactive women.

5.2.2 Skills and the Inactive Female Population

Defining and Measuring Skill

Social scientists argue that the concept of 'skills' has been used inconsistently, thus diffusing its meaning (e.g. Bills, 2005; Edgell, 2006). Skills may be defined as 'proficiency at a given task, usually acquired through learning and experience' (Blyton and Jenkins, 2007, p.194). This definition is in line with the commonly held view that a skill is a level of competence reached after sufficient training and experience and is the property of the individual. However, other researchers prefer to view skill as an attribute of the job. 'The degree of complexity that a job contains, coupled with the amount of control over the job that the worker performing it has, are both regarded as central to gauging the extent to which the job (and, by extension, the person

carrying out that job) can be defined as skilled' (Blyton and Jenkins, 2007, pp.195-196). A third approach views skill as a social process through which groups of people protect the status of some jobs, giving them greater power in a given society. This political aspect of skill tends to penalise women, by among others undervaluing jobs needing social and caring skills (Edgell, 2006). These three approaches indicate that the concept of skills is a multidimensional and heterogeneous one (Bills, 2005).

The way concepts are defined influences their measurement and vice-versa. Skills can be measured directly or indirectly. The former can take a lot of effort, time and money in the design and implementation of a reliable and valid instrument. Besides, the automatic execution of skills may reduce one's ability to record and evaluate them. Indeed, indirect measures of skill (or 'proxy skills'), often taking the form of qualifications, are much more commonly used. Such measures rely on two assumptions: namely that qualifications are strongly linked to skills and that the bases on which qualifications are awarded remain stable over time (Blyton and Jenkins, 2007). However, neither of the two assumptions is totally justified. An increasing number of persons are in occupations which require lower skills than those for which they are certified (Felstead et al. 2002, in Blyton and Jenkins, 2007). For instance, in Malta, while about 28% of female workers have a tertiary level of education, only about 20% are in professional positions. On the other hand, 18% of all male workers have a tertiary level of education, while about 12% are in professional jobs (data for Q1 2011 from Eurostat). Besides, educational institutions are increasingly accrediting competencies which were previously not labelled as skills (such as soft skills or leadership skills) or accrediting informally learnt skills. The government, through the Malta Qualifications Council (MQC), is also in the process of setting up a "National System for Accreditation and Licensing of Further and Higher Education Programmes and Providers, and of Recognition of Non-Formal and Informal Prior Learning" (Government of Malta, 2010). This system will include the recognition of prior non-formal or informal learning on the basis of previous work or other experiences (Government of Malta, 2010). Such processes might give the impression that skill levels are increasing, whereas the increase might be mainly an exercise in certification and qualifications. Despite these limitations, an indirect approach to measuring skills will be adopted in this report.

Skills and Economic Growth

High skills are associated with economic growth. The International Labour Organisation (ILO) 'has for years been advising member states on skills development policies, and developing research and analysis in this area' (ILO, 2008, p.v). The development of human capital and lifelong learning is also one of the main guidelines in the EU's Lisbon Agenda for economic growth, which was concluded in 2010. Besides, in its annual assessment of Malta's progress towards the Lisbon goals, the European Commission has emphasised the need to reduce early school leaving and enhance lifelong learning especially among the lower skilled. Post-compulsory education has also been kept high on the European Commission's agenda through the EU 2020 targets.

Skills gaps, that is the gaps between the skills needed by the country and the available skills in the labour market, undermine the competitive advantage of countries (NCHE, 2009). Such gaps tend to increase due to economic changes. Indeed, structural unemployment and larger inactivity can result from sudden economic changes, such as when countries move from a large production base to services. Both the ILO (2008) and the European Commission (2009) view improving the matching between supply and current demand for skills, and anticipating future skills needs as key strategies to enhance economic growth. Some of the Maltese government's recent initiatives regarding these two strategies will be briefly reviewed below.

Improve Matching Between Supply and Current Demand for Skills

The Maltese government is carrying out various initiatives meant to match supply with the current demand for skills. For example it is enhancing the infrastructure of compulsory and higher educational institutions with the help of European funds. The government has improved considerably lifelong learning opportunities, through several institutions catering for persons with differing levels of education. Just to mention two examples; MCAST and the University of Malta have increased their number of courses and their student intake over the past years. In view of the emerging need for skilled workers in scientific fields, a number of strategies have been carried out to attract more students into science-related courses. These included advertising campaigns regarding the utility of science qualifications and the increase of stipends for students pursuing science courses. Despite this, female students still tend not to choose science-oriented streams (University of Malta, N.D.) and there is still a lack of skilled workers in particular professions such as medicine, nursing and IT. On the other hand, the Employment and Training Corporation (ETC) has been strengthened with increased training for their workers and clients through help from EU funds among others. The positive results of this are apparent, with Malta currently having one of the lowest unemployment rates in Europe (Eurostat data). The ETC has also promoted the skills of inactive persons, among others by programmes which seek to empower inactive women (such as the 'Women for Employment' course), though much more needs to be done to reduce the female inactivity rate.

Eurostat data for 2010 reveals that inactive women in Malta (aged 18 to 64) are less likely to participate in education and training than employed women (10% and 12% respectively). Besides, both groups, especially inactive Maltese women pursue continuing education and training significantly less than their EU27 counterparts (20% of inactive women and 14% of employed women within the EU27 participate in education and training). Inactive Maltese women are also much less likely to participate in education and training when compared to inactive Maltese men (22%). However, the participation levels in education and training of employed women are considerably higher than those of employed Maltese men (7%) (Eurostat data). The reasons for the low involvement of inactive women in continuing education and training are unclear; they might include a combination of factors such as culture, other commitments, apathy, low self-esteem, lack of interesting training opportunities and lack of time or money.

Anticipating Future Skills Needs

Apart from reducing the existing skills gaps, one needs to anticipate future skills needs. Various measures are being carried out towards this aim. First of all, the government is trying to shed light on the existing skills in Malta. Among others, the Malta Qualifications Council (MQC) launched the Qualifications Framework for Lifelong Learning and is working towards the validation and certification of the previously non-certified informal and non-formal education and training. Many inactive women have generic skills which could be certified such as communication skills, multitasking and so on. The Flexicurity Pathway envisaged in the National Reform Programme 2008-2010 includes a measure to 'Conduct a skills audit of the working age population in Malta and Gozo, to identify the type and level of skills and qualifications available and how these skills are being utilised'. As part of such exercise, the government as an employer, carried out a 'skills profile' of all government employees in 2010. In its Eco-Gozo policy, the Ministry for Gozo (2009) proposed the carrying out of a human resources supply and demand analysis in Gozo, and more specifically, a skills profile of Gozitan graduates. In recent years, various future skills needs surveys have been carried out, focusing on specific sectors such as ICT and green jobs (Debono, 2008).

Skills Trends

The historical direction of skill change has been a major subject of debate among scholars. 'Pessimists', following Braverman (1974, in Edgell, 2006), contend that with industrialisation came the deskilling of workers, with the separation of the conception from the execution of work, where managers take all the mental labour and control away from workers, whose manual jobs were simplified with the advent of mechanisation. On the other hand, 'optimists' argue that the major trend being experienced in the post-industrialist society is that of upskilling. Bell (1976, in Edgell, 2006) ties this contention to the fact that today's societies are increasingly becoming knowledge-based and white-collar workers in the services sector are dominating the labour market. Without delving into details, deskilling and upskilling trends are in fact probably acting contemporarily, leading to a polarization of skills in the labour market.

In advanced societies, women appear to suffer more from deskilling than men (Edgell, 2006). However, the situation might be changing in Malta. In Q1 2011, 28% of working women had a tertiary education in comparison to 18% of males (Eurostat data). On the other hand, inactive women tend to have lower levels of qualifications than inactive men, and inactive persons in general tend to be less qualified than employed persons. When women are qualified (and presumably skilled), the chances that they are in paid employment rather than being inactive are very high – indeed higher than those of qualified men.

Despite still being much lower than the EU27 average, the qualification levels of the Maltese population increased dramatically between 2000 and 2011 (Eurostat data). In particular, the number of tertiary educated employed persons has nearly doubled (from 19,600 in Q2 2001 to 36,800 in Q2 2011). The increase is more strongly evident among females (from 7,500 in Q2 2001 to 16,700 in Q2 2011) than males (from 12,200 in Q2 2001 to 20,100 in Q2 2011). A somewhat slower trend in the same direction happened among the inactive female population, from 2,000 in Q2 2001 to 3,800 in Q2 2011 (While the number of inactive males with a tertiary level of education stood at about 1,800 in Q2 2011, no comparable data exists for Q2 2001).

Eurostat data highlights the differing trends in the acquisition of vocational and academic qualifications in Malta. The number of employed persons with ISCED Levels 3-4 (many of whom probably have vocational qualifications) increased by 65% (from 22,900 in Q2 2001 to 37,800 in Q2 2011 according to Eurostat data). Between Q2 2001 and Q2 2011, the number of females with ISCED Levels 3-4 increased by 64% (from 9,200 to 15,100) among the employed and 68% (from 5,600 to 9,400) among the inactive. Among employed men, the increase was of 66% (from 13,700 to 22,700), whereas among the inactive men it stood at a lower 29% (from 3,500 to 4,500). This indicates that in recent years, the growth in female qualifications was more pronounced with regards to academic rather than vocational skills. Interestingly, an attitude survey among young Gozitan students found that their large majority aspire to pursue further studies at University rather than MCAST (Debono, 2006).

5.3 Research Methodology

5.3.1 Research Methodology

In order to achieve the research objectives of this research as set out in **Section 5.1** above, the research methodology adopted is as follows:

- **A thorough review** of recent international and local literature and official international and national surveys conducted by recognised statistics bodies, i.e. Eurostat - European Union, National Statistics Office - Malta and the Employment & Training Corporation - Malta.
- **A robust qualitative research exercise** involving a three-tier research study. The objective of this thorough qualitative research phase was to obtain an 'in-depth' understanding of the

issues affecting the inactivity status of Maltese and Gozitan individuals and to study their attitudes, aspirations and perceptions with regards to working, family commitments, caring responsibilities and training opportunities. The qualitative stage also served as a platform which provided the context for the quantitative studies and insights on the salient issues and research areas that needed to be included in the subsequent quantitative stage. The three tiers comprised:

- **Tier One:** one-to-one personal interviews with 20 key stakeholders (Senior government officials; representatives from women associations, employers and employer association officials, trade union and employees' representatives; a husband and a child of an inactive female).

The perceptions, attitudes and views of Key Stakeholders were examined on the following research areas:

- reasons for female inactivity in Malta and Gozo;
 - social perceptions on working women with caring responsibilities;
 - childcare facilities and support structures/facilities for the elderly and persons with disability;
 - recruitment support structures in Malta and Gozo;
 - inactive women's work interests;
 - attitudes toward work, training, social security benefits and pension;
 - government incentives to encourage women to remain in or return to employment; and
 - the skills and attributes of inactive women.
- **Tier Two:** one-to-one personal interviews with 10 'inactive' individuals (6 Maltese (2 of these were male) and 4 Gozitan inactive females).
 - **Tier Three:** 5 focus group sessions (3 focus groups with Maltese and 2 focus groups with Gozitan inactive females). The choice of participants for the FG sessions was based on pre-established 'inactive female' respondent profiles in order to attain a balanced attendance of participants of varying age groups, geographical localities, marital status, and levels of education. The respondents were also selected to have different socio-economic status, caring responsibilities and previous work experiences and designations.

The perceptions, attitudes and views of focus group and interview respondents were examined on the following research areas:

- previous work experience and reasons for inactivity;
 - perceptions on working women with caring responsibilities;
 - views and knowledge on 'childcare' and 'elderly/persons with disability' facilities/support structures;
 - seeking employment and knowledge of recruitment support structures;
 - respondents' work interests;
 - work, training and the respondents' future;
 - social security benefits and pension;
 - government incentives to encourage women to remain in or return to employment; and
 - skills and attributes of inactive women.
- **A quantitative research exercise** was then conducted. Yet again, a three-tier quantitative research study was conducted.
 - **Tier One:** A quantitative research study with 600 inactive females hailing from Malta and Gozo was conducted to analyse inactivity from a gender perspective. This 600-count frame ensures statistically significant findings at a confidence level of 95% at a confidence interval of +/-4. The research approach adopted was by way of a 30-minute face-to-face interview. The 600-count sample frame was divided in two age categories: 15 to 34 years and 35 to 59 years. A total of 245 respondents (41%) hailed from the younger age bracket while 355 respondents (59%) hailed from the 35 - 59 years. This sample size difference reflects the difference in the actual size of the two 'age group' cohorts. The sample frame also ensured a

good distribution of inactive females hailing from Malta's six geographical regions (including Gozo), of varying levels of education, socio-economic status, marital status and caring responsibilities. Only one female per household was allowed to participate in this study.

- **Tier Two:** Yet another quantitative research study was conducted with at least 600 (603 actually conducted) inactive females hailing from Malta and Gozo, this time to analyse inactive females' skills and assess their 'employability' potential. These 600 inactive female respondents were different from Tier One's inactive female respondent cohort. The same face-to-face personal interview research approach was adopted here and the interview was also of a 30-minute duration. As already noted above, this 600-count frame ensures statistically significant findings at a confidence level of 95% at a confidence interval of +/- 4. This 600-count sample frame was divided in two age categories: 15 to 34 years and 35 to 59 years. The study also ensured a good distribution of inactive females hailing from Malta's six geographical regions (including Gozo), of varying levels of education, socio-economic status, marital status and caring responsibilities. Once again, only one female per household was allowed to participate in this study.
- **Tier Three:** In tandem with the 'Tier Two' inactive females study, a third quantitative research study was conducted with 600 (603 actually conducted) local employers, hailing from the public and private sector and representing Malta's salient business sectors, namely, Manufacturing, Financial, Business and Community Services, Retail and Wholesale, Real Estate and Construction, Hospitality and Tourism, Transport and Communications, Health, Social Work and Care work, Education and Public Service. The sample frame, consisting of companies/ organizations which employ, at least, one employee and over, ensured an appropriate representation of micro, small, medium and large organizations. The research approach adopted for this study was CATI (computer-aided telephone interviews), each of a 10-minute duration. The same confidence level and confidence interval statistical significance as in the other two CAPI studies apply here. Only one respondent per company was allowed to participate in this study.

Given that the sub-cohort of inactive males in Malta who are inactive because of 'child or dependant adults caring responsibilities' is statistically insignificant, research on these inactive males was conducted via qualitative research, while the quantitative research focused entirely on the larger and statistically significant cohort, i.e. females. The underlying rationale for this decision is substantiated by a thorough review of recent official and national studies, as evidenced in **Section 5.2** above.

5.3.2 Shortcomings of the Research Study

Throughout the whole course of the research study, no significant obstacles were encountered. However, an observation may be made on the small sample size of two of the industry sectors contained in the 'Employer' sample frame, namely, the 'Health, Social Work and Care Work' and the 'Education' sectors. The samples representing these two industry sectors are small because, although these two sectors employ a significant number of workers, the actual number of employers operating in these two industries is small. To address this issue, the Research Consultant ensured that the larger-employer organisations/ entities operating in these sectors participated in this study.

5.4 Qualitative Research – The Salient Findings

The role of the qualitative study conducted for this Project was to uncover salient views, perceptions and issues relating to inactive individuals in Malta and Gozo, as well as to identify important research areas for the quantitative phase of the study. The semi-structured interview / focus group moderator discussion guides produced were designed to elicit the views of key stakeholders and inactive persons and gain insights on inactive people's situation from a variety

of perspectives – personal, institutional, governmental, sociological, and psychological. Clearly, the research findings identified at this qualitative research phase elicited a number of salient issues and patterns, which were then, in turn, addressed in the quantitative phase with a larger sample of inactive female and local employer respondents. These issues and research areas are presented below.

Inactive women come from all walks of life, localities and levels of education. The majority have a secondary level of education, although there are some with degrees and diplomas at tertiary level. Geographical region appears to have no influence on inactivity, but national culture, traditions and individual caring responsibilities had a major impact. The vast majority of inactive women are married and have children. Two ‘categories’ of inactive women emerged from the research best identified by age: those in their late forties and older, who had stopped working completely upon marriage, and those who were younger and had worked for a number of years but had to stop as a result of their caring responsibilities, possibly with the intention to return to work in the future.

By far the most common reason for inactivity was a perception that either the family or the career should take priority (but not both) and the resulting conscious choice to give up work and dedicate maximum time and effort to the family. This seemed to be largely determined by Maltese national culture and traditions, which dictate that the man should be the breadwinner and the woman should be the homemaker in a family. Such stereotypes were reinforced by inactive men and women’s personal experience and the value they placed on having their mother always at home when they were young. Gozitan inactive females with families are moreover constrained to find employment as the public service is the main provider of job opportunities on the island and it is very time-consuming to commute every day between the two islands. Other, less common reasons for inactivity were to take care of elderly or sick relatives or to support other family members with childcare. Full-time students and retired persons were excluded from the definition of ‘inactive’ in this study.

There was a fair level of awareness about childcare facilities and facilities for elderly or disabled persons, but the research clearly showed that they were not always considered as relevant, affordable or practical. The most apparent issue was that both Maltese and Gozitan females were convinced in the importance of taking care of their children and relatives themselves, and the unwillingness to let ‘strangers’ handle them. Family values appeared to be extremely strong and the concept of childcare centres seemed to be partially incompatible with the Maltese and Gozitan culture of extended family. In addition, those who were interested in childcare centres or old people’s homes felt these were not always conveniently located, and also that they were too expensive to justify the decision to work. Overall, saving the money from childcare by staying at home was seen as a more acceptable option, both financially and culturally.

The awareness of government incentives such as tax rebates and national insurance credits was very low. It was clear that such financial incentives are not sufficient to entice the majority of women to seek paid employment outside the home. Instead, the incentives are perceived as a useful support for those who have already decided to find a job or return to work for other reasons, such as the need of income, socialization, personal development or feeling of independence. Furthermore, the government campaigns to encourage women to join the labour force were perceived as offensive by many inactive women who felt their role as mothers and housewives was underestimated. The qualitative findings also indicated that instrumental support cannot be successful without a certain degree of cultural change, and that the effectiveness of the various schemes and incentives will be limited as long as inactive men and women are satisfied with their present status quo.

In the light of the preceding review of Malta's official statistics on inactive individuals in Malta, it transpires that the number of inactive men, who are inactive because they are looking after children or independent adults, is statistically insignificant. Notwithstanding this, the views, opinions and perceptions of two Maltese inactive males, were sought in order to enhance this research. An in-depth face-to-face interview was conducted with these two inactive males who had assumed caring roles in their respective household. The underlying and sole reason for their decision (together with their respective wives) to give up paid employment and assume the role of the main full-time carer within their household, was simply due to the fact that their female spouse earned a significantly higher salary than them and hence, the decision for their inactivity was purely a financial one. Their intention was to go back to paid employment, once their offspring is older.

With regards to skills, not surprisingly inactive women were most confident with homemaking skills such as cleaning, cooking, sewing and childcare. The vast majority were good drivers because they have to drive their children to various activities and to coordinate their various duties as housewives. A few women had technical skills and formal qualifications and many had at least basic knowledge of computers and information technology. Most inactive women were fluent in largely two languages (Maltese and English) and some were also fluent in Italian. There was a significant interest in taking up courses and training in various fields, but more for personal development rather than with the intention to use the new skills in a working environment. A clear finding was the interest of inactive women in crafts, such as bobbins, crochet, 'ganutell', sewing and arts and their remarkably high involvement in voluntary work.

The qualitative findings showed that inactive females value voluntary work and prefer to remain outside the labour market as this gives them the flexibility to care for their family. The research highlighted the need for more family-friendly measures at the workplace. They remarked that childcare arrangements are lacking and that flexible hours and temping work is rare. The most needed courses mentioned were in computers, communication skills and technical skills for specific jobs. However, the inactive respondents' perceptions show that to be effective, any training must prepare them for the transition from home to the world of work in order to be able to cope with the changes that have transformed workplaces over the past decades. These include changes in technology, business models, work ethic and changes in the way they interact with others.

5.5 Quantitative Research – Salient Findings

This section highlights the salient findings which emerged from this Project's two quantitative research studies. As indicated in **Section 5.1** above, the Project comprised two distinct Activities, both with specific research objectives.

Section 5.5.1 below illustrates the quantitative research findings for Activity I. Activity I comprised a research study conducted with 'inactive women' respondents, by way of face-to-face interviews.

Section 5.5.2 encompasses the research findings of Activity II. This Activity comprised two distinct studies: one study was conducted with 'inactive women', also by way of face-to-face interviews and whose survey respondents were all different from those participating in Activity I; the second study was conducted with the public sector and private sector employers hailing from micro, small, medium and large companies. This latter study was conducted by way of telephone interviews.

5.5.1 ACTIVITY I – Analysing Inactivity from a Gender Perspective

The following findings emerge from the quantitative research study with inactive females:

I. Respondent Profile

This quantitative research study was conducted with 'inactive' females hailing from Malta and Gozo. The sample frame consisted of a total of 600 survey respondents and the research approach adopted was by way of a 30-minute face-to-face interview. The 600-count sample frame was divided in two age categories: 15 to 34 years and 35 to 59 years. A total of 245 respondents (41%) hailed from the younger age bracket while 355 respondents (59%) hailed from the 35 - 59 years. The survey also ensured a good distribution between inactive women respondents hailing from Malta's six geographical regions, including Gozo. So much so, that 16.5% (99 respondents) hailed from Gozo, 36 respondents aged 15 - 34 years and 63 respondents aged 35 - 59 years.

The research instrument used for this research study comprised a number of questions to draw up a profile of this inactive women respondent cohort.

Level of Education, Marital Status

More than half of the survey respondents possess a secondary level of education and are currently married. A staggering 81% (484 respondents) of them indicated that currently they are not pursuing any education or training. Moreover, a high 72.5% (435 respondents) communicated that when they were young, their mothers were also not gainfully occupied.

Caring Responsibilities

The findings also illustrate that the majority (61% - 364 respondents) of inactive females have child caring responsibilities. 43.3% (106 respondents) of the younger (15 - 34 years) cohort and some 73% (258 respondents) of the older (35 - 59 years) cohort are mothers. Most of these inactive mother respondents have between one to two children, largely aged 13 years and over. 7.8% (47 respondents) indicated that they have dependent-adult caring responsibilities; 5% (12 respondents) of the younger age group cohort and 10% (35 respondents) of the older age group cohort. Some respondents indicated that they had both child and dependent-adult caring responsibilities.

Past Employment

A rather high 34% (205 respondents) of the whole survey cohort highlighted that they have been inactive from paid employment for more than 10 years while another 26% (155 respondents) pointed out that they have never been employed. From the 445 respondents who claimed that they have been employed in the past, 73% (325 respondents) stated that they used to work on full-time basis, 30% (133 respondents) indicated that their last designation was as a Plant and Machine Operator/ Assembler and 37.5% (167 respondents) used to work in the Manufacturing sector.

Tables 5.1, 5.2 and 5.3 give more details on these 445 inactive respondents' past employment vis-à-vis the industry sector they worked in last before becoming inactive, their last designation held and their most recent employment status.

TABLE 5.1 – The Industry Sector the Respondent Worked In Last Before Becoming Inactive

Counts Break % Respondents	Total	15 - 34 yrs	35 - 59 yrs
Total	445	153	292
Manufacturing	167 37.5%	42 27.5%	125 42.8%
Financial	19 4.3%	8 5.2%	11 3.8%
Retail & Wholesale	64 14.4%	24 15.7%	40 13.7%
Real Estate	6 1.3%	1 0.7%	5 1.7%
Tourism	44 9.9%	26 17.0%	18 6.2%
Transport & Communications	12 2.7%	5 3.3%	7 2.4%
Health / Social Work / Care work	49 11.0%	15 9.8%	34 11.6%
Education	25 5.6%	11 7.2%	14 4.8%
Public Service	24 5.4%	6 3.9%	18 6.2%
Other	35 7.9%	15 9.8%	20 6.8%

II. Perceptions and Reasons for Inactivity

Main Reasons for Inactivity

Table 5.4 below illustrates the reasons why females chose to become inactive from their previously 'paid employment' status. The findings show that the main reason for this change in status was largely due to their caring responsibilities. In fact, this was indicated by 38% (226 respondents) of the aggregate survey respondents, irrespective of age. Moreover, this was followed by 14% (83 respondents) who stated that they became inactive because they prioritized family over work. This means that family obligations and caring responsibilities are the main reasons why females choose to become inactive.

Other Respondents (12% - 71 respondents), mainly from the 35 to 59 age bracket, stated that they feel too old to look for employment while others (13% - 79 respondents) indicated that they do not feel motivated to work.

The respondents were then asked to rate their level of satisfaction with their current inactive status. It results that more than half (50.5% - 303 respondents) of the females feel either satisfied or completely satisfied with this status. Another 27% feel neither satisfied nor dissatisfied and a low 20% (119 respondents) either do not feel satisfied or do not feel at all satisfied. It is worthy of mention that the respondents who indicated that they are not satisfied with their current status are mainly the younger females, those whose age falls in the 15 to 34 years bracket. The findings are illustrated in Figure 5.1 below.

TABLE 5.2 – Respondent’s Most Recent Designation Held

Counts Break % Respondents	Total	15 - 34 yrs	35 - 59 yrs
Total	445	153	292
Elementary Occupation	70 15.7%	25 16.3%	45 15.4%
Plant & Machine Operator / Assembler	133 29.9%	29 19.0%	104 35.6%
Craft & Related Trades Worker	9 2.0%	5 3.3%	4 1.4%
Skilled Agricultural & Fishery Worker	3 0.7%	1 0.7%	2 0.7%
Service / Market & Sales Worker	97 21.8%	43 28.1%	54 18.5%
Clerk	58 13.0%	24 15.7%	34 11.6%
Technician / Associate Professional	15 3.4%	9 5.9%	6 2.1%
Professional	39 8.8%	11 7.2%	28 9.6%
Legislator / Senior Official / Manager	21 4.7%	6 3.9%	15 5.1%
Armed Forces	- -	- -	- -

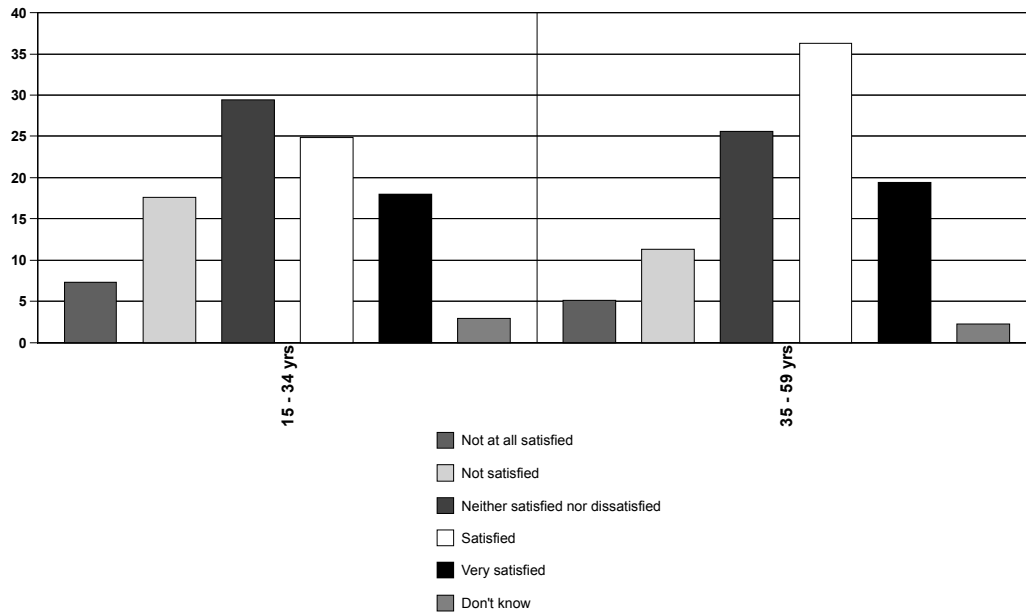
TABLE 5.3 – Respondent’s Most Recent Employment Status Held

Counts Break % Respondents	Total	15 - 34 yrs	35 - 59 yrs
Total	445	153	292
Full-time	325 73.0%	92 60.1%	233 79.8%
Part-time	98 22.0%	46 30.1%	52 17.8%
Teleworking	2 0.4%	1 0.7%	1 0.3%
Flexi hours	7 1.6%	4 2.6%	3 1.0%
Full-time with reduced hours	7 1.6%	2 1.3%	5 1.7%
Temping	7 1.6%	5 3.3%	2 0.7%
Informal work	8 1.8%	2 1.3%	6 2.1%
Other	4 0.9%	3 2.0%	1 0.3%

TABLE 5.4 – Main Reasons For Not Being Gainfully Occupied

Counts Break % Respondents	Total	15 - 34 yrs	35 - 59 yrs
Total	600	245	355
I am pregnant	19 3.2%	14 5.7%	5 1.4%
To take care of my children	226 37.7%	95 38.8%	131 36.9%
To take care of my parents	36 6.0%	7 2.9%	29 8.2%
To take care of another relative	18 3.0%	- -	18 5.1%
Because for me the family is the main priority	83 13.8%	11 4.5%	72 20.3%
I can afford not to work (financially)	65 10.8%	17 6.9%	48 13.5%
There are no jobs that offer acceptable conditions and flexibility to continue working	34 5.7%	12 4.9%	22 6.2%
There are no jobs	34 5.7%	18 7.3%	16 4.5%
The maternity leave is insufficient	3 0.5%	- -	3 0.8%
I feel too old to look for work	71 11.8%	1 0.4%	70 19.7%
I have no one to take care of my children / relatives if I work	27 4.5%	13 5.3%	14 3.9%
My husband / other family members do not want me to work	33 5.5%	5 2.0%	28 7.9%
It is not financially worthwhile (including tax)	17 2.8%	- -	17 4.8%
Not motivated	79 13.2%	18 7.3%	61 17.2%
Negative job experience	9 1.5%	6 2.4%	3 0.8%
There is no one else to do the housework for me	56 9.3%	8 3.3%	48 13.5%
I don't think I have the skills currently required by employers	32 5.3%	9 3.7%	23 6.5%
Other	115 19.2%	89 36.3%	26 7.3%

FIGURE 5.1 – Level of Satisfaction with the Current Inactivity Status (in %s)



Inactive Females and Employment

An interesting finding is that although the majority of the interviewees expressed their satisfaction with their current status, a rather high 61.5% (369 respondents) expressed their interest in seeking employment. On the other hand, when asked whether they are planning to look for a job, a significant 48.5% (291 respondents) replied in the negative. Tables 5.5 and 5.6 below illustrate these findings.

Of the 213 females who indicated that they plan to look for employment, a high 75% (160 respondents) stated that the reason for this is financial, i.e. they need more income. Another 31% (66 respondents) claimed that they would like to socialize and interact more through finding a job and 29% (62 respondents) stated that they would like to pursue a career. More than half (54.5% - 116 respondents) of the same respondents highlighted that they would like to work on part-time basis and 83% (177 respondents) expressed their desire to be employed rather than become self-employed. Moreover, a staggering 90% (191 respondents) stated that they would be willing to take up training in order to become employed. When asked how they plan to seek employment,

TABLE 5.5 – Respondents’ Interest to Find Employment

Counts Break % Respondents	Total	15 - 34 yrs	35 - 59 yrs
Total	600	245	355
Yes	369 61.5%	205 83.7%	164 46.2%
No	153 25.5%	21 8.6%	132 37.2%
Don't know	78 13.0%	19 7.8%	59 16.6%

TABLE 5.6 – Respondents’ Planning to Look For a Job

Counts Break % Respondents	Total	15 - 34 yrs	35 - 59 yrs
Total	600	245	355
Yes	213 35.5%	151 61.6%	62 17.5%
No	291 48.5%	58 23.7%	233 65.6%
Don't know	96 16.0%	36 14.7%	60 16.9%

60% (128 respondents) indicated that they use or consult ETC’s recruitment and ‘job vacancy opportunity’ services, while 56% (119 respondents) indicated that they look for employment opportunities via the local newspaper classified recruitment advertisements.

Perceptions of Employment

All 600 survey respondents were asked to rate their level of agreement or disagreement with a number of statements on employment issues. Table 5.7 below captures the sentiments of inactive females on their role within the family, their caring responsibilities and paid employment. The Research findings revealed that even though 58% (348 respondents) of the interviewees claimed that they agree/ strongly agree that both men and women should work, a rather high 48.5% (291 respondents) stated that they agree/ strongly agree that a father of young children should be the main income earner (breadwinner) for the whole family/household. Furthermore, 40% (241 respondents) indicated that they agree/ strongly agree that a mother of young children should not work. On the other hand, slightly more than half of the respondents (51% - 307 respondents) expressed their disagreement with the concept that the main role of the husband/male partner should be the household’s breadwinner, while the main role of the wife/female partner should be that of a ‘stay-at-home’ carer.

Furthermore, an encouraging 74% (443 respondents) indicated that they agree/ strongly agree that it is possible for a woman to be a ‘good mother’ and to have a career at the same time, if she has support at home, while 72.5% (435 respondents) agreed that ideally, women with caring responsibilities should work less hours a week or opt for a working arrangement that would allow her to spend more time with her children, e.g. opt for flexi-time/ part-time/ reduced hours/ teleworking basis. On the other hand, 41.5% (249 respondents) indicated that they would be willing to use the services of a childcare centre to be able to work.

III. Perceptions on Support Structures and Incentives

Perceptions on Childcare Facilities

More than 35% (211 respondents) of all the 600 inactive females interviewed, stated that there are no childcare facilities in their town or village. This was followed by another 35% (209 respondents) who claimed that they did not know whether such facilities existed in their town or village; while only 30% (180 respondents) stated that they are aware of such services within their locality. These 180 respondents were, in turn, asked whether they have ever enquired on or used these childcare facilities. The results showed that a high 78% (140 respondents) had never

TABLE 5.7 – Level of Agreement or Disagreement with Statements Regarding Employment and Family Responsibilities

Counts Analysis % Respondents	Total	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree	Don't know / Not applicable
A mother with young children (under 10 years old) should not work.	600	55 9.2%	126 21.0%	169 28.2%	148 24.7%	93 15.5%	9 1.5%
A father of young children (under 10 years old) should be the main breadwinner for the whole household.	600	54 9.0%	120 20.0%	125 20.8%	143 23.8%	148 24.7%	10 1.7%
Women and men should both work.	600	18 3.0%	70 11.7%	153 25.5%	224 37.3%	124 20.7%	11 1.8%
It is possible for a woman to be a 'good mother' and to have a career at the same time, if she has support.	600	25 4.2%	48 8.0%	74 12.3%	239 39.8%	204 34.0%	10 1.7%
The main role of the husband should be the breadwinner, and the main role of the wife should be a stay-at-home carer.	600	146 24.3%	161 26.8%	140 23.3%	102 17.0%	45 7.5%	6 1.0%
I would use the services of a childcare centre to be able to work.	600	56 9.3%	113 18.8%	106 17.7%	178 29.7%	71 11.8%	76 12.7%
Ideally, women with caring responsibilities should work on a flexi-time / part-time / reduced hours / teleworking basis instead of full time.	600	24 4.0%	38 6.3%	87 14.5%	261 43.5%	174 29.0%	16 2.7%

enquired on or used these services; a mere 2% (4 respondents) indicated that they had intended to enquire on or use them and 20% (36 respondents) said that they have availed themselves of such facilities. A high 78% (28 respondents) of these 36 respondents explained that the level of quality of the childcare facilities that they made use of was either good or very good.

The same 36 respondents were asked to give suggestions on how these childcare facilities may be improved. A rather significant 42% (15 respondents) indicated that the prices for the use of these facilities should be lower while 39% (14 respondents) suggested that there should be more childcare centres available. Moreover, 31% (11 respondents) stated that the opening hours of these centres should be extended to office hours and that the personnel at these facilities should be better trained and/or more qualified. Table 5.8 below illustrates these findings.

When analysing the opinions and perceptions of the survey respondents with regards to childcare centres and facilities for dependent adults, it emerges that even though 41% (244 respondents) expressed their interest in taking their children to a childcare centre and 54.5% (327 respondents) agreed that childcare centres are beneficial for children, a high 65% (388 respondents) stated that they prefer to take care of their children themselves rather than using a childcare facility, even at the cost of giving up paid employment. Furthermore, 62.5% (375 respondents) claimed that childcare centres are beneficial for children but only for a few hours a day and not every day while 40.5% (243 respondents) stated that if they had to take their children to a childcare facility they would feel as if they are 'abandoning' their children and hence are not good mothers. Table 5.9 illustrates these findings.

TABLE 5.8 – Suggestions for the Improvement of Childcare Services

Counts Break % Respondents	Total	15 - 34 yrs	35 - 59 yrs
Total	36	26	10
There should be more centres	14 38.9%	9 34.6%	5 50.0%
They should offer more services	1 2.8%	- -	1 10.0%
The opening hours should be extended	11 30.6%	9 34.6%	2 20.0%
The number of children in the groups should be smaller	7 19.4%	3 11.5%	4 40.0%
The centres should open on weekends and holidays	5 13.9%	2 7.7%	3 30.0%
The prices should be lower	15 41.7%	12 46.2%	3 30.0%
There should be more carers	5 13.9%	3 11.5%	2 20.0%
The personnel must be better trained / more qualified	11 30.6%	6 23.1%	5 50.0%
The centres must be cleaner	3 8.3%	2 7.7%	1 10.0%
More emphasis on play	4 11.1%	2 7.7%	2 20.0%
More emphasis on education	6 16.7%	3 11.5%	3 30.0%
Other	3 8.3%	3 11.5%	- -

Perceptions on Dependent Adult Facilities

The survey respondents were asked to voice their opinion on care centres for the elderly/ dependent adults. 46% (277 respondents) pointed out that they would prefer to take care of the elderly/ dependent adult relatives themselves rather than using a dedicated care facility, while on the other hand, another 40% (242 respondents) indicated that if they were to use the services of such care facility, they would not feel they would be ‘abandoning’ their elderly/ dependent adult relatives. Table 5.9 below illustrates these findings.

Awareness and Perceptions on Government Incentives

Rather worrying results emerged when respondents were asked to mention government incentives aimed at encouraging women to return to or remain in paid employment. Sadly, more than 68% (410 respondents) mentioned that they were not aware of any government incentives. The research findings clearly illustrate that the government incentive which respondents are mostly aware of is the tax rebate of up to €2000 for inactive women who return to paid employment. Yet, only a mere 19% (112 respondents) of the whole interviewed cohort indicated that they were aware of this incentive.

TABLE 5.9 – Level of Agreement or Disagreement on Childcare Centres and Facilities for Dependent Adults/ Elderly

Counts Analysis % Respondents	Total	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree	Don't know / Not applicable
I would take my children to a childcare centre.	600	61 10.2%	105 17.5%	117 19.5%	188 31.3%	56 9.3%	73 12.2%
Childcare centres are beneficial for the children.	600	21 3.5%	64 10.7%	142 23.7%	230 38.3%	97 16.2%	46 7.7%
I prefer to take care of my children myself, rather than using a childcare facility.	600	23 3.8%	45 7.5%	99 16.5%	152 25.3%	236 39.3%	45 7.5%
I prefer to take care of my elderly / sick relatives myself, rather than using a care facility.	600	29 4.8%	87 14.5%	123 20.5%	156 26.0%	121 20.2%	84 14.0%
If I take my children to such facilities, I feel as if I am 'abandoning' them.	600	80 13.3%	163 27.2%	128 21.3%	115 19.2%	71 11.8%	43 7.2%
If I take my elderly / sick relatives to such facilities, I feel as if I am 'abandoning' them.	600	70 11.7%	172 28.7%	118 19.7%	110 18.3%	65 10.8%	65 10.8%
I would be willing to retire in an old people's home.	600	62 10.3%	74 12.3%	136 22.7%	163 27.2%	89 14.8%	76 12.7%
Childcare is good for the child, but only for a few hours per day and not every day.	600	24 4.0%	54 9.0%	115 19.2%	225 37.5%	150 25.0%	32 5.3%
The carers in childcare facilities are professionals and they know how to handle my child.	36	-	3 8.3%	15 41.7%	13 36.1%	4 11.1%	1 2.8%
The carers in the facilities for the sick / elderly are professionals and they know how to handle my relative.	29	1 3.4%	3 10.3%	4 13.8%	10 34.5%	7 24.1%	4 13.8%
My mind is at rest when my child is at the childcare centre.	36	-	7 19.4%	9 25.0%	12 33.3%	3 8.3%	5 13.9%
My mind is at rest when my relative is at the care centre.	29	1 3.4%	1 3.4%	7 24.1%	13 44.8%	5 17.2%	2 6.9%

Perceptions on Possible Incentives

The survey respondents were then asked to indicate how much they agree or disagree with a number of possible measures, which may encourage more inactive individuals to enter/ re-enter/ remain in the labour market. The majority of the respondents indicated that they either agree/ strongly agree with incentives involving childcare facilities. In fact, a high majority of the female respondents agreed with the setting up childcare centres at (or close to) the place of work and near schools in each locality; with government subsidising the rates of such centres; with the extension of the opening hours and the range of services being offered by these centres. However, as to the possible incentive of extending school hours to tally with office hours, a rather high 42% (253 respondents) expressed their disagreement with such measure.

The majority of the respondents also agreed that there should be more 'working hours' flexibility on the job. This was, in fact, expressed by more than 77% of the whole surveyed cohort. These claimed that employers should offer more flexi-time, reduced hours and Teleworking employment arrangements.

Moreover, more than 79% of the respondents expressed their agreement with tax benefits to encourage more participation in the labour market. The findings show that the majority of the respondents agree that there should be tax incentives or financial benefits in the first 5 years of employment for inactive women to enter/ re-enter the labour market and also for employers who introduce flexible work arrangements. Table 5.10 below illustrates these findings.

When respondents were asked to indicate which of these incentives/ measures would interest them and encourage them to enter the labour market, the findings clearly show that a significant 41% (244 respondents) showed a keen interest on 'flexi-time' work arrangements, while 36%

TABLE 5.10 – Level of Agreement Relating to Measures/Incentives Encouraging Inactive Individuals to Enter the Labour Market

Counts Analysis % Respondents	Total	Strongly disagree	Disagree	Neither agree not disagree	Agree	Strongly agree	Don't know / Refused
Extension of school hours to tally with working hours (through after-school play activities)	600	122 20.3%	131 21.8%	92 15.3%	177 29.5%	58 9.7%	20 3.3%
Possibility to work in a flexible manner	600	7 1.2%	20 3.3%	56 9.3%	283 47.2%	223 37.2%	11 1.8%
Tax credits or financial benefits in the first 5 years for inactive women who return to work	600	3 0.5%	13 2.2%	60 10.0%	255 42.5%	239 39.8%	30 5.0%
Tax credits or financial benefits for employers who introduce flexible work arrangements	600	6 1.0%	18 3.0%	67 11.2%	270 45.0%	205 34.2%	34 5.7%
Educational campaigns to change the cultural gender stereotypes in Malta (i.e. husband as breadwinner, woman as mother / housewife)	600	15 2.5%	48 8.0%	93 15.5%	222 37.0%	200 33.3%	22 3.7%
The setting up of childcare centres at the place of work or close to the place of work	600	7 1.2%	23 3.8%	50 8.3%	274 45.7%	226 37.7%	20 3.3%
Childcare centres in each locality attached to primary / secondary schools	600	8 1.3%	27 4.5%	72 12.0%	278 46.3%	192 32.0%	23 3.8%
Childcare should always be subsidized by the government	600	7 1.2%	47 7.8%	82 13.7%	243 40.5%	187 31.2%	34 5.7%
The setting up of more governmental facilities for elderly/people with disability	600	9 1.5%	19 3.2%	54 9.0%	255 42.5%	231 38.5%	32 5.3%
Childcare centres having an extended range of services and opening hours	600	11 1.8%	45 7.5%	83 13.8%	253 42.2%	166 27.7%	42 7.0%
Introducing longer shop and office hours / Sunday shopping	600	30 5.0%	75 12.5%	92 15.3%	196 32.7%	192 32.0%	15 2.5%
Reduced hours week	600	15 2.5%	25 4.2%	75 12.5%	286 47.7%	177 29.5%	22 3.7%
Teleworking	600	8 1.3%	19 3.2%	58 9.7%	270 45.0%	216 36.0%	29 4.8%
More training for inactive women to update their skills	600	4 0.7%	10 1.7%	48 8.0%	256 42.7%	262 43.7%	20 3.3%

(216 respondents) showed an interest in Teleworking arrangements and 28% (169 respondents) were interested in 'reduced hours' working arrangements. However, on a negative note, 29% (172 respondents) of the total respondents indicated that none of these proposed incentives/ measures would interest them or encourage them to enter/ re-enter paid employment. This was more evident in the older 35 – 59 years age cohort (36%) than in the younger cohort (19%). Table 5.11 below illustrates these findings. As this Table illustrates multiple responses, the total number of responses exceeds 600 counts and the indicated percentage findings relate to the individual (and not comparative) assessment of each 'measure/incentive'.

TABLE 5.11 – Respondents' Interest in these Measures/ Incentives

Counts Break % Respondents	Total	15 - 34 yrs	35 - 59 yrs
Total	600	245	355
Extension of school hours to tally with working hours (through after-school play activities)	74 12.3%	37 15.1%	37 10.4%
Extension of maternity leave - with the extra weeks being unpaid or subsidized by government	99 16.5%	56 22.9%	43 12.1%
Possibility to work in a flexible manner	244 40.7%	119 48.6%	125 35.2%
Tax credits or financial benefits in the first 5 years for inactive women who return to work	163 27.2%	73 29.8%	90 25.4%
Tax credits or financial benefits for employers who introduce flexible work arrangements	95 15.8%	42 17.1%	53 14.9%
Educational campaigns to change the cultural gender stereotypes in Malta (i.e. husband as breadwinner, woman as mother / housewife)	83 13.8%	41 16.7%	42 11.8%
The setting up of childcare centres at the place of work or close to the place of work	140 23.3%	78 31.8%	62 17.5%
Childcare centres in each locality attached to primary / secondary schools	88 14.7%	51 20.8%	37 10.4%
Childcare subsidized by the government	92 15.3%	55 22.4%	37 10.4%
The setting up of more governmental facilities for elderly people / people with disability	55 9.2%	18 7.3%	37 10.4%
Childcare centres having an extended range of services and opening hours	59 9.8%	31 12.7%	28 7.9%
Introducing longer shop and office hours / Sunday shopping	113 18.8%	56 22.9%	57 16.1%
Reduced hours week	169 28.2%	88 35.9%	81 22.8%
Teleworking	216 36.0%	100 40.8%	116 32.7%
None of the above	172 28.7%	46 18.8%	126 35.5%

Maternity Leave

The survey respondents were asked to voice their opinion on whether maternity leave should be extended or not. As expected, a high 63% (379 respondents) gave a positive response, 19% (116 respondents) indicated that this measure does not affect them or they do not have an opinion, while 17.5% (105 respondents) replied in the negative.

29% (110 respondents) of the 379 respondents who agree with the maternity leave extension claimed that this should be extended to six months while 27% (102 respondents) feel that it should be extended to one year. More than 63% (239 respondents) of the same 379 interviewees pointed out that the extension in the maternity leave should be paid in full. Furthermore, 78% (186 respondents) agreed that they would consider making use of this maternity leave extension even if they are only partially paid for this leave extension.

5.5.2 ACTIVITY II – An ‘Inactive Population Skills Study’

Activity II comprised two distinct quantitative research studies: one study was carried out with 600 inactive females, separate from the 600 inactive females, who participated in the foregoing Activity I study, and another 600-count research study was conducted with both ‘public sector’, micro, small, medium and large ‘private sector’ employers hailing from Malta and Gozo. The study with the inactive female cohort was conducted by way of face-to-face interviews and the study with the employers was conducted by way of telephone interviews.

Given that both studies aimed at addressing the research objectives of Activity II, the research findings of both studies will be presented together. The object of this is to present, where possible, comparative findings – from the inactive female’s perspective and the local employer’s perspective.

The sets of skills comprised in both research instruments were drawn up by the Research Consultant, adapted from various sources, namely, ‘skills profile’ study questionnaires used locally and from international research papers and based on own experience on the subject matter.

The salient findings emerging from these two quantitative research studies are noted below.

I. Respondent Profile: Inactive Females and Local Employers

Profile of Inactive Females

A total of 603 inactive females were interviewed for the purpose of this study. These interviews were conducted by means of a 30-minute face-to-face interview. The interviews were conducted with females hailing from two age categories, namely, between 15 and 34 years and between 35 and 59 years old. The study also ensured a good representation of inactive women hailing from all of Malta’s six official geographical regions. Some 20.1% (121 respondents) hailed from Gozo, 49 respondents aged 15 - 34 years and 72 respondents aged 35 - 59 years.

The findings showed that the majority (57% - 345 respondents) of the females interviewed hold a secondary level of education and 64% (386 respondents) of the whole 603-count cohort respondents were married. Based on the main income earner’s occupation of their respective household, 46% (279 respondents) of the respondents fell in the socio-economic C1C2 category, 29% (176 respondents) fell in the DE category, while 24.5% (148 respondents) fell in the AB classification.

Caring Responsibilities

A high 64% (387 respondents) of the inactive females indicated that they currently have child caring responsibilities, while 32% (195 respondents) said that they have no caring responsibilities. 41% (100 respondents) of the younger (15 - 34 years) cohort and some 80% (287 respondents) of the older (35 – 59 years) cohort are mothers. Most of these inactive mother respondents have between one to two children, largely aged 13 years and over. 7.1% (43 respondents) indicated that they have dependent-adult caring responsibilities; 2% (5 respondents) of the younger age group cohort and 10.7% (38 respondents) of the older age group cohort. Some respondents indicated that they had both child and dependent-adult caring responsibilities.

Past Employment

With regards to the inactive interviewees' last employment, 38% (228 respondents) of them stated that they have been out of paid employment for more than 10 years while 25% (150 respondents) stated that they have never worked. It is worthy of mention that the respondents who have been out of employment for a high number of years are of an older age while the ones who have never worked are mainly of a younger age. Of the 453 respondents who were gainfully employed in the past, 33% (151 respondents) stated that they held a Plant and Machine Operator/ Assembler position and 25% (112 respondents) held a Service/ Market and Sales Worker position. As to be expected, almost 40% (176) of the same respondents pointed out that they used to be employed in the Manufacturing sector. A total of 194 respondents (43%) stated that they held their last employment for more than five years and the high majority indicated that they were employed on full-time basis.

Profile of Employers

The object of this research study targeting local employers aimed at capturing the views and opinions of employers on the skills of inactive women and their 'employability' potential. A total of 603 completed interviews were conducted with private and public employers, who employ, at least, one employee. This study was conducted by way of 10-minute CATI (computer-aided telephone interviews). The interviewed companies represented nine business sectors, namely, Manufacturing, Financial, Business and Community Services, Retail and Wholesale, Real Estate and Construction, Hospitality and Tourism, Transport and Communications, Health, Social Work and Care work, Education and Public Service. More than 57% (346 employers) of the interviewed companies were micro, i.e. employing between 1-9 employees; the 'self-employed without employees' sector was not included in the study. 25% (150 employers) were small enterprises, employing between 10-49 employees, while 18% (107 employers) are medium to large enterprises, employing over 50 employees and over. More than 87% (526 employers) of the whole employer cohort hailed from the private sector. 5.6% (34 respondents) employers hailed from Gozo.

Employment of Inactive Females

The findings show that in the last five years, 26% (155 employers) of the whole employer cohort recruited inactive females who were inactive (i.e. not in paid employment) for five years and over. The Health, Social Work and Care Work sector was the sector with the highest score of female employees, who were previously inactive, totaling 52.5% (21 employers) from the 40 interviewed employers engaged in this sector. This was followed by the Education sector and the Public Service sector where 39% (14 employers from 36 respondents) and 36.5% (19 employers from 52 respondents) respectively also claimed that they employed females who were inactive for five years and over.

The research findings also reveal that the employees who were previously inactive for five years and over are largely recruited by employers who employ more than 11 employees. Moreover, the results illustrate that the companies which recruited most 'previously inactive' women, possess a higher female to male workforce ratio. Another interesting finding is that the previously inactive employees are engaged with employers, who offer family-friendly measures.

Figures 5.2, 5.3, 5.4 and Table 5.12 below illustrate more detailed findings on the employment of inactive females in Malta.

FIGURE 5.2 - Companies Employing Inactive (for 5+ years) Females in the Last 5 Years – by Business Sector (in %)

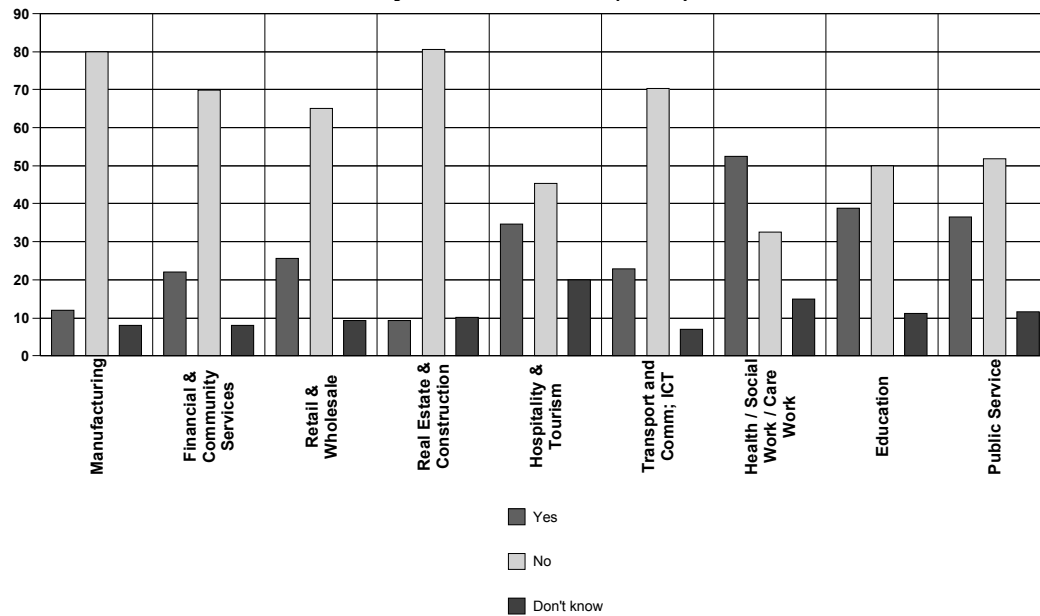


FIGURE 5.3 – Companies Employing Inactive (for 5+ years) Females in the Last 5 Years – by Number of Employees (in %)

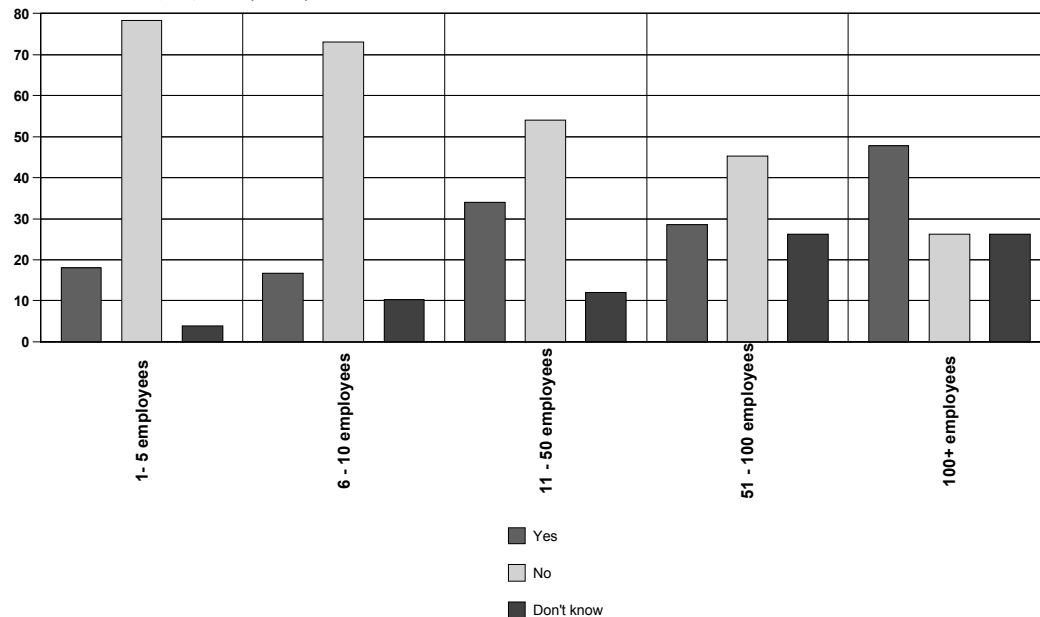
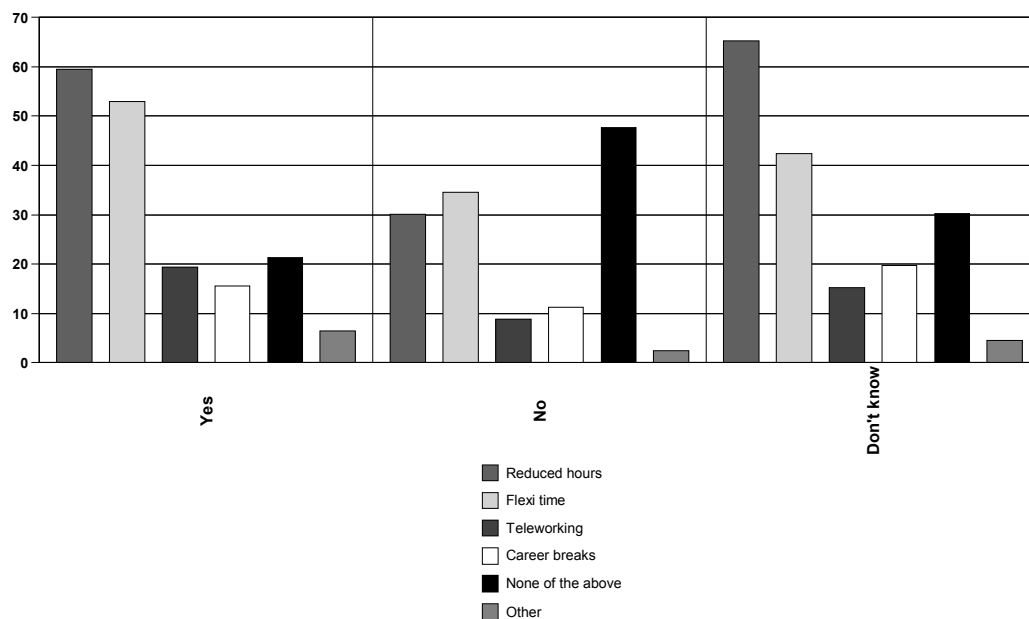


TABLE 5.12 – Companies Recruiting Inactive (for 5+ years) Females in the Last 5 Years – By Male : Female Ratio Workforce

Counts Analysis % Respondents	Total	Yes	No	Don't know
Total	257	94 36.6%	117 45.5%	46 17.9%
Male 10% - Female 90%	28	17 60.7%	7 25.0%	4 14.3%
Male 20% - Female 80%	14	6 42.9%	6 42.9%	2 14.3%
Male 30% - Female 70%	13	7 53.8%	5 38.5%	1 7.7%
Male 40% - Female 60%	19	9 47.4%	5 26.3%	5 26.3%
Male 50% - Female 50%	39	12 30.8%	17 43.6%	10 25.6%
Male 60% - Female 40%	33	15 45.5%	12 36.4%	6 18.2%
Male 70% - Female 30%	22	10 45.5%	9 40.9%	3 13.6%
Male 80% - Female 20%	21	9 42.9%	11 52.4%	1 4.8%
Male 90% - Female 10%	37	3 8.1%	29 78.4%	5 13.5%
100% Male	16	- -	12 75.0%	4 25.0%
100% Female	4	3 75.0%	1 25.0%	- -
Don't know	11	3 27.3%	3 27.3%	5 45.5%
Refused	-	- -	- -	- -

FIGURE 5.4 – Companies Employing Inactive (for 5+ years) Females in the Last 5 Years – By Offering of Family-friendly Measures (in %)



II. Level of Education of Inactive Females

Level of Education

The research findings show that a very high majority (74% - 444 respondents) of the inactive women interviewed possess an Ordinary level standard of education or lower. Same findings also show that inactive females of a younger age tend to possess a higher level of education than the older inactive women. In fact, while more than 22% (55 respondents) of the younger females possess an Advanced level/ VET Diploma, only 8% (27 respondents) of the older respondents (35+ years) hold the equivalent qualification. Table 5.13 illustrates more detail on the highest level of education reached by inactive females.

The 155 employers, who indicated that they recruited inactive females during the past five years, were asked to specify, based on their experience on interviewing and recruiting inactive women, the level of education of the latter. More than 43% (67 employers) of the employer respondents communicated that these women possessed an Ordinary level standard of education, 32% (49 employers) stated that they possessed a school leaving certificate and 23% (36 employers) pointed out that these females held an Advanced level/ VET Diploma standard of education.

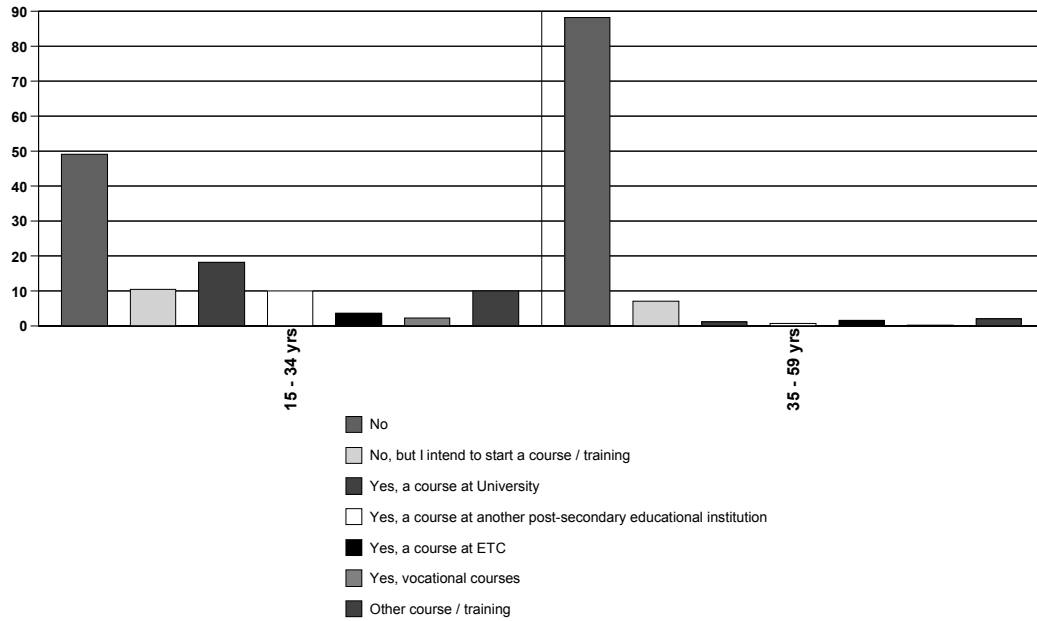
Training

The inactive female survey respondents were asked whether they were currently attending a course or training. A rather worrying 72% (435 respondents) gave a negative response while a low 8.5% (51 respondents) explained that even though they were not attending any training at the time of the survey they were planning to do so. On the other hand, 22% (123 respondents) mentioned that they were currently furthering their education through courses or training. Figure 5.5 below illustrates these results in more detail.

TABLE 5.13 – Highest Level of Education Reached by Inactive Females

Counts Break % Respondents	Total	15 - 34 yrs	35 - 59 yrs
Total	603	247	356
None	107 17.7%	22 8.9%	85 23.9%
School-leaving certificate	173 28.7%	34 13.8%	139 39.0%
O levels	164 27.2%	86 34.8%	78 21.9%
A levels / VET Diploma	82 13.6%	55 22.3%	27 7.6%
Undergraduate Diploma / Certificate / VET Higher Diploma	32 5.3%	21 8.5%	11 3.1%
Bachelor's degree	33 5.5%	21 8.5%	12 3.4%
Masters degree	4 0.7%	2 0.8%	2 0.6%
Doctorate (PhD)	2 0.3%	1 0.4%	1 0.3%
Other	6 1.0%	5 2.0%	1 0.3%

FIGURE 5.5 – Respondent Currently Taking a Course or Training (in %)



A very encouraging finding is that 72% (112 employers) of the 155 employers who recruited inactive women in the last five years, stated that these females are also furthering their studies through training and courses.

From the 123 interviewed inactive females, who stated that they are currently undertaking training, 73% (90 respondents) indicated that they are attending training on full-time basis. Moreover, the majority (60% - 103 respondents) of the 172 respondents who are either currently undergoing or planning to undergo training, indicated that the objective for furthering their studies is specifically to improve their job prospects. This finding is clearly very encouraging as it shows that inactive females who genuinely wish to enter the labour market are doing their utmost to enhance their employability potential. In addition to this, more than 55% (95 respondents) mentioned that they are attending courses/training for their own personal development and 41% (70 respondents) claimed that they are doing this to improve their personal skills and widen their knowledge, in general.

Conversely, the two salient reasons why the vast majority (435 females) of the inactive female respondents for not currently undertaking any training relate to not having time to attend any courses or training (47% - 204 respondents) and to simply not being interested or motivated to do so (41.1% - 179 respondents). Table 5.14 below highlights these results in more detail.

All 603 inactive female survey respondents were also asked whether they have ever taken any computer training. More than 39% (236 respondents) claimed that they have never taken such training. Another 20% (123 respondents) stated that, even though they have not attended any formal computer course, they have learnt computer skills alone at home. Almost 19% (112 respondents) indicated that they took a course either at University or at a private educational institution. However, 75% (452 respondents) of the respondents claimed that they do not possess an ECDL certificate.

TABLE 5.14 – Reasons For Not Attending Training

Counts Break % Respondents	Total	15 - 34 yrs	35 - 59 yrs
Total	435	121	314
I am not interested / not motivated	179 41.1%	34 28.1%	145 46.2%
Studying is for the young ones	21 4.8%	1 0.8%	20 6.4%
I was never one to study / I am not good in studying	23 5.3%	5 4.1%	18 5.7%
There are no courses that interest me	19 4.4%	8 6.6%	11 3.5%
The courses I was interested in did not start	7 1.6%	3 2.5%	4 1.3%
I can't afford a course / training	22 5.1%	8 6.6%	14 4.5%
I don't have time for courses / training	204 46.9%	58 47.9%	146 46.5%
I don't think there are any benefits in taking up a course / training	13 3.0%	4 3.3%	9 2.9%
The place where the course is conducted is not convenient	7 1.6%	2 1.7%	5 1.6%
The times of the lessons / lectures are not convenient	11 2.5%	5 4.1%	6 1.9%
Other	49 11.3%	21 17.4%	28 8.9%

III. Skills of Inactive Females

Language Skills

With regards to inactive females' language skills, the majority of the 603 survey respondents consider themselves as proficient users of both Maltese and English. So much so, more than 75% consider themselves as proficient in the use of Maltese while 60% feel that they are fluent users of the English language.

Local employers' perceptions on the language skills of inactive women were slightly different. 64% of the 155 employers, who recruited inactive women during the last five years, felt that these females are proficient in Maltese, while a lower 49% of these employers believe that these females are proficient in English.

As for other languages, the findings show that inactive females are not very proficient. While only a 22% of the inactive female respondents stated that they are proficient in the Italian language, an even lower 10% of the employers believe that this is the case. Tables 5.15 and 5.16 illustrate the inactive female respondents' and employers' perceptions on the language skills of inactive females in Malta.

TABLE 5.15 – Language Skills of Inactive Females – As Perceived by Inactive Females

Counts Analysis % Respondents	Total	Basic User	Independent User	Proficient User	Don't know / Not applicable
Maltese - Listening	603	33 5.5%	87 14.4%	481 79.8%	2 0.3%
Maltese - Speaking	603	28 4.6%	86 14.3%	481 79.8%	8 1.3%
Maltese - Reading	603	37 6.1%	103 17.1%	452 75.0%	11 1.8%
Maltese - Writing	603	33 5.5%	141 23.4%	412 68.3%	17 2.8%
English - Listening	603	61 10.1%	153 25.4%	375 62.2%	14 2.3%
English - Speaking	603	71 11.8%	156 25.9%	361 59.9%	15 2.5%
English - Reading	603	69 11.4%	153 25.4%	361 59.9%	20 3.3%
English - Writing	603	76 12.6%	161 26.7%	344 57.0%	22 3.6%
Italian - Listening	603	139 23.1%	174 28.9%	153 25.4%	137 22.7%
Italian - Speaking	603	169 28.0%	171 28.4%	120 19.9%	143 23.7%
Italian - Reading	603	158 26.2%	165 27.4%	134 22.2%	146 24.2%
Italian - Writing	603	183 30.3%	150 24.9%	114 18.9%	156 25.9%
Another foreign language 1 - Listening	603	81 13.4%	52 8.6%	25 4.1%	445 73.8%
Another foreign language 1 - Speaking	603	92 15.3%	44 7.3%	17 2.8%	450 74.6%
Another foreign language 1 - Reading	603	87 14.4%	46 7.6%	20 3.3%	450 74.6%
Another foreign language 1 - Writing	603	89 14.8%	39 6.5%	18 3.0%	457 75.8%
Another foreign language 2 - Listening	603	10 1.7%	12 2.0%	2 0.3%	579 96.0%
Another foreign language 2 - Speaking	603	11 1.8%	9 1.5%	2 0.3%	581 96.4%
Another foreign language 2 - Reading	603	9 1.5%	12 2.0%	2 0.3%	580 96.2%
Another foreign language 2 - Writing	603	11 1.8%	9 1.5%	2 0.3%	581 96.4%

TABLE 5.16 – Language Skills of Inactive Females – As Perceived by Local Employers

Counts Analysis % Respondents	Total	Basic user	Independent user	Proficient user	Don't know / Not applicable
Maltese - Listening	155	6 3.9%	46 29.7%	101 65.2%	2 1.3%
Maltese - Speaking	155	6 3.9%	44 28.4%	103 66.5%	2 1.3%
Maltese - Reading	155	12 7.7%	40 25.8%	100 64.5%	3 1.9%
Maltese - Writing	155	13 8.4%	44 28.4%	95 61.3%	3 1.9%
English - Listening	155	14 9.0%	57 36.8%	81 52.3%	3 1.9%
English - Speaking	155	15 9.7%	58 37.4%	79 51.0%	3 1.9%
English - Reading	155	19 12.3%	59 38.1%	74 47.7%	3 1.9%
English - Writing	155	20 12.9%	60 38.7%	71 45.8%	4 2.6%
Italian - Listening	155	38 24.5%	50 32.3%	20 12.9%	47 30.3%
Italian - Speaking	155	37 23.9%	50 32.3%	15 9.7%	53 34.2%
Italian - Reading	155	38 24.5%	49 31.6%	15 9.7%	53 34.2%
Italian - Writing	155	36 23.2%	42 27.1%	14 9.0%	63 40.6%
Another foreign language 1 - Listening	155	18 11.6%	12 7.7%	5 3.2%	120 77.4%
Another foreign language 1 - Speaking	155	16 10.3%	12 7.7%	5 3.2%	122 78.7%
Another foreign language 1 - Reading	155	16 10.3%	12 7.7%	4 2.6%	123 79.4%
Another foreign language 1 - Writing	155	16 10.3%	12 7.7%	4 2.6%	123 79.4%
Another foreign language 2 - Listening	155	8 5.2%	8 5.2%	4 2.6%	135 87.1%
Another foreign language 2 - Speaking	155	8 5.2%	8 5.2%	4 2.6%	135 87.1%
Another foreign language 2 - Reading	155	8 5.2%	8 5.2%	3 1.9%	136 87.7%
Another foreign language 2 - Writing	155	8 5.2%	8 5.2%	3 1.9%	136 87.7%

Personal Skills

The perceptions of local employers and of the inactive female respondents on the personal skills of inactive females tallied. The findings show that responsibility, communication and reliability are the three leading skills/qualities which characterize inactive women. On the other hand, number crunching and calculations, creativity and artistic skills scored the lowest ratings both by employers and the inactive female respondents. It is worthy of mention here that, similar to the perceptions on inactive women's language skills, local employers' perceptions on inactive females' 'personal skills' were somewhat lower than those of the inactive female respondents themselves.

Critical Skills

The results hailing from the inactive females study and employers study both show that the critical skills which inactive females possess most comprise teamwork, time management, customer handling and problem solving. On the other hand, the weakest skills characterising inactive females comprise project management, negotiating, financial management and entrepreneurial skills.

Once again, when comparing the perceptions responses of the employers with those of the inactive female respondents on the critical skills characterising inactive females, the perceptions of employers were somewhat lower than those of the inactive female respondents. This with the exception of the 'customer handling' skill where 72% (111 respondents) of employers who employed inactive women in the last 5 years, perceived that inactive females generally possess this skill, while a lower 64% (387 respondents) of the inactive female respondents stated that they possess this skill.

ICT Skills

The research findings illustrate that inactive females possess fairly good ICT skills. Both the inactive female and employer studies depict this finding. Inactive females possess good to very good skills in the use of email and search on the internet, a lesser degree of competency in the use of word processing and spreadsheets packages and not at all good in graphic design applications. Tables 5.17 and 5.18 below illustrate more details on the inactive female respondents' and employers' perceptions on inactive females' competency in ICT skills.

TABLE 5.17 – The Rating of Inactive Females' ICT Skills – Inactive Females' Perceptions

Counts Analysis % Respondents	Total	Not good at all	Not good	Neither good nor bad	Good	Very good	Don't know / Not applicable
Search on the Internet	603	112 18.6%	40 6.6%	61 10.1%	134 22.2%	226 37.5%	30 5.0%
E-mail	603	137 22.7%	52 8.6%	63 10.4%	96 15.9%	221 36.7%	34 5.6%
Word Processing Packages	603	157 26.0%	66 10.9%	72 11.9%	85 14.1%	178 29.5%	45 7.5%
Spreadsheets Packages	603	200 33.2%	92 15.3%	72 11.9%	66 10.9%	122 20.2%	51 8.5%
Graphic design applications (e.g. Photoshop) / Programming / Web editing	603	307 50.9%	93 15.4%	46 7.6%	33 5.5%	35 5.8%	89 14.8%

TABLE 5.18 – The Rating of Inactive Females’ ICT Skills – Employers’ Perceptions

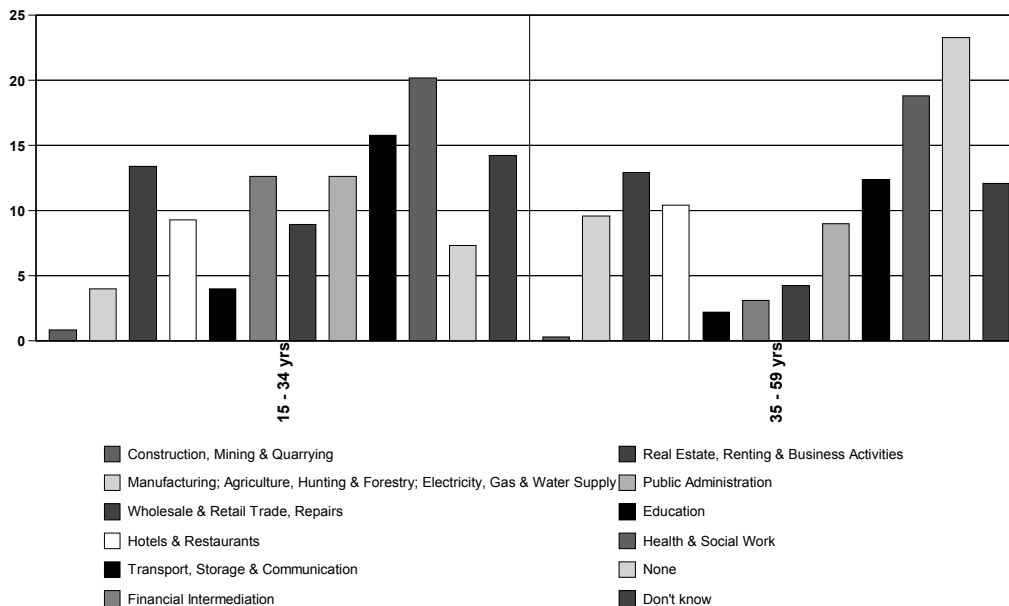
Counts Analysis % Respondents	Total	Not good at all	Not good	Neither good nor bad	Good	Very good	Don't know / Not applicable
Search on the Internet	155	6 3.9%	11 7.1%	34 21.9%	58 37.4%	21 13.5%	25 16.1%
E-mail	155	4 2.6%	12 7.7%	30 19.4%	60 38.7%	24 15.5%	25 16.1%
Word Processing Packages	155	3 1.9%	17 11.0%	36 23.2%	56 36.1%	18 11.6%	25 16.1%
Spreadsheets Packages	155	7 4.5%	31 20.0%	30 19.4%	46 29.7%	15 9.7%	26 16.8%
Graphic design applications (e.g. Photoshop) / Programming / Web editing	155	37 23.9%	29 18.7%	13 8.4%	7 4.5%	3 1.9%	66 42.6%

IV. Employee Skills Required by Employers

In order to obtain a better picture of the skills required by the employers and to identify the skills required by the inactive female population to render the latter more employable, it is opportune to first identify the business sectors which inactive females wish to be employed in.

Figure 5.6 below clearly illustrates that the Health, Social Work and Care Work business sector is the most popular and sought after sector for potential employment by inactive females. This business sector was preferred by more than 19% (117 respondents) of the aggregate 603 inactive female respondents interviewed. The second sought after sector with a score of 14% (83 respondents) was the Education sector, followed by 13% (79 respondents) of the respondents who expressed their interest to seek employment in the Wholesale and Retail trade sector. The inactive female respondents’ fourth and fifth preferred business sectors for potential employment were the Public Administration sector and the Hotels and Restaurants sector which attained 10.4% (63 respondents) and 10% (60 respondents) of preferences respectively.

FIGURE 5.6 – Inactive Females’ Preferred Business Sectors for Employment (in %s)



On the other hand, a rather worrying finding shows that a somewhat high 30% (179 respondents) of the inactive female respondents either do not know what business sector they wish to work in or, worse still, there is no sector they see themselves working in.

Practical Skills

All 603 Employer respondents were asked to specify which practical skills are mostly required from their employees in their line of business/ business sector. The research findings show that the two most requested skills by employers are job experience and teamwork, followed by social skills. A significant 44% (265 respondents) of the employers indicated that job experience and teamwork are equally important, while 42% (254 respondents) indicated that social skills are also very important skills for employees in their line of business.

The same research question was asked to the inactive female respondents. The findings show that this cohort is fully aware of the practical skills most requested by employers as the three skills mentioned by the inactive female respondents were job experience, teamwork and computer and ICT skills.

When comparatively analysing the data collected from both studies, it is worthy of mention that while 81% (126 employers) of the employers who recruited inactive females in the last five years, indicated that although these inactive females possessed good to very good teamwork skills, unfortunately a high percentage of these inactive women did not possess the required job experience. In fact, a worrying 25% (150 respondents) of the inactive female respondents indicated that they have never worked in their lives and yet another 38% (228 respondents) stated that they have been out of paid employment for more than 10 years.

Table 5.19 and Figure 5.7 below depict the findings for the employers' perceptions and the inactive female respondents' perceptions of the practical skills required by employee at the local workplaces. As this question captured 'multiple responses' from the respondents of both surveys, the total number of responses in both Figures below exceeds 600 counts.

Personal Skills

More than half (53% - 320 employers) of the employer respondents indicated 'honesty' as the most important personal skill required by employees at their workplace. This was followed by 49% (294 employers) of the respondents who indicated 'reliability/ taking work seriously' as another important personal skill required by employees. Moreover, 45% (274 employers) indicated that 'courtesy/ politeness' by the employees at the workplace are also essential. Table 5.20 below illustrates in detail the personal skills required by employees at Malta's workplaces.

When the inactive female respondents were asked the same question, similar responses to those of employers were registered. However, the inactive female respondents also mentioned 'punctuality' as an essential personal skill required by employees at the workplace, together with 'honesty' and 'reliability/ taking work seriously'. Table 5.21 depicts more details on this finding.

Once again, as this question captured 'multiple responses' from the respondents of both surveys, the total number of responses in both Tables below exceeds 600 counts.

TABLE 5.19 – Employee Practical Skills Required by Employers – By Business Sector - Employers’ Perceptions

Counts Break % Respondents	Total	Manufacturing	Financial & Community Services	Retail & Wholesale	Real Estate & Construction	Hospitality & Tourism	Transport and Comm.; ICT	Health / Social Work / Care Work	Education	Public Service
Total	603	50	86	109	98	75	57	40	36	52
Driving skills	122 20.2%	13 26.0%	8 9.3%	14 12.8%	49 50.0%	10 13.3%	17 29.8%	1 2.5%	5 13.9%	5 9.6%
Job experience	265 43.9%	28 56.0%	43 50.0%	18 16.5%	68 69.4%	47 62.7%	18 31.6%	13 32.5%	15 41.7%	15 28.8%
Teamwork	265 43.9%	29 58.0%	44 51.2%	15 13.8%	63 64.3%	50 66.7%	13 22.8%	14 35.0%	11 30.6%	26 50.0%
Ability to work under pressure	190 31.5%	19 38.0%	25 29.1%	11 10.1%	54 55.1%	35 46.7%	10 17.5%	6 15.0%	14 38.9%	16 30.8%
Attention to detail	169 28.0%	26 52.0%	26 30.2%	10 9.2%	53 54.1%	26 34.7%	4 7.0%	7 17.5%	9 25.0%	8 15.4%
Presentation skills	150 24.9%	25 50.0%	14 16.3%	12 11.0%	44 44.9%	25 33.3%	8 14.0%	2 5.0%	13 36.1%	7 13.5%
Technical skills specific to the job (operational skills)	176 29.2%	23 46.0%	17 19.8%	27 24.8%	50 51.0%	11 14.7%	20 35.1%	9 22.5%	17 47.2%	2 3.8%
Social skills (teamwork, interaction with others)	254 42.1%	23 46.0%	32 37.2%	38 34.9%	45 45.9%	42 56.0%	20 35.1%	11 27.5%	17 47.2%	26 50.0%
Communication skills (verbal, written)	241 40.0%	22 44.0%	37 43.0%	41 37.6%	47 48.0%	21 28.0%	10 17.5%	26 65.0%	13 36.1%	24 46.2%
Typing skills	53 8.8%	4 8.0%	11 12.8%	6 5.5%	10 10.2%	5 6.7%	5 8.8%	2 5.0%	3 8.3%	7 13.5%
Managerial / Leadership skills	84 13.9%	7 14.0%	7 8.1%	9 8.3%	25 25.5%	11 14.7%	6 10.5%	2 5.0%	10 27.8%	7 13.5%
Computer and IT skills	243 40.3%	15 30.0%	31 36.0%	51 46.8%	27 27.6%	21 28.0%	35 61.4%	8 20.0%	16 44.4%	39 75.0%
Language skills	144 23.9%	5 10.0%	10 11.6%	25 22.9%	20 20.4%	41 54.7%	11 19.3%	4 10.0%	19 52.8%	9 17.3%
Artistic skills	61 10.1%	12 24.0%	12 14.0%	10 9.2%	13 13.3%	5 6.7%	4 7.0%	-	5 13.9%	-
Creativity and innovation skills	93 15.4%	17 34.0%	11 12.8%	9 8.3%	22 22.4%	8 10.7%	6 10.5%	4 10.0%	12 33.3%	4 7.7%
Other skills	104 17.2%	4 8.0%	29 33.7%	22 20.2%	4 4.1%	-	6 10.5%	17 42.5%	10 27.8%	12 23.1%

FIGURE 5.7 – Employee Practical Skills Required for Employers – Inactive Females’ Perceptions – (in %)

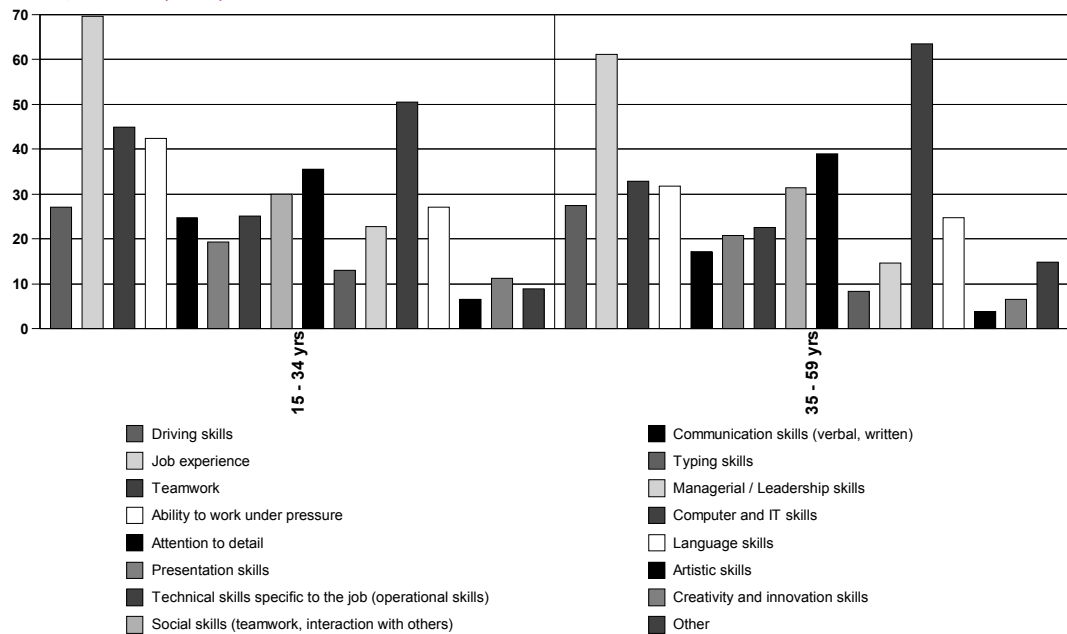


TABLE 5.20 – Employee Personal Skills Required by Employers – by Business Sector - Employers’ Perceptions

Counts Break % Respondents	Total	15 - 34 yrs	35 - 59 yrs
Total	603	247	356
Honesty	281 46.6%	103 41.7%	178 50.0%
Reliability / Taking work seriously	332 55.1%	148 59.9%	184 51.7%
Young age	116 19.2%	39 15.8%	77 21.6%
Ability to work under pressure	211 35.0%	99 40.1%	112 31.5%
Assertiveness	98 16.3%	42 17.0%	56 15.7%
Ambition	139 23.1%	55 22.3%	84 23.6%
Punctuality	212 35.2%	95 38.5%	117 32.9%
Courtesy / Politeness	180 29.9%	64 25.9%	116 32.6%
Productivity	199 33.0%	84 34.0%	115 32.3%
Obeying orders	176 29.2%	69 27.9%	107 30.1%
Willingness to learn	180 29.9%	90 36.4%	90 25.3%
Ability to work independently / without supervision	186 30.8%	92 37.2%	94 26.4%
Maturity	162 26.9%	78 31.6%	84 23.6%
Smart appearance	202 33.5%	76 30.8%	126 35.4%
Taking initiative / being self-motivated	148 24.5%	62 25.1%	86 24.2%
Other	52 8.6%	21 8.5%	31 8.7%

TABLE 5.21 – Employee Personal Skills Required by Employers – Inactive Females’ Perceptions

Counts Break % Respondents	Total	Manufacturing	Financial & Community Services	Retail & Wholesale	Real Estate & Construction	Hospitality & Tourism	Transport and Comm; ICT	Health / Social Work / Care Work	Education	Public Service
Total	603	50	86	109	98	75	57	40	36	52
Honesty	320 53.1%	31 62.0%	48 55.8%	45 41.3%	77 78.6%	37 49.3%	22 38.6%	16 40.0%	16 44.4%	28 53.8%
Reliability / Taking work seriously	294 48.8%	29 58.0%	37 43.0%	29 26.6%	82 83.7%	28 37.3%	28 49.1%	26 65.0%	19 52.8%	16 30.8%
Young age	60 10.0%	11 22.0%	6 7.0%	4 3.7%	20 20.4%	8 10.7%	4 7.0%	6 15.0%	1 2.8%	- -
Ability to work under pressure	158 26.2%	20 40.0%	13 15.1%	8 7.3%	54 55.1%	21 28.0%	8 14.0%	7 17.5%	12 33.3%	15 28.8%
Assertiveness	126 20.9%	20 40.0%	13 15.1%	9 8.3%	46 46.9%	10 13.3%	6 10.5%	7 17.5%	9 25.0%	6 11.5%
Ambition	149 24.7%	21 42.0%	16 18.6%	15 13.8%	49 50.0%	14 18.7%	10 17.5%	7 17.5%	6 16.7%	11 21.2%
Punctuality	186 30.8%	26 52.0%	29 33.7%	17 15.6%	52 53.1%	20 26.7%	13 22.8%	5 12.5%	13 36.1%	11 21.2%
Courtesy / Politeness	274 45.4%	23 46.0%	36 41.9%	42 38.5%	48 49.0%	43 57.3%	27 47.4%	10 25.0%	19 52.8%	26 50.0%
Productivity	170 28.2%	35 70.0%	21 24.4%	13 11.9%	51 52.0%	17 22.7%	9 15.8%	1 2.5%	10 27.8%	13 25.0%
Obeying orders	134 22.2%	25 50.0%	14 16.3%	12 11.0%	46 46.9%	8 10.7%	5 8.8%	9 22.5%	11 30.6%	4 7.7%
Willingness to learn	166 27.5%	25 50.0%	20 23.3%	11 10.1%	48 49.0%	21 28.0%	10 17.5%	7 17.5%	14 38.9%	10 19.2%
Ability to work independently / without supervision	139 23.1%	26 52.0%	17 19.8%	13 11.9%	42 42.9%	8 10.7%	7 12.3%	5 12.5%	15 41.7%	6 11.5%
Maturity	165 27.4%	22 44.0%	22 25.6%	24 22.0%	44 44.9%	15 20.0%	7 12.3%	10 25.0%	14 38.9%	7 13.5%
Smart appearance	200 33.2%	20 40.0%	30 34.9%	31 28.4%	37 37.8%	40 53.3%	19 33.3%	3 7.5%	14 38.9%	6 11.5%
Taking initiative / being self-motivated	156 25.9%	22 44.0%	25 29.1%	13 11.9%	44 44.9%	10 13.3%	8 14.0%	7 17.5%	13 36.1%	14 26.9%
Other	146 24.2%	10 20.0%	30 34.9%	44 40.4%	6 6.1%	9 12.0%	11 19.3%	14 35.0%	6 16.7%	16 30.8%

Specific Technical Skills

The employer respondents were asked whether specific technical skills are required by employees in their line of business/ business sector. The research findings reveal that 45% (270 employers) of the respondents indicated that employees engaged in their line of business need to possess specific technical skills. When asked whether they have any specific technical skills, only a mere 17% (105 respondents) of the inactive female respondents indicated that they possess a specific technical skill. Figure 5.8 and Table 5.22 depict these findings in more detail.

Specific technical skills, as indicated by the employer respondents, are mostly required in the Financial, Business and Community Services sector, in the Transport, Communications and ICT sector and in the Health, Social Work and Care Work sector.

The 105 inactive female respondents who indicated that they do possess a specific technical skill, were asked to specify the skills. The younger inactive females indicated that they possess technical skills in the field of beauty and hairdressing, art and creativity, and, media and graphic design, while the older inactive females indicated that they possess sewing and crafts technical skills. The 270 employer respondents who indicated that their line of business required technical skills, highlighted IT and computer software skills, mechanical skills and engineering skills as the most required employee technical skills.

Analyzing the technical skills required by local employers and those possessed by inactive females, an evident technical skills mismatch emerges.

V. Employment Potential for Inactive Individuals

As ‘previous relevant work experience’ seems to be an essential skill required by employers, the employer respondents were asked whether the employment opportunities that arose within their company during these last five years could have also been appropriate for inactive individuals seeking employment (who in their vast majority are female). Some 38% (229 employers) of the employers replied in the negative. These companies are largely engaged in the Real Estate

FIGURE 5.8 – Employee Specific Technical Skills by Employers –By Business Sector - Employers’ Perceptions (in %s)

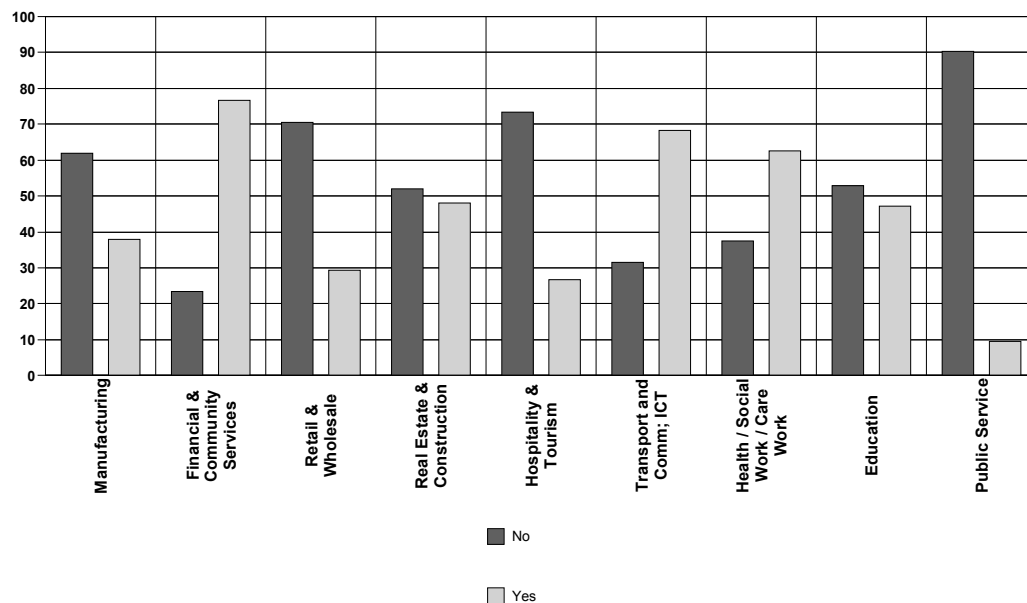


TABLE 5.22 – Employee Specific Technical Skills – Inactive Females

Counts Break % Respondents	Total	15 - 34 yrs	35 - 59 yrs
Total	603	247	356
No	498 82.6%	192 77.7%	306 86.0%
Yes	105 17.4%	55 22.3%	50 14.0%

and Construction Sector and the Manufacturing sector. On the other hand, another 35% (213 respondents) of the employers indicated that most of their job vacancies were appropriate for inactive individuals seeking employment. These employers hailed largely from the Hospitality and Tourism sector and the Public Service sector. Moreover, another 27% (161 employers) claimed that only some of their job vacancies were appropriate for inactive individuals. These latter employers hailed from the Health, Social Work and Care Work sector and the Financial, Business and Community Services sector.

It is worth noting that the employer respondents who indicated that none of the job opportunities within their company could have been appropriate for inactive individuals are largely those companies which did not employ any inactive individuals (largely female) within the last five years. On the other hand, those employers who stated that most of their job opportunities within their company were appropriate for inactive individuals (females), have actually recruited such females within these last five years. Figure 5.9 and Table 5.23 below illustrate these findings.

FIGURE 5.9 – Possible Job Opportunities for Inactive Individuals Within the last Five Years – By Business Sector (in %s)

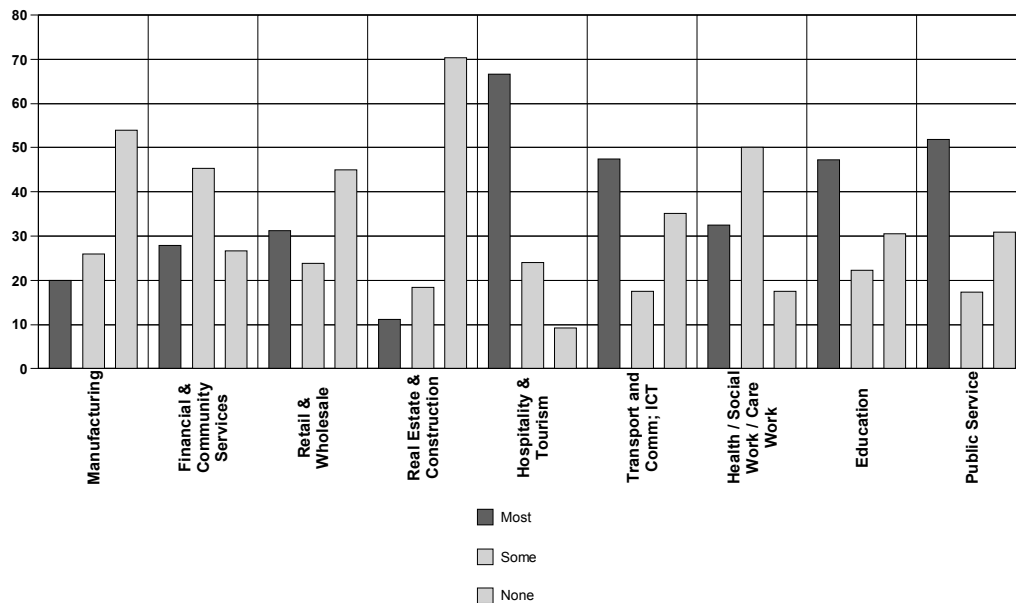


TABLE 5.23 – Possible Job Opportunities for Inactive Individuals Within the last Five Years – By Employment of Inactive Individuals (Females) Within the last Five years

Counts Break % Respondents	Total	Yes	No	Don't know
Total	603	155	382	66
Most	213 35.3%	99 63.9%	83 21.7%	31 47.0%
Some	161 26.7%	48 31.0%	85 22.3%	28 42.4%
None	229 38.0%	8 5.2%	214 56.0%	7 10.6%

When the employer respondents were asked to indicate the most difficult job opportunities to fill, a somewhat high 32% (195 employers) stated that they did not know or did not have any 'difficult' job opportunities to fill. This finding emerged across all the 9 business sectors. An interesting finding is that the highest number of employers (15% - 92 responses) encounter difficulty in engaging appropriate employees in operational (in services) positions. Second came 'skilled workers' with some 12% (75 employers) of the employer respondents, who indicated that they find it difficult to fill job opportunities for such workers. Moreover another interesting finding is that "salespersons", "elementary workers/ unskilled workers" and "operational/manufacturing" scored a relatively high 8.5% (51 responses), 8% (48 responses) and 7.3% (44 responses) respectively. These latter jobs, including "operational/in service" positions, which are largely 'unskilled' in nature are perceived to be more difficult to fill by local employers than the more specialised and/ or skilled positions, like "technicians", "managerial/ line managers", "senior management" positions which scored 6.8% (41 responses), 6.1% (37 responses) and 4.5% (27 responses) respectively.

A more detailed illustration of these findings, by business sector, are indicated in Table 5.24 below. As this research question captured 'multiple responses' from employer respondents, the total number of responses below exceeds 600 counts.

These research findings concur with information obtained from the Employment & Training Corporation (ETC), depicted in Table 5.25 below, will shows that the most sought after and advertised job positions across these same 9 business sectors are largely positions, which do not demand highly specialised technical skills and high qualifications.

Gender and Recruitment

An encouraging 64% (387 respondents) of interviewed employers stated that gender is not taken into consideration when the company is recruiting new employees. On the other hand, 28% (169 employers) indicated that, when recruiting, gender is taken into consideration for certain job positions only. This finding emerged in the Real Estate and Construction sector and in the Wholesale and Retail sector.

When the latter 169 employers were asked to specify the reason/s why they consider gender an issue when recruiting individuals, some employers indicated that when a job requires physical strength, male applicants are preferred. Conversely, other employers explained that they prefer

TABLE 5.24 – Most Difficult Job Opportunities to Find Appropriate Employees – By Business Sector

Counts Break % Respondents	Total	Manufacturing	Financial & Community Services	Retail & Wholesale	Real Estate & Construction	Hospitality & Tourism	Transport and Comm.; ICT	Health / Social Work / Care Work	Education	Public Service
Total	603	50	86	109	98	75	57	40	36	52
Operational (in manufacturing)	44 7.3%	15 30.0%	1 1.2%	5 4.6%	18 18.4%	2 2.7%	3 5.3%	-	-	-
Operational (in services)	92 15.3%	3 6.0%	16 18.6%	6 5.5%	10 10.2%	23 30.7%	12 21.1%	11 27.5%	6 16.7%	5 9.6%
Clerical / Administrative (back office)	40 6.6%	2 4.0%	6 7.0%	9 8.3%	5 5.1%	2 2.7%	3 5.3%	2 5.0%	1 2.8%	10 19.2%
Managerial (Line management)	37 6.1%	1 2.0%	8 9.3%	5 4.6%	8 8.2%	5 6.7%	3 5.3%	1 2.5%	4 11.1%	2 3.8%
Senior Management	27 4.5%	1 2.0%	8 9.3%	3 2.8%	2 2.0%	3 4.0%	5 8.8%	1 2.5%	1 2.8%	3 5.8%
Secretarial / Front Office	24 4.0%	1 2.0%	7 8.1%	2 1.8%	3 3.1%	1 1.3%	1 1.8%	1 2.5%	3 8.3%	5 9.6%
Skilled workers	75 12.4%	10 20.0%	8 9.3%	6 5.5%	27 27.6%	3 4.0%	7 12.3%	13 32.5%	-	1 1.9%
Technicians	41 6.8%	5 10.0%	3 3.5%	10 9.2%	9 9.2%	3 4.0%	5 8.8%	3 7.5%	1 2.8%	2 3.8%
Salespersons	51 8.5%	5 10.0%	6 7.0%	30 27.5%	4 4.1%	2 2.7%	3 5.3%	1 2.5%	-	-
Independent Associates / Freelancers / Professionals	21 3.5%	-	6 7.0%	1 0.9%	1 1.0%	1 1.3%	3 5.3%	3 7.5%	4 11.1%	2 3.8%
Crafts and related trades workers	23 3.8%	9 18.0%	-	7 6.4%	5 5.1%	2 2.7%	-	-	-	-
Elementary occupations / Unskilled workers	48 8.0%	2 4.0%	3 3.5%	8 7.3%	1 1.0%	30 40.0%	3 5.3%	1 2.5%	-	-
Don't know	195 32.3%	24 48.0%	30 34.9%	35 32.1%	22 22.4%	11 14.7%	18 31.6%	10 25.0%	19 52.8%	26 50.0%

TABLE 5.25 – The Most Advertised Job Vacancies in ETC's Website / Recruitment Facilities Between May 2010 – May 2011 - By Business Sector

Financial, Business & Community Service	Customer Care/ telephone operator Cleaner/ room attendant Cleaner
Retail & Wholesale	Sales person Delivery person Sales person, promoter
Real Estate & Construction	Construction, concrete shutterer Electrician, building Labourer, building construction
Hospitality & Tourism	Cleaner / room attendant Waiter, waitress Chef/ Sous or de Partie'
Transport, Communications & ICT	Salesperson, travel Clerk, accounting and bookkeeping Computer professional
Health & Social Work and Care Work	Storekeeper Nurse, state registered (SRN) Instructor/ other associated professional
Education	Clerk, general duties Executive, administrative officer Manager
Public Administration	Teacher, primary education Facilitator (education environment) Care worker/ children

Source: Employment & Training Corporation – Labour Market Information (ETC, 2011).

TABLE 5.26 – Gender taken into consideration in Recruitment Process – By Business Sector

Counts Break % Respondents	Total	Manufacturing	Financial & Community Services	Retail & Wholesale	Real Estate & Construction	Hospitality & Tourism	Transport and Comm; ICT	Health / Social Work / Care Work	Education	Public Service
Total	603	50	86	109	98	75	57	40	36	52
Yes, for certain positions (e.g. managerial)	32 5.3%	1 2.0%	7 8.1%	12 11.0%	9 9.2%	-	-	2 5.0%	1 2.8%	-
Yes, for certain jobs (e.g. builders, primary teachers)	169 28.0%	14 28.0%	12 14.0%	42 38.5%	50 51.0%	20 26.7%	11 19.3%	15 37.5%	3 8.3%	2 3.8%
No, there is no difference	387 64.2%	27 54.0%	65 75.6%	54 49.5%	38 38.8%	54 72.0%	46 80.7%	22 55.0%	32 88.9%	49 94.2%
Don't know/ Don't answer	15 2.5%	8 16.0%	2 2.3%	1 0.9%	1 1.0%	1 1.3%	-	1 2.5%	-	1 1.9%

female employees when the job opportunity requires good customer interface and/ or good organizational skills. Table 5.26 illustrates these findings.

VI. Training Required by Inactive Females

Computer and ICT related training is the most recommended training by the employer respondents for inactive females, who are seeking paid employment. In fact, some 36% (216 employers) of all the 603 interviewed employers suggested such training. Moreover, 31% (185 respondents) of the employers suggested that inactive females should seek job-specific training to acquire specific technical skills. This will increase their chances of finding employment. Social skills training was also recommended by 20% (118 respondents) of the employers. Table 5.27 illustrates these findings in details.

These findings substantiate previous findings where social skills and computer skills emerged as two of the most required 'employee skills' by local employers. Furthermore, technical skills resulted as the most lacking skills among inactive females, where a staggering 83% (498 respondents) of inactive women indicated that they do not possess any such skills.

TABLE 5.27 – Training required by Inactive Females to Find Employment – By Business Sector - Employers' Perceptions

Counts Break % Respondents	Total	Manufacturing	Financial & Community Services	Retail & Wholesale	Real Estate & Construction	Hospitality & Tourism	Transport and Comm; ICT	Health / Social Work / Care Work	Education	Public Service
Total	603	50	86	109	98	75	57	40	36	52
Job-specific training (technical skills)	185 30.7%	17 34.0%	25 29.1%	22 20.2%	22 22.4%	27 36.0%	16 28.1%	22 55.0%	14 38.9%	20 38.5%
Generic work skills (assertiveness, customer care, time management)	108 17.9%	7 14.0%	10 11.6%	20 18.3%	16 16.3%	21 28.0%	10 17.5%	7 17.5%	4 11.1%	13 25.0%
Social skills (teamwork, interaction with colleagues, communication)	118 19.6%	6 12.0%	18 20.9%	20 18.3%	28 28.6%	12 16.0%	6 10.5%	6 15.0%	2 5.6%	20 38.5%
Computer and ICT skills	216 35.8%	9 18.0%	39 45.3%	34 31.2%	32 32.7%	18 24.0%	33 57.9%	11 27.5%	9 25.0%	31 59.6%
Management and entrepreneurial skills	16 2.7%	-	5 5.8%	3 2.8%	3 3.1%	1 1.3%	1 1.8%	2 5.0%	1 2.8%	-
General training about the changes in the world of work / Retraining	115 19.1%	3 6.0%	17 19.8%	21 19.3%	26 26.5%	16 21.3%	5 8.8%	7 17.5%	4 11.1%	16 30.8%
None	46 7.6%	7 14.0%	3 3.5%	4 3.7%	22 22.4%	5 6.7%	4 7.0%	1 2.5%	-	-
Other	136 22.6%	10 20.0%	31 36.0%	22 20.2%	15 15.3%	12 16.0%	11 19.3%	13 32.5%	15 41.7%	7 13.5%
Don't know	44 7.3%	12 24.0%	2 2.3%	10 9.2%	8 8.2%	3 4.0%	4 7.0%	1 2.5%	3 8.3%	1 1.9%

The inactive female respondents were also asked to suggest any training or courses which may help them enhance their skills and find paid employment. Similar to what the employers recommended, the inactive female respondents stated that computer training is essential. Others commented that there should be more training on childcare and parental skills. Moreover, some suggested that courses offered by government should be made available in all localities and that more courses in general should be offered.

5.6 Conclusion

Clearly, a number of interesting findings and conclusions emerge from the three studies comprised in these two Activities. These are presented in Chapter 2 of this Report, together with some policy considerations addressing the situation of inactive women in Malta.

6. RESEARCH ON GOZITAN WOMEN IN EMPLOYMENT

6.1 Research Objectives

6.1.1 Overriding Research Objective

The overriding objective of this project aimed at exploring and understanding the factors affecting Gozitan women, in order to identify their perceptions and needs in the area of paid employment.

6.1.2 Project Specific Objectives

The specific research objectives of Activity I comprise of the following:

- To explore and identify the main reasons and perceptions as to why Gozitan women participate in the labour market.
- To explore and identify the differences (if any) between the main reasons and perceptions of Gozitan women who participate in the labour market and the main reasons and perceptions of Maltese women who participate in the labour market.
- To compare the needs and difficulties faced by Gozitan and Maltese women in employment, and analyse in relation to the female participation in the labour market in Malta and Gozo.
- To explore and identify the differences in job availability and availability of family-friendly measures and other support structures between Malta and Gozo and analyse in relation to the female participation in the labour market in Malta and Gozo.
- To develop a tailored needs assessment plan for employed Maltese and Gozitan women.
- To explore and identify the societal perception of women's engagement as viewed by the Gozitan society, by determining how Gozitan employed women's family, friends and colleagues perceive and behave towards them.
- To explore and identify the perceptions of Gozitan women and provide a general overview of the societal perception of women's engagement in employment as viewed by Gozitan society.

6.2 Gozitan Women in Employment - A Review of Recent Literature

Introduction

Gozo (including Comino) had a total population of 31,432 in 2008, of which 15,806 were females (NSO 2008b). In 2005 (NSO 2008a), the female (15+) working age population of Gozo consisted of 13,088. Out of these, 9,396 persons were inactive, signifying that only 3,342 were actually employed while 350 were seeking employment. This implies that the activity rate is merely 28.2% while those actually in employment are only 25.5% of the females who are of working age. (The latest detailed employment figures are those taken from the 2005 Census of Population and Housing. Although some employment related figures are available for May 2010, these are not provided in detailed form). In economic terms this signifies a loss in terms of potential labour (Leaker 2009). There are various reasons why women prefer not to be active and these will be discussed below. However, the focus of this paper is on the active population, with more attention being given to the employed female cohort, while some issues surrounding the unemployed and inactive will also be dealt with.

Research has shown that low female employment is often associated with social norms and traditions that focus more on the male as the main breadwinner of the family, especially in certain traditional regions such as North Africa and the Middle East, where women may face "constraints by social institutions such as laws, norms, codes of conduct and traditions" (ILO 2009: KILM13). However, other issues may also be at hand, such as policies which are not family-friendly, or the unavailability of support services such as child care centres or flexible working hours. In other cases, the situation may be due to the unavailability of enough jobs to cater for both men and women in that particular economy.

The main research objective of this project is to “understand the factors affecting Gozitan women, in order to identify their perception and needs vis-à-vis employment”. This needs to be done by first identifying the main reasons why these women participate in the labour market, and compare them with those of Maltese women. Another comparison will then be made between these two cohorts regarding the difficulties faced, and the jobs and support structures available on the two islands. This information should provide the basis for a needs assessment plan for working females in Malta and Gozo. Finally, another perspective on the issue will be given by analysing the views of Gozitan society, family, friends, colleagues and main stakeholders on female labour market participation.

This section is divided into three main parts, apart from the brief introduction presented above. The first part presents the literature dealing with perceptions about work and the value given to work in general and to working females in particular, according to different cultures. The second one presents an overview of studies conducted related to how working females are viewed by society. The third part provides data on employment in Gozo and discusses comparisons with European countries and where available with other small island communities.

Perceptions about Work

The value attached to work varies across countries. The World Values Surveys provide data on perceptions about work, family and outlook on life in general, amongst other areas. Respondents are residents who are eighteen years and older. The latest available data is the dataset for 2005-2008. Two datasets were used for the different types of statements and questions analysed below, the latest (2005-2008) and an earlier one (2000-2004). A total number of 57 countries were used in the analysis. Malta does not feature as one of these countries in the latest dataset. Several questions were chosen from the surveys to show how work is viewed by different cultures.

The first question asked if jobs were scarce, should men have more right to a job than women. In agreement with this statement were 36.2% of the 78,442 respondents, whereas 48.1% disagreed with it, while 15.7% neither agreed nor disagreed. There were several countries where agreement was higher than disagreement and this included mainly developing countries in Asia, Africa and the Middle East (South Korea, India, China, Taiwan, Indonesia, Malaysia, Vietnam, Turkey, Georgia, Jordan, Iran, Iraq, Egypt, Morocco, Ghana, Burkina Faso and Mali).

The second question dealt with the reasons for which a person chooses a job when one is looking for work. Four possible answers were provided. The majority, 35.7% of 74,168 respondents replied that the main reason is to have a good income. Over one third of the respondents (34.4%) looked for a safe job without risk. Almost one fifth (19.7%) sought an important job, while the remaining (10.3%) chose to work with people they liked. Most developing countries were more in favour of the first answer, while the answers in developed countries focused more on risk-free and important jobs.

Another query asked respondents whether one needed a job in order to develop talents. Most respondents (75% out of 64,430) agreed, only 11.4% disagreed while 13.7% were non-committal. Asked if they found it humiliating to receive money without actually working for it, the majority (59.9% out of 65,895 respondents) agreed, while 22.8% disagreed and 17.3% did not commit themselves either way. There were some surprising high levels of disagreement in some countries, especially those considered as established welfare states.

‘People who do not work turn lazy’ was the next statement, which found agreement by 73.5% of 64,780 respondents. Only 14.5% disagreed while 12% neither agreed nor disagreed. ‘Work is a duty towards society’ elicited agreement from 75.8% (out of 65,396 respondents), with 10.6% disagreeing and 13.6% not siding with anyone.

Asked whether men made better business executives than women, the majority (60.8% out of 73,185 respondents) disagreed, with the remaining 39.2% agreeing. In certain developing countries the gap between the two groups was very small and in others those agreeing predominated. 'A child needs a home with father and mother' – 86.4% tended to agree while 13.6% disagreed. The highest disagreement of 52.7% was in Sweden. The statement, 'University is more important for a boy than a girl' found agreement with only 21.6% while the remaining 78.4% disagreed suggesting that education is considered as important for both sexes in many countries.

Another set of questions was directly linked with work. The first asked, 'how important is work in your life?' Those that considered it 'very important' amounted to 63.2%, those 'rather important' 28%, those 'not very' 6.1% and 'not at all' only 2.7%. This shows that for the majority (91.2%) work remains central.

Other questions or statements dealt with working mothers. One statement said 'a working mother can establish just as warm and secure a relationship with her children as a mother who does not work'. The majority, 72.4% agreed with this while 27.6% disagreed. A lower percentage (60.6%) of Maltese agreed with this. 'Being a housewife is just as fulfilling as working for pay' obtained 61.3% in agreement while 38.7% disagreed. The figure for Maltese who agreed was higher at 86.6%. The statement 'pre-school children suffer with working mothers' brought an overall more conservative reply with 59.5% agreeing, while 40.5% disagreed. In the case of Malta the figure of those who agreed shot up to 87.5%. The statement 'a job is alright but what most women really want is a home and children' brought agreement from 62.6% of the respondents, while the remaining disagreed. In Malta those who agreed were 69.6%. Asked if fathers were well suited to care for children, most respondents (74.9%) agreed. In Malta the figure was of 63.2%. 'Having a job is the best way for a woman to be independent' solicited agreement from 74.9% of the respondents, whilst in Malta this figure was much lower at 44.6%. Asked whether both husband and wife should contribute to the family income, most respondents agreed (82.3%), whilst the figure for Malta was marginally lower at 73.4%.

This last section, for which data was available for Malta (data relating mostly to 1999 and 2000), shows that the Maltese are more conservative in their approach towards working women, especially if these women have family commitments.

A study by Baldacchino (2003) shows that family responsibilities are the main cause for non-employment. However, women also indicated that a women's place is taking care of her family, there is little encouragement at home to find paid employment and some women have no need to work. Such studies continue to depict a conservative attitude towards work and home environments in Malta.

Women and Work

Any entrance into the labour force involves making choices, and these decisions are influenced by both psychological and environmental factors.

(Lee 1997, p.93)

Attitudes towards women in society, dating from the feminist movements of the 1960s have seen some significant changes. During the 1980s and 1990s, studies on attitudes towards working women in Western society have shown that there has been increasing liberalism and acceptance of more equality between men and women, even in the workplace (Allan and Coltrun 1996). Nonetheless, distinctions remain, for example, gender roles in certain countries are still evident and women tend to inhabit more the world of traditional jobs such as teachers, nurses and secretaries (Mott 1998). However, in other developed countries, this distinction is less stark

and advancements in careers do not appear to be gender-based. Yet women continue to face problems in the world of work (Day-Hookoomsing 2002) such as pay-gaps and sex segregation of occupations.

The main problems surrounding working women may however be based on stereotyping and culture-based attitudes, especially those dominated by a patriarchal and/or strong religious value systems. Attitudes towards women who work generally reflect social conceptions about gender. The following paragraphs sustain this argument in Malta and other countries worldwide.

This appears to be evident in Malta in a study conducted amongst female managers (Cortis and Cassar 2005). One of the authors' conclusions indicates that "there is a significant difference between attitudes of males and females regarding women as managers" (p.158). While females themselves had high self-esteem about their jobs and careers, the male attitude is more negative, indicating that it is not internal conditions such as home responsibilities but rather external factors such as attitudes and structural barriers, which inhibit women managers in Malta. Stereotyping remains strong in the Maltese society and confirms Abela's (1991) findings in this regard more than a decade earlier. However, such attitudes and stereotyping towards women at work are not unique to Malta as studies on other countries further below confirm. Nonetheless Malta remains particularly conspicuous compared to other European countries.

A French study by De Henau et al (2007) studied work and maternity in Europe and the effect of working conditions and government policies on working females. The study confirms that Malta stands out because the employment rate of females (aged between 25 and 49) is the lowest at 56.7% when the woman has no children and this figure continued to decrease to 32.5% in the case of one child, and again decreases by another ten percentage points when more dependent (less than 15 years) children are present in the family. Malta continues to stand out in the study as the gender employment gap is the highest in Europe, 30.3% in the case of a childless relationship, which increases to 61.9% when there are three children or more. Interesting conclusions were drawn from the study, however the most significant (quoted verbatim below and translated loosely in the following sentences) was that childcare centres are the most efficient guarantee for the employment of parents, and that public policies should increase the figures established by the European Council in Barcelona (i.e. 33% for children aged three years or younger, and 90% for children between three and the compulsory school age by the end of 2010). Furthermore, after maternity leave, a place to welcome young babies should also be provided for.

Les systèmes d'accueil d'enfants sont le moyen le plus efficace pour garantir l'accès au travail des parents, l'offre publique devrait donc s'élargir et les taux de couverture devraient être supérieurs aux cibles fixées par l'Europe au Conseil de Barcelone (selon lesquelles les structures de garde devraient accueillir 33% au moins des enfants de moins de trois ans et au moins 90% des enfants ayant entre 3 ans et l'âge de la scolarité obligatoire d'ici 2010). En outre, une place pour accueillir l'enfant devrait être garantie dès la fin du congé de maternité.

(De Henau et al. 2007, p. 85)

Following socio-cultural theories such as Vygotsky (1978, 1986) and Hofstede (1983), Ng and Burke (2004), reaffirm that history, culture and other societal processes, continue to contribute towards cultural values regarding equality on the workplace. The researchers studied 120 employees in a large financial institution in Canada, which employs a multi-ethnic pool of employees and thus offers a multi-cultural environment. Results indicate that non-Caucasians and non-North American employees held cultural values which showed less support for equality, reflecting cultural attitudes of their home environments.

A study by Heineck (2004) found a positive correlation between religion and traditional attitudes, which was to be expected. Furthermore, there is a negative correlation between these and female labour market participation indicating that religion influences attitudes towards working females. This study covered three European countries, Germany, Ireland and the UK.

Yogulu and Wood (2008) investigated how peers view women leadership effectiveness in Malaysia and Australia. Findings indicate that such evaluations “may have had little to do with an objective appraisal of the female managers’ capability, but rather with a strongly held cultural belief about the appropriate role of women in society, and in organisations in particular” (p.600), with Malaysians not being considered as effective as their Australian counterparts.

Mallon and Cassell (1999) in a study conducted amongst female managers in a particular organization in the North of England, conclude that “fundamental changes in attitudes have not followed changes in working practices” (p.150) and although positive action can be taken by relevant authorities, in order to be effective, changes need to occur in the way people view working women and especially those focused on advancements in careers. Another study by Straub (2007) used a comparative analysis among 14 European countries to investigate whether work-family policies do in reality lead to more career advancements for women. The findings indicate that,

...offering work family policies alone does not necessarily change informal social practices and traditional corporate values.....European companies still need to review their organisational cultures in order to make these practices a successful tool for advancing women’s careers.

(ibid, p.299)

Fortin (2005) looked at women in 25 OECD countries and the impact of gender role attitudes on the female labour market. Data was used from the World Values Surveys analysed above. Findings indicate that ideas about women as homemakers are persistent over time, mainly because they tend to be formed when still young and because they are likely to be linked to religious conceptions of the role of women in society. This creates an internal conflict for women referred to as “woman’s guilt”, which can contribute to less women participating in the labour market and thus a less egalitarian outcome.

Lo (2002) conducted a study among married female professionals in Hong Kong and the findings indicate that “the traditional nature of the Asian family, compounded by long working hours and the well known tyranny of Hong Kong’s school system (Cheung, 2000), might easily lead to a lifestyle characterised by exhaustion and little or no family time” (Lo 2002, p.384). These women would prefer changes in the human resources policies which would provide for flexible hours in order to decrease the conflict arising from trying to balance their work and family lives, especially as the workload of family responsibilities is not shared by the husband because of the traditional setting of society. Woodward (2007) also investigates the work-life balance of female managers in British universities. One strategy used is to formulate boundaries between work and non-work life, although this is easier for women with no dependent children.

In his study of women in an international consultancy firm, Kumra (2010) sets out to dispute Hakim’s (2000) contention that career advancement of women depends on their own choices and commitment. Kumra’s study, however, reveals that there are structural barriers for women which are not apparent for men. These barriers include: the *model of success* which see women finding difficulty complying with such demands of the model; *sponsorship and networking* which are both needed for one to advance in an organisation and which may be more difficult for women to develop, because “they were either based on a male model of success or were processes women experienced as less personally comfortable” (ibid, p.234). The study was conducted in the United Kingdom.

An interesting study by Corby and Stanworth (2009) investigated the reasons for women's employment and what drives them in their jobs. The study conducted in the South East of the UK, found that many women do not appear to make strategic job choices but rather take jobs that are available at the time. Women also understand that they face structural constraints within an organisation. In full knowledge of the negatives (less pay, chances for promotions, exclusion, sexism, unfair practices) and positives (part-time, flexible hours, work-life balance), many women compromise. Therefore the authors offer Simon's (1957) concept of satisficing, indicating that women may not optimise their job possibilities but it is good enough for them, allowing them to tolerate the negatives since the positives were found to be accommodating.

A longitudinal study by Simon and Landis (1989) looked at several polls conducted between the 1930s and the 1980s and investigated men's and women's attitudes towards the role of women in society. The two American authors have taken an extensive analysis of the development in attitudes towards women under various conditions: working outside the home; women's rate of pay; equal employment opportunities; career advancements; division of labour at home; ideal number of children; and divorce. The fifty-year period has shown some significant changes in attitudes and opinions, which would indicate that in the long term such attitudes did change in the USA.

On the other hand several studies show that certain cultural attitudes continue to be present in the Western world. Nonetheless, they are starker in developing countries with more traditional distinctions in the roles to be adopted by men and women in society. For example, in a study on Egyptian women, Mostafa (2003) concludes that while females themselves have a more supportive and liberal attitude towards working women, the cultural patriarchal setting will continue to pose barriers to the advancement of women in society. This is particularly strong since no difference in attitude was evident between diverse age-groups, meaning that the younger generation continues to embrace the same beliefs as the older groups. This implies that change is more likely to be slower in these countries.

A study by Jamali et al. (2005) looked at constraints facing women managers in Jordan. Results show that these women face the same limitations as other women in other countries. However, "the main differences revolve around the strongly felt salience of cultural values and expectations constraining women to traditional roles and a more accentuated sense of patriarchy" (p.581). On the other hand, a study amongst women in Bangladesh revealed that religion has no impact on a woman's entrepreneurial development, although other factors such as family responsibility, capital and knowledge have an influence (Hossain et al. 2009).

Research conducted by the OECD looked at the importance of policy in determining whether a woman prefers to work or not. Other factors apart from policy distortions, influencing activity, are market failures.

Tax incentives to split income – and thus work hours – between spouses can influence the choice of married women between inactivity and part-time participation. On the other hand, the availability of affordable childcare and parental leave can affect both the choice between inactivity and activity, and the choice between part-time and full-time participation.

(Jaumotte 2004, p.69)

Bergemann and Van den Berg (2007) studied active labour market policies and their effect on female employment outcomes in European countries. Overall, they found a positive relationship especially where activity is still weak. Such policies include skill-training programs, monitoring and sanctions, job search assistance, and employment subsidies. However, Mallon and Cassell

(1999) argue that such policies should not be imposed but rather in consultation with those involved in the process.

All studies reviewed have highlighted a number of salient reasons justifying women's decision to engage in the labour market or to refrain from it and have also thrown light on women's expectations from work engagements. The top motive for inactivity, part-time jobs or lack of advancement in careers is partially related to family conditions. Policy can, to a certain extent, mitigate to eliminate several obstacles in this regard. Other complications may be more culturally-oriented and a mentality change would thus be required.

Overall, the significance of more female participation in the workplace has continued to increase in importance for two main reasons. One, inactivity is essentially an unused resource and thus a lost economic potential, and second the ageing of the population, leading to bigger pension outlays, urgently needs a bigger labour supply to increase the contributions towards such payments in the future.

6.3 Background Statistical Data on Employment

Gozo Female Labour Market

The following section provides some data on the situation in the Maltese islands, and particularly in Gozo, even if official data remains lacking in detail. Data shown above has already revealed that the activity rate of Gozitan females is very low. The comparative analysis of female activity rates in European countries (Table 6.1 below) shows that the lowest rate is for Turkey with 24.2%. However the situation of a low activity rate is not unique to Gozo; in fact, "women have higher rates of economic inactivity than men. This is a common feature of labour markets" (ILO 2009).

Labour force inactivity rates for men of prime working-age (aged 25 to 54 years) are relatively uniform across countries. For prime working-age women, however, (data) clearly demonstrates the variation of inactivity rates across countries.

(ILO 2009: KILM 13)

A 2005 study by the European Central bank shows that, "a significantly higher proportion of female workers in Europe prefer inactivity and a significantly lower percentage prefer full-time, over part-time employment, than in the US, with considerable variation across EU countries." (Buddelmeyer et al. 2005:4) The study also discovered that inactive females are more likely to remain inactive or take up a part-time job rather than engage in a transition from inactivity to a full-time job.

The activity rates for females (shown in Table 6.1) differ across European countries. Some Mediterranean countries (Greece, Italy, Malta, FYR Macedonia, and Turkey) together with Hungary, have activity rates under 50%. The EU27 average is 58.6% while the highest record belongs to Iceland at 76.5%. The 18 year period for which data is available, indicates that most countries have seen increases in female activity, except Sweden, Romania and the Czech Republic (which saw slight decreases).

A comparison with other small EU states indicates that the female employment to population ratio has not advanced very much for Malta. The rate was 27% in 1970 (according to data from the government development plans) and this remained static for thirty years with a slight increase in recent years. Other countries have seen more significant increases.

TABLE 6.1 - Female Activity Rates (15 – 64 age group) For Selected European Countries, for 1992, 2000, 2009

Country	1992	2000	2009
European Union 27	-	53.7	58.6
Austria	-	59.6	66.4
Belgium	44.3	51.5	56.0
Bulgaria	-	46.3	58.3
Czech Republic	-	56.9	56.7
Cyprus	-	53.5	62.5
Denmark	69.7	71.6	73.1
Estonia	-	56.9	63.0
Finland	63.7	64.2	67.9
France	51.4	55.2	60.1
Germany	55.9	58.1	66.2
Greece	36.2	41.7	48.9
Hungary	-	49.7	49.9
Ireland	37.1	53.9	57.4
Italy	-	39.6	46.4
Latvia	-	53.8	60.9
Lithuania	-	57.7	60.7
Luxembourg	45.7	50.1	57.0
Malta	-	33.1	37.7
Netherlands	51.8	63.5	71.5
Poland	-	48.9	52.8
Portugal	55.9	60.5	61.6
Romania	-	57.5	52.0
Slovakia	-	58.4	63.8
Slovenia	-	51.5	52.8
Spain	31.5	41.3	52.8
Sweden	73.1	70.9	70.2
UK	60.8	64.7	65.0
Croatia	-	-	51.0
FYR Macedonia	-	-	33.5
Turkey	-	-	24.2
Iceland	-	-	76.5
Norway	-	73.6	74.4
Switzerland	-	69.3	73.8

TABLE 6.2 - Female Employment to Population Ratio for Selected Smaller EU States (various years)

Country	1980's (earliest year available)	1995	2000	2004	2008	2010
Malta	n/a	25.5	28.0	26.1	31.3	32.5
Luxembourg	31.3	33.9	40.2	41.2	44.3	46.4
Cyprus	44.3	44.8	46.0	51.3	53.2	53.5
Latvia	n/a	47.0	42.1	45.2	51.7	46.1
Estonia	n/a	49.0	45.4	47.8	52.4	48.4
Ireland	27.3	34.8	45.2	47.7	51.1	47.4
Sweden	63.1	53.8	54.9	54.9	56.2	54.4

Source: ILO 2011

Distinctions are also evident in Malta, if one were to analyse activity by region. Figures taken from the Census of Population (2005) show that Gozo and Comino have the lowest number of employed people at 40.6%. (see Table 6.3). Figures are not available by gender. Table 6.4 below shows that the total number of people employed in Gozo amounted only to 10,385, while more (14,247) were inactive. However, Table 6.4 also indicates that 6,459 (45% of 14,247) are actually over 60 years and the trend is that females outlive males. Therefore there is increased probability that this fact is then reflected in the higher level of female inactivity.

The high level of inactivity in the first age group (in Table 6.4 below) reflects the fact that youths are most probably still in educational institutions and therefore this is normal and similar to other countries (for example the Northern Ireland study conducted by Rogers in 2009 finds this figure to be 75%). Inactivity also is expected to be high after the retirement age of 61 and the data confirm this. The relatively high figure in the 50-59 age-group indicates a situation where early retirement could be the cause of this. As expected the rates are lower in the ages between 20 and 50, which are the peak years for a working individual.

According to latest available statistics (July 2011) the total number of females in Gozo registering for a job under both Part 1 and Part 2 amounted to 241 (219 under Part 1 and 22 under Part 2). Table 6.5 shows these by age group. The largest portion is in the over 30 category, perhaps reflecting returning females after motherhood.

TABLE 6.3 – Employment Status by Region (2005)

Region	Employed	Unemployed	Inactive
South Harbour	41.7	4.6	53.7
North Harbour	45.8	3.2	51.0
South Eastern	48.1	3.4	48.5
Western	48.2	2.4	49.4
North	49.6	2.4	48.0
Gozo and Comino	40.6	3.7	55.7

Source: NSO 2008

TABLE 6.4 – Economic Activity and Inactivity in Gozo (2005)

Age-group	Total	Employed	Unemployed	Inactive
15 – 19	2283	381	223	1679
20 – 29	3954	2773	328	853
30 – 39	3566	2514	154	898
40 – 49	4631	2682	162	1787
50 – 59	4445	1804	70	2571
60 – 69	3172	200	4	2968
70 +	3522	31	-	3491
Total	25,573	10,385	941	14,247
Of which females	13,088	3,342	350	9,396

Source: NSO 2008

TABLE 6.5 - Females Registered Unemployed in Gozo, July 2011

	Part 1	Part 2
Under 20	23	1
20 – 24	30	3
25 – 29	33	3
30 – 44	80	8
Over 45	53	7
Total	219	22

Source: NSO Press Release 162/2011 – Registered unemployed July 2011.

6.4 Research Methodology

6.4.1 Research Methodology

In order to achieve the research objectives of this research as set out in **Section 6.1** above, the research methodology adopted comprised the following:

- **A thorough review** of recent international and local literature and official international and national surveys conducted by recognised statistics bodies, i.e. Eurostat, European Union, National Statistics Office, Malta, Employment & Training Corporation, Malta, etc.
- **A qualitative research exercise** involving a three-tier research study. The objective of this thorough qualitative research phase was to obtain an ‘in-depth’ understanding of the issues affecting Gozitan and Maltese employed females and to study their attitudes, aspirations and perceptions with regards to their role as working women/mothers in relation to their family commitments and caring responsibilities. The qualitative research also analysed the views and opinions of Gozitan society on the working woman in Gozo. The qualitative stage also served as a platform which provided the context for the quantitative studies and insights on the salient issues and research areas that needed to be included in the subsequent quantitative stage. The three tiers comprised:
 - **Tier One:** one-to-one personal interviews with 20 key stakeholders (Gozo Ministry, senior government officials; representatives from women associations, trade union and employees’ representatives. From Gozo: Business Representatives, Church Representatives and Gozitan Professionals).
 - **Tier Two:** one-to-one personal interviews with 10 Maltese and Gozitan females in paid employment.
 - **Tier Three:** 8 focus group sessions (three focus groups with Maltese employed females; two focus groups with Gozitan employed females, working in Gozo; one focus group with Gozitan employed females, working in Malta and two focus groups with Gozitan households) were held. The choice of participants for the focus groups was based on pre-established focus group respondent profiles in order to attain a balanced attendance of female participants, whose age varied from 18 to 60 years, single to married, parents or non-parents. Focus group respondents were all currently in employment, on full-time or part-time basis, or had the facility of working reduced hours, flexi-time or work from home; hailing from the public and private sector, and having a work designation varying from blue-collar to managerial. Respondents for the focus groups with ‘Gozitan Households’ was composed of a mix of parents, spouses and children, 16 years and over, of employed and inactive Gozitan females. The perceptions, attitudes and views of the Key Stakeholders and interview/focus group respondents were examined on the following research areas:
 - Reasons why Gozitan and Maltese Women work
 - Needs and difficulties faced by Gozitan and Maltese Females in Employment
 - Type of Employment Gozitan Females are engaged in
 - Gozitan and Maltese Working Females and Career Development
 - Gozitan Societal Perception towards Gozitan Females in Employment.

- **A quantitative research exercise** was then conducted. A two-tier quantitative research study was conducted.
 - **Tier One:** A quantitative research study with 1,000 women in paid employment; 500 hailed from Gozo and 500 hailed from Malta. This 1,000-count frame ensures statistically significant findings at a confidence level of 95% at a confidence interval of +/-3. The research approach adopted was by way of a 30-minute face-to-face interview. The 1,000-count sample frame was divided in two age categories: 15 to 29 years and 30 to 59 years. The Gozitan female cohort hailed from various towns/villages across Gozo and the Maltese female cohort hailed from Malta's five geographical regions, with an equal survey respondent representation of each region. The 1,000-count cohort was characterised by varying levels of education, socio-economic status, marital status and caring responsibilities. All Gozitan employed females interviewed reside in Gozo; some worked in Gozo and others in Malta. Only one working female (Maltese and Gozitan) per household was allowed to participate in this study.
 - **Tier Two:** In tandem, another quantitative research study was conducted with 500 (502 actually conducted) Gozitan households. This 500-count frame ensures statistically significant findings at a confidence level of 95% at a confidence interval of +/-4. All Gozitan female individuals who participated in this study were not in paid employment. A total of 100 interviews were conducted for each of the following 5 age group cohorts: 18 - 29 years, 30 - 39 years, 40 - 49 years, 50 - 59 years and 60+ years. A total of 211 Gozitan male individuals and 291 Gozitan female individuals participated in this research study. Only one individual per household was allowed to participate in this study. The research approach adopted for this study was CATI (computer-aided telephone interviews), each of a 10-minute duration. Only one respondent per Gozitan household was allowed to participate in this study.

6.4.2 Shortcomings of the Research Study

Throughout the whole course of the research study, no significant obstacles were encountered. However, what may be worthy of mention is that when in the 'Gozitan households' study, the survey respondents were asked to comment on whether Gozitan society's perception on women in employment changed over the last 5 – 10 years, the younger survey respondents' (aged 18 – 20 years) recollections dating back 5 – 10 years may not be too clear. However, given that this young respondent cohort only accounted for a very small percentage of the aggregate survey sample, this did not affect the validity of the research findings in any way.

6.5 Qualitative Research - Salient Findings

The role of the robust qualitative study conducted for this Project was to uncover salient views, perceptions and issues relating to Gozitan and Maltese females in paid employment, as well as to identify important research areas for the quantitative phase of the study. The semi-structured interview / focus group moderator discussion guide research instruments produced were designed to elicit the views of key stakeholders, Gozitan and Maltese employed females and Gozitan society from a variety of perspectives. Clearly, the research findings identified at this qualitative research phase elicited a number of salient issues and patterns, which were then, in turn, addressed in the quantitative phase with a larger sample of Gozitan and Maltese employed females and Gozitan households. These issues and research areas are presented below.

The main reason why women work was perceived both by Maltese and Gozitan females in employment as being related to one's necessity of earning money. Work was also a means for the woman to integrate socially, develop personally, keep abreast of current happenings, and take better care of her appearance. A non-working woman was described as a woman who would merely exist and not live. Through employment, the woman was perceived as contributing primarily: towards her own self by achieving a sense of fulfilment through the job she would be doing, and towards society. Following a career, as the main reason why women work, was mentioned by the very few. This was more likely to be the motivation for the younger generation and single women

rather than for women with small children. The age of the woman highly determines her necessity to work. Whether the female is Maltese or Gozitan, a woman goes through different stages in her life, which influence her reasons for working.

Whilst the Maltese Respondents contended that, in the last ten years, the perception of the Maltese Islands has changed drastically vis-à-vis the female going out to work, the Gozitan Respondents perceived that some changes were happening in the Gozitan society albeit at a slow pace, and not as drastic as in Malta. The mentality was changing: whereas it had been more static before, now it was more open to learning, not necessarily in Gozo where courses were limited, but in Malta where options were varied. The change in mentality has not necessarily altered the institutional set-up of Gozo but the way people think about work. It was claimed that in Gozo the situation of job prospects has not changed, but the way people think about work has changed. The limitations of the island remain, and one has to factor this in when analysing the work environment.

Respondents perceived that in Malta there are proportionately more women working, in comparison to Gozo, because there are more opportunities there. For the Gozitan woman to decide to take up employment comes also the decision to go to Malta, as there are practically no available jobs in Gozo, not even for the younger generation. It was expressed that changes in employment in Gozo are inexistent, with the general employment prospects for both males and females being described as 'stagnant'. This eventuality has led many Gozitan women to prefer to take care of their children and perhaps find a part-time job instead.

The perception of Gozitan respondents ran parallel to that of Maltese Respondents with regards to the needs and difficulties faced by females in employment: they were all in agreement that women in general face difficulties in juggling life between family and a job. These difficulties tend to vary according to one's place and hours of work, and the work-life balance measures available thereof. The confined labour market, the limited number of work opportunities available on the sister island, and transport between the two islands were highlighted as the major difficulties that are encountered by all Gozitans, even during their studying phase.

The fact that the private sector in Gozo, with the exception of a few, is mainly formed by self-employed and/or small business employing less than 5 employees, was highlighted by the Gozo Ministry as an additional difficulty Gozitan females have to face. While in Malta women have various opportunities to work for relatively bigger firms, with the possibility to enjoy better conditions (not only in financial terms), the situation in Gozo is different. This is also reflected in the job mobility of employees, which is much lower in Gozo where the employers enjoy a captive labour market. As a result, the employee cannot move from one job to another to seek better conditions, as the job creation in Gozo is much lower compared to Malta.

Maltese and Gozitan women work both in the private and in the public sector. In Gozo, jobs in the private sector were generally classified as the lower level type of work engagement in hotels, shops and restaurants. The source of income of working females is mainly through gainful employment, however it was contended that the situation of informal work among females may even be rampant in Gozo. Notwithstanding, the incidence of informal work amongst the Maltese female workers was not defined as being inexistent, especially where this involves and concerns an activity related to certain sectors or industry, e.g. the cleaning industry.

Working females who become mothers do not usually keep on working full-time but take advantage of the reduced hour family friendly measure, especially if they are employed in the public sector. Babysitting carried out by grandmothers is the type of childcare support which is most used by the Maltese and Gozitan working females who are also 'mothers'. However, it was also noted that this custom of babysitting carried out by grandmothers is also changing, particularly in Malta, as now

more grandmothers are staying in or returning to employment, with more working females opting to use the service of childcare centres instead.

The societal perceptions of both islands have changed, with the cultural change in Gozo taking a longer time to materialise. It was stated that society is accepting the importance of females in employment, this being considered more as a financial need rather than to follow a career. Society has accepted women in different jobs, even those earlier considered as the domain of men. However, such an acceptance was not based on ideals linked with women in career but rather the practical issue that family finances demanded additional revenue.

Society has not radically changed in such a way as to demand equality between man and woman in the household arrangement as well, and in fact women continued to carry most of the burden of the housework. This only reinforced the idea that, in reality, women worked to earn money and not to follow some grand career path. Although there was an element of satisfaction in work, the main incentive was money. However, as more women furthered their studies and got good jobs, this might change in the future. Nevertheless, for the moment, if the woman stopped working, then the standard of living of the family would suffer or the husband would have to undertake additional work to sustain that standard.

6.6 Quantitative Research – Salient Findings

This section highlights the salient findings which emerged from the two separate and distinct quantitative research studies.

One study was conducted with Maltese and Gozitan females, currently in paid employment. This study aimed at identifying the differences between Maltese and Gozitan females as to the reasons behind being in employment, the difficulties encountered, and the availability of family friendly measures at their place of work. This study was conducted by way of face-to-face interviews.

The second study was conducted with Gozitan households hailing from the various towns/villages of Gozo and aimed at exploring and understanding how Gozitan society perceives employed Gozitan females. Any female individuals who participated in this second survey were not in paid employment at the time of the survey. This latter study was conducted by way of telephone interviews.

These two studies are largely addressing the same research areas of the whole research project, but from different perspectives, that of the Maltese/Gozitan female in paid employment and that of the Gozitan society. To this end, for the salient research areas, the research findings of both studies will be presented together; the object of this is to facilitate the comparative findings of these two perspectives.

The salient findings emerging from these two quantitative research studies are noted below.

I. Respondent Profile

A. Survey with Maltese and Gozitan Women in Paid Employment

Age, Geographical region and Place of Employment

A total of 1,000 females were interviewed for this quantitative study, 500 Gozitan females residing in Gozo and 500 Maltese females residing in Malta. For each of the Gozitan and Maltese 500-count cohorts, there was a total of 200 respondents who fall in the 15 - 29 years group and 300 respondents who hailed from the 30 - 59 years group. To ensure good representation

of respondents for each age group, 100 working females hailing from each of the following age groups were interviewed (for both the Maltese and Gozitan cohorts): 15 - 19 years, 20 - 29 years, 30 - 39 years, 40 - 49 years and 50 - 59 years, for both the Maltese and Gozitan cohorts. Moreover, representation of Malta's five geographical regions was also ensured, as some 100 working females hailing from each region participated in this study. The 500 Gozitan females hailed from Gozo's various towns and villages. For presentation (and clarity) purposes, throughout the whole report, these five age group cohorts will be presented in two cohorts, namely, 15–29 years and 30–59 years for both Malta and Gozo. Only one individual per household was allowed to participate in this study.

A high majority, 90% (270 respondents) of older-age-group cohort of the Gozitan female respondents work in Gozo, while the rest work in Malta. While a lower 58.5% (17 respondents) of the lower-age-group Gozitan cohort work in Gozo and the rest (41.5% - 83 respondents) work in Malta. More than 35% (40 respondents) of those Gozitans employed in Malta, indicated they have a residence in Malta, which most own. Of the total number of Gozitan females (113 respondents) who work in Malta, some 65% (73 respondents) stated that they commute between the two islands on a daily basis.

Level of Education, Marital Status, Socio-Economic Status and Caring Responsibilities

Almost all 1,000 employed females hold at least a secondary level of education and the majority of them are married. Almost 44% (439 respondents) of the Respondents' households hold a C1C2 socio-economic status, 31% (310 respondents) hold an AB status and 20% (202 respondents) are DE. The respondents' socio-economic status was determined on the occupation of their respective household's main income earner.

More than half of all the Gozitan and Maltese survey respondents' households consist of between 3 – 4 family members. Moreover, more than half of the same respondents (51% - 513 respondents) indicated that they have children and more than 46% (462 respondents) specified that they currently have caring responsibilities with the high majority of these having children (as opposed to dependent adults). Almost 46% (193 respondents) of those having child caring responsibilities have two children to take care of and more than half of them (53% - 222 respondents) have children who are over 13 years of age.

Employment of Respondents

Almost half of the respondents (49.5% - 495 respondents) specified that they currently hold a 'service worker/ shop and sales Worker' position, while 23% (229 respondents) currently hold the post of 'professional'. More details are depicted in Table 6.6.

More than 31% (313 respondents) mentioned that they are employed in the Retail and Wholesale sector. This was followed by more than 18% (182 respondents) who stated that they are employed in the Education sector and by 16% (160 respondents) who are employed in the Health and Social Work and Tourism and Travel sector, respectively. The research findings show that more Maltese females than Gozitan females occupy a position in the Retail and Wholesale sector while more Gozitans than Maltese occupy a position in the Education sector.

The majority (69% - 693 respondents) of all Gozitan and Maltese respondents are employed with the private sector. Some 37% (374 respondents) of the total respondents are employed on a full-time basis and work office hours. Another 31% (310 respondents) work full-time and work either shop hours, shift hours or on a reduced-hours basis. 32% (315 respondents) of the total respondents are employed on a part-time basis, namely, on part-time, casual work, part-time flexible hours and part-time teleworking, the majority of whom work between 10 – 25 hours a week.

TABLE 6.6 – Positions/Occupations Held by Gozitan and Maltese Women in Employment

Counts Break % Respondents	Total	Gozitan - 15 - 29 yrs	Maltese - 15 - 29 yrs	Gozitan - 30 - 59 yrs	Maltese - 30 - 59 yrs
Total	1000	200	199	300	301
Elementary Occupation	84 8.4%	17 8.5%	20 10.1%	20 6.7%	27 9.0%
Plant & Machine Operator/ Assembler	11 1.1%	2 1.0%	3 1.5%	4 1.3%	2 0.7%
Craft & Related Trades Worker	9 0.9%	1 0.5%	1 0.5%	6 2.0%	1 0.3%
Skilled Agricultural & Fishery Worker	5 0.5%	-	-	2 0.7%	3 1.0%
Service Worker/ Shop & Sales Worker	495 49.5%	114 57.0%	97 48.7%	144 48.0%	140 46.5%
Clerk	105 10.5%	9 4.5%	27 13.6%	40 13.3%	29 9.6%
Technician/ Associate Professional	25 2.5%	4 2.0%	6 3.0%	6 2.0%	9 3.0%
Professional	229 22.9%	52 26.0%	41 20.6%	65 21.7%	71 23.6%
Legislator/ Senior Official/ Manager	33 3.3%	1 0.5%	4 2.0%	13 4.3%	15 5.0%
Armed Forces	2 0.2%	-	-	-	2 0.7%
Refused	2 0.2%	-	-	-	2 0.7%

Almost 56% (556 respondents) of the whole survey cohort mentioned that their employer does not offer flexible hours to the employees, while a high 90% (904 respondents) communicated that their employer does not offer the possibility of teleworking, and an even higher 94% (939 respondents) said that no childcare facilities are offered at their place of work. On a more positive note, more than 70% (704 respondents) indicated that at their workplace, the possibility of reduced hours/ part-time employment is offered to employees.

A rather high 47% (466 respondents) claimed that they earn less than €0,000 a year, while 23.5% (235 respondents) specified that they earn between €0,000 and €5,000 annually. Almost 53% (527 respondents) of the whole survey cohort communicated that their wage is less than that of their household's main income earner (i.e. who may be the husband, partner, father, mother etc). 9.3% (93 respondents) of the total respondents indicated that their salary is about the same as their household's main income earner and only 3.7% (37 respondents) of the total cohort indicated that their salary is higher than that of their household's main income earner; 28 of these respondents are Maltese and the remaining 9 are Gozitan. This research question was not applicable for 286 (28.6%) respondents as these are either single, live alone, separated or are their household's main income earner.

B. Survey with Gozitan Households

Age, Gender, Level of Education, Marital Status and Socio-Economic Classification

For the purpose of this quantitative research study, 500 Gozitan households (502 actually conducted) were contacted and one person within each household was interviewed. All Gozitan female individuals who participated in this study were not in paid employment. A total of 100 interviews were conducted for each of the following 5 age group cohorts: 18 - 29 years, 30 - 39 years, 40 - 49 years, 50 - 59 years and 60 - 69 years. A total of 211 Gozitan male individuals and 291 Gozitan female individuals participated in this research study. Only one individual per household was allowed to participate in this study.

More than 65% (327) of the respondents interviewed are married while 29% (146) are single. 42% (211) possess a secondary level of education, 21% (107) are of a primary level of education, 20% (98 respondents) hold a tertiary/ post-graduate education level and 16% (79 respondents) possess a post-secondary level of education. 1.4% (7 respondents) have no formal education.

More than 36% (175 respondents) communicated that the income of the main income earner of their respective household is provided by the state, 14% (67 respondents) indicated that their household's main income earner is a 'service worker/ shop and sales Worker' and 11% (52 respondents) stated that their household's main income earner is a 'professional'. Almost half (48% - 243 respondents) of the households contacted hold a DE socio-economic status, 35% (176 respondents) hold a C1C2 status, while 12.5% (63 respondents) hail from an AB status.

Role in The Household and Employed Females in The Household

A total of 256 respondents (51%) communicated that their role in the household is that of father or mother, 100 respondents (20%) stated that they are the son or daughter and 92 respondents (18%) are the husband, wife or partner (no children living in household).

More than 40% (203 respondents) pointed out that in the past, female members within their household used to be employed but currently are not. Another 30% (150 respondents) indicated that there are female members within the household who are currently in employment and 30% (150 respondents) mentioned that there are either no females living in their household (7%) or no females have ever been employed (23%). Table 6.7 below highlights this finding

II. Reasons Why Women Work

As was already widely observed in the qualitative research phase of this research project, it emerges that the main reason why women choose to work is because of financial needs, more specifically, to be able to earn money to contribute towards the needs of the family and maintain a decent standard of living. In fact, as Table 6.8 below illustrates, this reason was mentioned by a significant 71% (710 respondents) of the aggregate 1,000 respondents as their main reason for being in paid employment. An interesting finding emerged in that the necessity of earning money to sustain oneself financially and independently from the husband/ partner as the main reason for working, was indicated by more than 17% (172 respondents) of the survey respondents.

The Gozitan households survey also confirmed this 'financial need' findings, where a higher percentage 88% (442) indicated that Gozitan females choose to work because there is a financial

TABLE 6.7 – Employed Females in the Household

Counts Break % Respondents	
Total	502
Females in household never in employment	117 23.3%
No female member in the household	33 6.6%
Currently Employed Females	150 29.9%
Past Employed Females	203 40.4%

necessity within the families to maintain a decent standard of living. Interestingly, only a few of Gozitan respondents mentioned that the main reason why females are going out to work is to be financially independent from their husband/ partner. Table 6.9 below highlights this finding.

When comparing the reasons for working of the Gozitan female respondents against those of their Maltese counterparts, it is worth mentioning that no differences emerge in the replies given. However, one might notice that younger female respondents give more importance to financial independence from husband/ partner than the older respondents.

Research findings from the qualitative research phase of this project continued to be substantiated when the employed females survey respondents were asked on whether they believed that a woman's reason to work changes according to the different stages in her life. In fact, a staggering 91% (910 respondents) of all the survey respondents agreed that a woman's reasons for being in employment change at the different stages throughout her life. This was mentioned by all respondents irrespective of whether they are Gozitan, Maltese, old or young. This is illustrated in Figure 6.1 below.

More than 92% (922 respondents) of the employed females communicated that they consider their employment as either important or very important. This was mentioned by all the respondents irrespective of whether they are Gozitan, Maltese, old or young.

The same 1,000 employed female survey respondents were then asked to indicate how they feel about their employment. The findings show that 46% (458 respondents) consider employment simply as having a job, 35% (352 respondents) specified that they consider their employment both as having a job but also to advance and pursue a career. Sadly, only a low 18% (179

TABLE 6.8 – The Main Reason For Being in Paid Employment – Employed Females

Counts Break % Respondents	Total	Gozitan - 15 - 29 yrs	Maltese - 15 - 29 yrs	Gozitan - 30 - 59 yrs	Maltese - 30 - 59 yrs
Total	1000	200	199	300	301
The necessity of earning money to contribute towards the needs of the family and maintain a decent standard of living	710 71.0%	117 58.5%	123 61.8%	239 79.7%	231 76.7%
The necessity of earning money to sustain herself financially and independently from the husband/ partner	172 17.2%	56 28.0%	46 23.1%	43 14.3%	27 9.0%
To integrate socially and keep abreast of current happenings	16 1.6%	4 2.0%	7 3.5%	1 0.3%	4 1.3%
To interact with others	21 2.1%	6 3.0%	4 2.0%	3 1.0%	8 2.7%
To develop personally and take better care of herself	13 1.3%	3 1.5%	4 2.0%	2 0.7%	4 1.3%
To follow a career	24 2.4%	6 3.0%	5 2.5%	6 2.0%	7 2.3%
To achieve a sense of fulfillment through the job she would be performing	16 1.6%	4 2.0%	3 1.5%	2 0.7%	7 2.3%
Other	27 2.7%	4 2.0%	7 3.5%	4 1.3%	12 4.0%
Don't know	1 0.1%	-	-	-	1 0.3%

TABLE 6.9 – The Main Reason For Being in Paid Employment – Gozitan Households

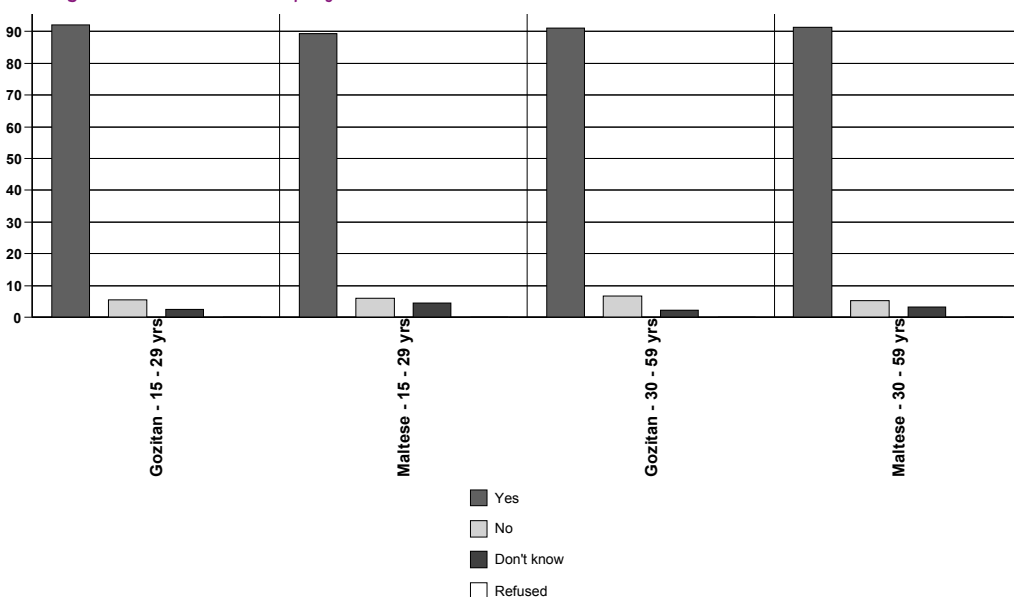
Counts Break % Respondents	Total	Never Employed Females	Currently Employed Females	Past Employed Females
Total	502	149	150	203
The necessity of earning money to contribute towards the needs of the family and maintain a decent standard of living	442 88.0%	129 86.6%	133 88.7%	180 88.7%
To acquire financial independence	28 5.6%	12 8.1%	7 4.7%	9 4.4%
To follow a career and attain job satisfaction	18 3.6%	3 2.0%	7 4.7%	8 3.9%
To fill in the day especially after children are of school age	3 0.6%	1 0.7%	2 1.3%	- -
Other	11 2.2%	4 2.7%	1 0.7%	6 3.0%
Don't know	- -	- -	- -	- -

respondents) indicated that they perceive their employment as an opportunity to advance and pursue a career. An interesting finding is that more young, employed, Gozitan females perceive their job as a career than their Maltese counterparts. Also, females of a younger age are more inclined towards pursuing a career than older females. These findings were also reconfirmed by the Gozitan households survey. Tables 6.10 and 6.11 illustrate these findings.

III. Needs and Difficulties Encountered by Gozitan and Maltese Employed Females

No differences in the difficulties faced by Gozitan and Maltese female employees emerge. In fact, a rather high 64% (640 respondents) of all employed females stated that the salient difficulty they face is how to juggle their family and work commitments. This difficulty was voiced by both

FIGURE 6.1 – Women’s Reasons to Work Change at Different Stages Throughout Their Life - Employed Females



Gozitan and Maltese survey respondents, but was more prominent among the survey respondents, aged 30 - 59 years bracket.

Sadly, the lack of support by husband/ partner was also mentioned, primarily by Maltese respondents, as being a salient difficulty. Among the Gozitan employed female survey respondents, the restricted labour market in Gozo was also perceived as a salient difficulty. This finding is illustrated in Table 6.12 below.

When the Gozitan household respondents were asked to indicate which, in their opinion, are the main difficulties encountered by Gozitan employed females, a different finding emerged. According to some 29% (145 respondents) of Gozitan households, the restricted labour market in Gozo was perceived as the salient difficulty these women encounter. This was mentioned by Gozitan households, irrespective of whether members within their respective household currently work, never worked or had worked in the past. Table 6.13 depicts these findings.

Moreover, as perceived by Gozitan households, the difficulty of juggling life between family and work commitments scored 18.3% (92 respondents), leaving Gozo to seek job openings in Malta scored 8.2% (41 respondents) and the difficulty of commuting daily between the two islands scored 6.8% (34 respondents) as salient difficulties encountered by Gozitan working females.

When both Gozitan and Maltese female employed survey respondents hailing from the public and private sector were probed on whether they encounter any difficulties with regards to gender inequality in attaining job promotions at their place of work, the majority of the respondents replied in the negative. Furthermore, no differences emerged in the responses hailing from Maltese and Gozitan respondents. These findings are illustrated in Figures 6.2 and 6.3.

TABLE 6.10 – Perceptions of ‘The Job’ – Employed Females

Counts Break % Respondents	Total	Gozitan - 15 - 29 yrs	Maltese - 15 - 29 yrs	Gozitan - 30 - 59 yrs	Maltese - 30 - 59 yrs
Total	1000	200	199	300	301
Having a job	458 45.8%	78 39.0%	83 41.7%	150 50.0%	147 48.8%
Developing and advancing in a Career	179 17.9%	36 18.0%	56 28.1%	38 12.7%	49 16.3%
Both	352 35.2%	83 41.5%	59 29.6%	108 36.0%	102 33.9%
Don't know	11 1.1%	3 1.5%	1 0.5%	4 1.3%	3 1.0%

TABLE 6.11 – Perceptions of ‘The Job’ – Gozitan Households

Counts Break % Respondents	Total	Females - 18 - 39 yrs	Males - 18 - 39 yrs	Females - 40 - 69 yrs	Males - 40 - 69 yrs
Total	502	86	114	205	97
Having a Job	188 37.5%	23 26.7%	47 41.2%	73 35.6%	45 46.4%
Developing and advancing in a Career	76 15.1%	13 15.1%	23 20.2%	26 12.7%	14 14.4%
Both	197 39.2%	46 53.5%	41 36.0%	81 39.5%	29 29.9%
Don't know	41 8.2%	4 4.7%	3 2.6%	25 12.2%	9 9.3%
Refused	-	-	-	-	-

TABLE 6.12 – Main difficulty Encountered by Employed Females

Counts Break % Respondents	Total	Gozitan - 15 - 29 yrs	Maltese - 15 - 29 yrs	Gozitan - 30 - 59 yrs	Maltese - 30 - 59 yrs
Total	1000	200	199	300	301
The difficulty of juggling life between a family and a job	640 64.0%	105 52.5%	115 57.8%	222 74.0%	198 65.8%
The lack of support by husband / partner	51 5.1%	10 5.0%	11 5.5%	6 2.0%	24 8.0%
The difficulty of availing oneself of flexi-time, reduced hours or teleworking	27 2.7%	6 3.0%	7 3.5%	4 1.3%	10 3.3%
Taking a career break might affect job promotion	12 1.2%	3 1.5%	5 2.5%	2 0.7%	2 0.7%
The restricted labour market in Gozo	48 4.8%	29 14.5%	-	19 6.3%	-
Limitation in the prospect of changing jobs in Gozo	8 0.8%	2 1.0%	-	6 2.0%	-
The restricted labour market in Malta	10 1.0%	-	7 3.5%	-	3 1.0%
Limitations in prospects of changing jobs in Malta	1 0.1%	-	1 0.5%	-	-
Lack of opportunities in job advancement	6 0.6%	2 1.0%	1 0.5%	1 0.3%	2 0.7%
Leaving Gozo to seek job openings in Malta	14 1.4%	8 4.0%	-	6 2.0%	-
Leaving Gozo to follow educational opportunities in Malta	2 0.2%	1 0.5%	-	1 0.3%	-
The difficulty of commuting even on a daily basis from Gozo to Malta	7 0.7%	6 3.0%	-	1 0.3%	-
The inadequate transport systems which prolong the commuting time	3 0.3%	3 1.5%	-	-	-
Gozitans miss out on family emotional support when being away from the family	2 0.2%	1 0.5%	-	1 0.3%	-
Additional expenses: rent / living expenses when in Malta	2 0.2%	2 1.0%	-	-	-
The lack of extended family support when children are born	7 0.7%	-	2 1.0%	-	5 1.7%
The unavailability of affordable childcare centres in Malta	11 1.1%	-	5 2.5%	-	6 2.0%
The unavailability of childcare centres in Gozo	26 2.6%	9 4.5%	-	17 5.7%	-
The unavailability of after-school activities	-	-	-	-	-
Other	112 11.2%	13 6.5%	40 20.1%	12 4.0%	47 15.6%
Don't know	11 1.1%	-	5 2.5%	2 0.7%	4 1.3%

IV. Addressing the Needs of Gozitan and Maltese Employed Females

Gozitan Employed Females

The research findings confirm what the salient needs of Gozitan employed women are. There was a clear consensus among respondents, totalling a high 92% (460 respondents) of all Gozitan survey respondents, who agreed that, in Gozo, there is need for the following measures that would help ease the difficulties currently encountered by Gozitan working women:

- Availability of affordable childcare centres;
- Improvement in the possibility of availing of family-friendly measures in the private and public sector;
- Provision of day-care centres for the elderly;
- Organisation of more training and educational courses on the island;
- Improvement of public transport in Gozo with the introduction of new route services.

TABLE 6.13 – Difficulties Encountered by Gozitan Employed Females - As Perceived by Gozitan

Counts Break % Respondents	Total	Never Employed Females	Currently Employed Females	Past Employed Females
Total	502	149	150	203
The restricted labour market in Gozo	145 28.9%	48 32.2%	39 26.0%	58 28.6%
Limitation in the prospect of changing jobs in Gozo	19 3.8%	6 4.0%	7 4.7%	6 3.0%
Lack of opportunities in job advancement	23 4.6%	6 4.0%	15 10.0%	2 1.0%
Employers tend to prefer to employ a male rather than a female especially in higher paid jobs	5 1.0%	2 1.3%	- -	3 1.5%
Leaving Gozo to seek job openings in Malta	41 8.2%	11 7.4%	17 11.3%	13 6.4%
The difficulty of commuting even on a daily basis from Gozo to Malta	34 6.8%	8 5.4%	12 8.0%	14 6.9%
The inadequate transport systems which prolong the commuting time	6 1.2%	- -	2 1.3%	4 2.0%
The difficulty of juggling life between a family and a job	92 18.3%	26 17.4%	24 16.0%	42 20.7%
The maternity phase complicates a woman's life in terms of employment opportunities	6 1.2%	1 0.7%	1 0.7%	4 2.0%
The difficulty of availing oneself of flexi-time, reduced hours or teleworking	7 1.4%	- -	4 2.7%	3 1.5%
Taking a career break might affect job promotion	1 0.2%	- -	- -	1 0.5%
The unavailability of childcare centres in Gozo	30 6.0%	12 8.1%	8 5.3%	10 4.9%
The lack of after-school activities	1 0.2%	- -	1 0.7%	- -
The lack of support by husband / partner	9 1.8%	2 1.3%	2 1.3%	5 2.5%
Other	60 12.0%	16 10.7%	15 10.0%	29 14.3%
Don't know	23 4.6%	11 7.4%	3 2.0%	9 4.4%

FIGURE 6.2 – Degree of Gender Equality Re: Job Promotions in The Public Sector

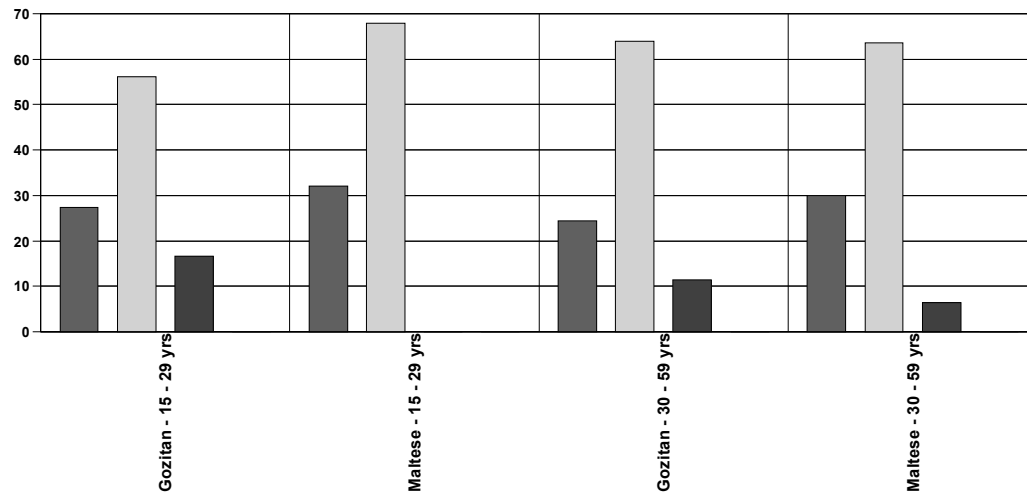


FIGURE 6.3 – Degree of Gender Equality Re: Job Promotions in The Private Sector

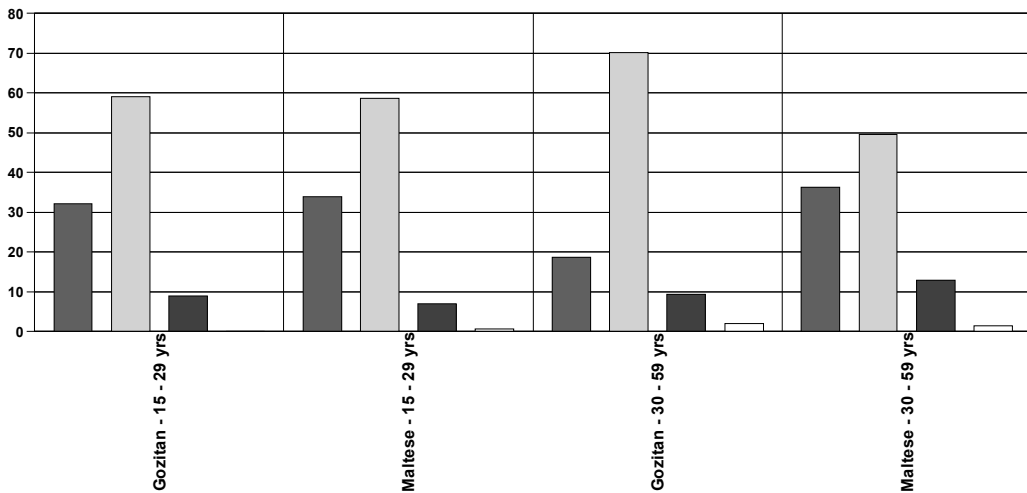


Table 6.14 shows these findings in more detail.

Maltese Employed Females

Maltese female working respondents were mainly in agreement with Gozitan respondents. A high 90% (450) of Maltese respondents, indicated the need for the following measures, that would help ease the difficulties currently encountered by Maltese working women:

- More affordable childcare centres;
- An improvement in the possibility of availing of family-friendly measures in both the public and private sectors;
- More day-care centres to cater for the caring of the elderly;
- A skills-gap analysis linking education to future job requirements;
- An improvement in the public transport system with the introduction of new route services.

NB. This survey was carried out before the introduction of the new Arriva public transport system.

More details on these findings are depicted in Table 6.15 below.

TABLE 6.14 – Agreement with Proposals of Assistance/Support Structures To Assist Employed Females – Gozitan Females

Counts Analysis % Respondents	Total	Completely disagree	Disagree	Neither agree nor disagree	Agree	Completely agree	Don't know	Refused / NA
The availability of employment opportunities in Gozo itself	500	11 2.2%	15 3.0%	18 3.6%	85 17.0%	369 73.8%	2 0.4%	- -
A link with the mainland	500	15 3.0%	27 5.4%	51 10.2%	134 26.8%	263 52.6%	10 2.0%	- -
Gozo should be marketed as a tourist destination separately from Malta	500	13 2.6%	24 4.8%	54 10.8%	167 33.4%	227 45.4%	11 2.2%	4 0.8%
The promotion of health tourism and agro-tourism for Gozo	500	5 1.0%	8 1.6%	65 13.0%	184 36.8%	209 41.8%	22 4.4%	7 1.4%
The availability of affordable child care centres in Gozo	500	3 0.6%	4 0.8%	14 2.8%	157 31.4%	310 62.0%	10 2.0%	2 0.4%
The introduction of after school activities (ballet, religious classes, football, private lessons, etc)	500	17 3.4%	14 2.8%	49 9.8%	187 37.4%	219 43.8%	10 2.0%	4 0.8%
Improvement in the possibility of availing of family friendly measures (flexible hours, reduced hours) in the Public Sector (presently allowed at the discretion of the Director)	500	1 0.2%	9 1.8%	14 2.8%	180 36.0%	280 56.0%	14 2.8%	2 0.4%
Improvement in the possibility of availing of family friendly measures (flexible hours, reduced hours) in the Private Sector	500	- -	8 1.6%	15 3.0%	178 35.6%	281 56.2%	13 2.6%	5 1.0%
The organization of teleworking	500	3 0.6%	14 2.8%	32 6.4%	161 32.2%	258 51.6%	31 6.2%	1 0.2%
The setting up of a system whereby a pool of reserves replace workers on flexi-time and reduced hours	500	3 0.6%	4 0.8%	46 9.2%	178 35.6%	241 48.2%	24 4.8%	4 0.8%
The opening of day care centres in Gozo to cater for the caring of older family members	500	1 0.2%	2 0.4%	17 3.4%	175 35.0%	295 59.0%	6 1.2%	4 0.8%
A skills gap analysis linking education to future job requirements	500	1 0.2%	- -	18 3.6%	153 30.6%	293 58.6%	30 6.0%	5 1.0%
The organisation of training and educational courses for Gozo having different criteria specific to Gozo's needs	500	1 0.2%	6 1.2%	15 3.0%	147 29.4%	324 64.8%	6 1.2%	1 0.2%
The improvement of public transport in Gozo, this to include the introduction of new route services	500	5 1.0%	8 1.6%	16 3.2%	131 26.2%	336 67.2%	3 0.6%	1 0.2%
Priority boarding for Gozitans on the Gozo Channel ferries	500	16 3.2%	18 3.6%	26 5.2%	84 16.8%	351 70.2%	4 0.8%	1 0.2%
The granting of flexibility to Gozitans employed in Malta to leave early for the ferry	500	12 2.4%	12 2.4%	18 3.6%	73 14.6%	380 76.0%	5 1.0%	- -

When comparing the needs of the Gozitan working females with those of their Maltese counterparts, the research findings clearly illustrated that these two working female cohorts have the same needs and require the same type of assistance/support structures. Moreover, Gozitan working females observed that in Gozo there is a dire need for more availability of training and educational courses to be organised on the island.

Worthy of mention is the proposal of extending school hours by introducing after-school activities. Although a high 75% (375 respondents) of Maltese employed females agreed with this proposal, 14% (71 respondents) seem to be still undecided. Gozitan working females seem more keen on this proposal as some 81% (406 respondents) of these claimed they either agree or completely agree with this proposal.

Moreover, with reference to the more Gozo-related proposals, namely, the development of a link between the two islands, the promotion of health tourism and agro-tourism for Gozo and the marketing of Gozo as a separate holiday destination from Malta received a lesser degree of support (when compared to other support structure proposals) from the Gozitan working female population interviewed.

As Table 6.16 below shows that when the study explored the views and opinions of the Gozitan households on the same support structure/measures proposals posed to the Gozitan working female population, very similar results in both studies emerged. This continues to substantiate what the real needs of Gozitan working female population are.

34% (344 respondents) of the aggregate working female population agreed that furthering education and attending training is what assists women to develop and advance most in their career. This was, in fact, observed largely by the Gozitan employed females. Following, 26% (264 respondents) of all survey respondents stated that the career opportunities available on the market assist the working women to further develop their career, while 14% (144 respondents) of all respondents indicated that it depends on the woman's initiative and ambition to advance her career. These findings are highlighted in Table 6.17 below.

Both employed female (Gozitan and Maltese) survey respondents and Gozitan household respondents were asked to suggest measures which may assist in addressing the needs and

TABLE 6.15 – Agreement with Proposals of Assistance/Support Structures To Assist Employed Females – Maltese females

Counts Analysis % Respondents	Total	Completely disagree	Disagree	Neither agree not disagree	Agree	Completely agree	Don't Know	Refused / NA
The availability of additional and affordable child care centres in Malta	500	5 1.0%	5 1.0%	27 5.4%	193 38.6%	260 52.0%	10 2.0%	- -
The introduction of after school activities (ballet, religious classes, football, private lessons, etc)	500	10 2.0%	37 7.4%	71 14.2%	229 45.8%	146 29.2%	7 1.4%	- -
Improvement in the possibility of availing of family friendly measures (flexible hours, reduced hours) in the Public Sector (presently availed of at management's discretion)	500	1 0.2%	6 1.2%	23 4.6%	190 38.0%	271 54.2%	9 1.8%	- -
Improvement in the possibility of availing of family friendly measures (flexible hours, reduced hours) in the Private Sector	500	- -	5 1.0%	24 4.8%	186 37.2%	275 55.0%	10 2.0%	- -
The organization of teleworking	500	1 0.2%	13 2.6%	42 8.4%	188 37.6%	237 47.4%	17 3.4%	2 0.4%
The setting up of a system whereby a pool of reserves replace workers on flexi-time and reduced hours	500	5 1.0%	20 4.0%	53 10.6%	220 44.0%	193 38.6%	9 1.8%	- -
The opening of more day care centres in Malta to cater for the caring of the elderly	500	3 0.6%	3 0.6%	38 7.6%	219 43.8%	229 45.8%	8 1.6%	- -
A skills gap analysis linking education to future job requirements	500	- -	2 0.4%	34 6.8%	214 42.8%	234 46.8%	16 3.2%	- -
The improvement of public transport in Malta, this to include the introduction of new route services	500	2 0.4%	4 0.8%	25 5.0%	189 37.8%	266 53.2%	8 1.6%	6 1.2%

difficulties of employed females in Malta and Gozo. The salient recommendations mentioned in both studies are depicted in Table 6.18 below.

Availability of Family-Friendly Measures in Gozo and Malta

Out of the 1,000 employed Gozitan and Maltese females interviewed, 51.3% (513 respondents) are mothers; of these, 255 respondents are Gozitan and 258 respondents are Maltese. The findings show that motherhood seems to come at a later age in life, both in Malta and Gozo as only 8% (16 respondents) and 9% (18 respondents) of Gozitan and Maltese mothers respectively hail from the lower age cohort.

TABLE 6.16 – Agreement with Proposals of Assistance/Support Structures To Assist Employed Females – Gozitan Households

Counts Analysis % Respondents	Total	Completely disagree	Disagree	Neither agree nor disagree	Agree	Completely agree	Don't know	Refused / NA
a) The availability of employment opportunities in Gozo itself	502	21 4.2%	45 9.0%	12 2.4%	104 20.7%	317 63.1%	3 0.6%	- -
b) A link (any type) with the mainland	502	15 3.0%	21 4.2%	70 13.9%	150 29.9%	230 45.8%	16 3.2%	- -
c) Gozo should be marketed as a tourist destination separately from Malta	502	5 1.0%	30 6.0%	69 13.7%	193 38.4%	188 37.5%	17 3.4%	- -
d) The promotion of health tourism and agro-tourism for Gozo	502	1 0.2%	9 1.8%	63 12.5%	212 42.2%	169 33.7%	47 9.4%	1 0.2%
e) The availability of affordable child care centres in Gozo	502	- -	11 2.2%	19 3.8%	191 38.0%	274 54.6%	7 1.4%	- -
f) The introduction of after school activities (ballet, religious classes, football, private lessons, etc)	502	10 2.0%	30 6.0%	33 6.6%	220 43.8%	198 39.4%	11 2.2%	- -
g) Improvement in the possibility of availing of family friendly measures (flexible hours, reduced hours) in the Public Sector (presently allowed at the discretion of the Director)	502	- -	11 2.2%	19 3.8%	220 43.8%	238 47.4%	14 2.8%	- -
h) Improvement in the possibility of availing of family friendly measures (flexible hours, reduced hours) in the Private Sector	502	- -	11 2.2%	21 4.2%	214 42.6%	241 48.0%	15 3.0%	- -
i) The organization of teleworking	502	- -	13 2.6%	26 5.2%	203 40.4%	242 48.2%	17 3.4%	1 0.2%
j) The setting up of a system whereby a pool of reserves replace workers on flexi-time and reduced hours	502	- -	11 2.2%	37 7.4%	227 45.2%	201 40.0%	24 4.8%	2 0.4%
k) The opening of day care centres in Gozo to cater for the caring of older family members	502	1 0.2%	1 0.2%	17 3.4%	217 43.2%	258 51.4%	6 1.2%	2 0.4%
l) A 'skills gap analysis' linking education to future job requirements	502	- -	6 1.2%	30 6.0%	222 44.2%	204 40.6%	39 7.8%	1 0.2%
m) The organization of training and educational courses for Gozo using different criteria specific to Gozo's needs	502	- -	11 2.2%	22 4.4%	213 42.4%	234 46.6%	19 3.8%	3 0.6%
n) The improvement of public transport in Gozo, this to include the introduction of new route services	502	1 0.2%	7 1.4%	21 4.2%	230 45.8%	239 47.6%	2 0.4%	2 0.4%
o) Priority boarding for Gozitans on the Gozo Channel ferries	502	12 2.4%	16 3.2%	46 9.2%	226 45.0%	192 38.2%	9 1.8%	1 0.2%
p) The granting of flexibility to Gozitans working in Malta to leave the workplace early for the ferry	502	1 0.2%	12 2.4%	40 8.0%	221 44.0%	224 44.6%	3 0.6%	1 0.2%

When asked how motherhood had affected or is affecting their employment, a significant 36% (183 respondents) said that they had stopped working. This was mainly observed by the Maltese female respondents. Only 22% (115 respondents) of the mothers indicated that they had continued working on a full-time basis and this was largely observed to be prevalent among Gozitan respondents. Also, another 19% (98 respondents) of the mother respondents indicated that when they became mothers, they were not in employment. These figures are shown in Table 6.19 below.

Of the 199 Gozitan and Maltese mother respondents who opted to keep on working either on a full-time basis, on part-time basis, on reduced hours or on flexi-hours arrangements, once they became mothers, a very high 71% (140 respondents) stated that while they were at work their grandparents babysat their children. This child-minding arrangement finding emerged for both Gozitan and Maltese mothers' situations. Worthy of mention is that some 8% and 2% of this respondent cohort indicated that their childcare responsibilities are shared between both parents and the father became a house husband, respectively. An important and worrying finding is that a significantly low 10% (19 respondents) of these mothers made use of the services of a childcare centre and this child-minding arrangement was largely used by Maltese mothers, while Gozitans were more likely to use family for babysitting. This finding is illustrated in Table 6.20.

V. Societal Perceptions on Women in Paid Employment

A total of 884 respondents (88%) of the aggregate 1,000 working female respondents communicated that they believe that societal perceptions towards working women have changed considerably and substantially in the last ten years. There was no distinction based on residency or age since all respondents shared this opinion.

This was also confirmed by an also positive 85% (426 respondents) of the Gozitan household respondents who agreed that society perceptions on working women had changed considerably and substantially over the last 10 years. This was stated by both Gozitan household male and

TABLE 6.17 – Assisting the Employed Female to Develop and Advance In Her Career – Employed Females

Counts Break % Respondents	Total	Gozitan - 15 - 29 yrs	Maltese - 15 - 29 yrs	Gozitan - 30 - 59 yrs	Maltese - 30 - 59 yrs
Total	1000	200	199	300	301
The opportunities available on the market	264 26.4%	51 25.5%	49 24.6%	89 29.7%	75 24.9%
Further education and training	344 34.4%	83 41.5%	69 34.7%	113 37.7%	79 26.2%
The introduction of female employee quotas	18 1.8%	4 2.0%	5 2.5%	4 1.3%	5 1.7%
Superior officers who encourage their employees to engage in further studies	18 1.8%	4 2.0%	1 0.5%	7 2.3%	6 2.0%
Her initiative and ambition	144 14.4%	26 13.0%	30 15.1%	38 12.7%	50 16.6%
The support received from the husband / partner or the family	104 10.4%	19 9.5%	18 9.0%	30 10.0%	37 12.3%
Not having caring responsibilities	28 2.8%	4 2.0%	8 4.0%	8 2.7%	8 2.7%
Other	53 5.3%	5 2.5%	13 6.5%	7 2.3%	28 9.3%
Don't know	27 2.7%	4 2.0%	6 3.0%	4 1.3%	13 4.3%

female members, irrespective of age. However, it is worthy of mention that some of the Gozitan household male members hailing from the older age group and the household female members who have never been employed, tended more to observe that societal perceptions had remained the same. More detailed findings on this research area may be found in Figures 6.4 and 6.5.

According to 78% (777 respondents) of the whole employed female respondents, nowadays it has become the norm for females to be in paid employment. This opinion was shared by working female respondents hailing from both Gozo and Malta, irrespective of age. However only 1.8% of the respondents acknowledge that it is acceptable for a female to earn more than her husband \ partner. Table 6.21 shows these findings.

When analyzing how Gozitan society perceives working women, an encouraging 62% (313 respondents) of the Gozitan household respondents perceive working females in a positive way.

TABLE 6.18 – Proposed Measures to Address The Needs of Working Women In Malta and Gozo

Gozitan Respondents	
✓	Possibility to work flexible hours
✓	Possibility of more tele-working arrangements
✓	A link between Malta and Gozo to ease commuting
✓	An improvement in public transport
✓	More affordable and safer childcare centres
✓	More job opportunities in Gozo.
Maltese Respondents	
✓	More affordable childcare centres
✓	Childcare centres in all localities
✓	Possibility to work flexible hours
✓	Possibility of more tele-working arrangements
✓	More job opportunities.

TABLE 6.19 - Change in Employment Status with Motherhood - Employed Females

Counts Break % Respondents	Total	Gozitan - 15 - 29 yrs	Maltese - 15 - 29 yrs	Gozitan - 30 - 59 yrs	Maltese - 30 - 59 yrs
Total	513	16	18	239	240
Stopped working	183 35.7%	3 18.8%	5 27.8%	67 28.0%	108 45.0%
Kept on working full-time	115 22.4%	5 31.3%	6 33.3%	75 31.4%	29 12.1%
Opted for part-time	30 5.8%	1 6.3%	- -	11 4.6%	18 7.5%
Availed herself of reduced hours	44 8.6%	3 18.8%	4 22.2%	20 8.4%	17 7.1%
Worked flexible hours	10 1.9%	- -	1 5.6%	5 2.1%	4 1.7%
Worked on Teleworking	8 1.6%	- -	- -	5 2.1%	3 1.3%
Took a career break	32 6.2%	2 12.5%	2 11.1%	22 9.2%	6 2.5%
Was not in employment at the time	98 19.1%	1 6.3%	1 5.6%	41 17.2%	55 22.9%
Other	18 3.5%	3 18.8%	- -	9 3.8%	6 2.5%
Don't know/ Don't remember	1 0.2%	- -	- -	1 0.4%	- -
Refused	1 0.2%	- -	- -	- -	1 0.4%

TABLE 6.20 – Childcare Support Used – Gozitan and Maltese Mothers

Counts Break % Respondents	Total	Gozitan - 15 - 29 yrs	Maltese - 15 - 29 yrs	Gozitan - 30 - 59 yrs	Maltese - 30 - 59 yrs
Total	197	9	10	110	68
The services of a childcare centre	19 9.6%	2 22.2%	2 20.0%	8 7.3%	7 10.3%
Grandparents' babysitting	140 71.1%	6 66.7%	8 80.0%	83 75.5%	43 63.2%
Father became househusband	4 2.0%	-	-	3 2.7%	1 1.5%
Other relatives/ friends' babysitting	8 4.1%	1 11.1%	-	3 2.7%	4 5.9%
Childcare responsibilities shared between father and mother	15 7.6%	-	-	6 5.5%	9 13.2%
The services of a nanny	-	-	-	-	-
Other	7 3.6%	-	-	4 3.6%	3 4.4%
Don't know / Don't remember	3 1.5%	-	-	2 1.8%	1 1.5%
Refused	1 0.5%	-	-	1 0.9%	-

This was perceived by 70% of Gozitan society's younger members and by 54% of Gozitan society's older members. Some 25% (126 respondents) of Gozitan society seem to perceive the working female in a 'neutral' light, i.e. neither positive or negative. This perception finding emerged among the older Gozitan society members, rather than the younger ones. Figure 6.6 highlights these findings.

The 313 Gozitan households who indicated that they perceive Gozitan working women in a positive light, were asked to specify the reasons for these positive perceptions. An interesting finding is that Gozitan society (43% - 135 respondents) believes that it is no longer an option for the woman to stay at home, while 27% (84 respondents) of these survey respondents

FIGURE 6.4 – Change in Societal Perceptions of Working Women – Employed Females

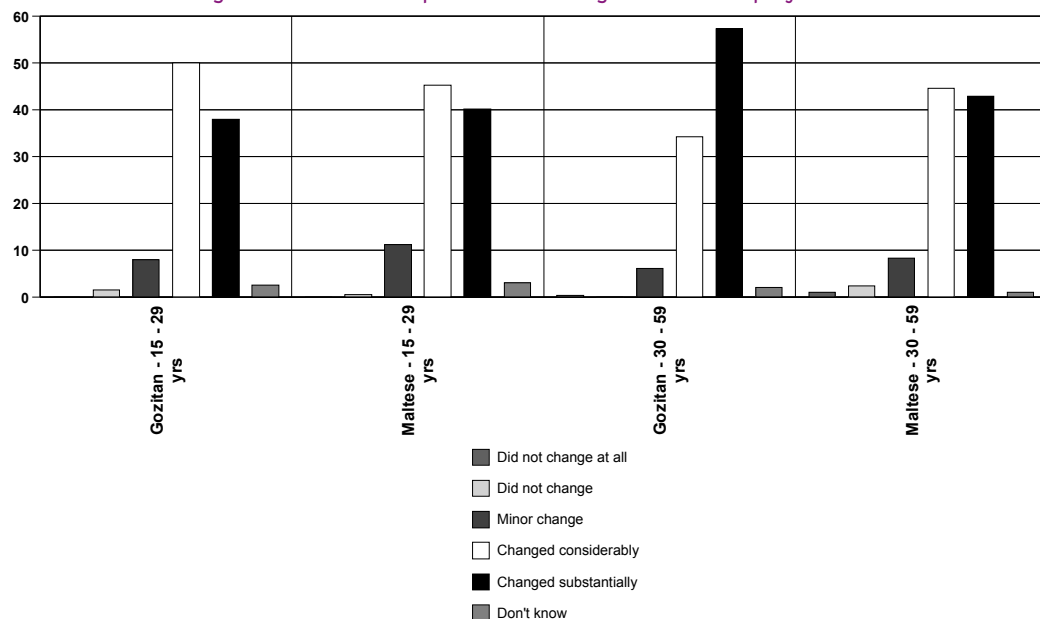
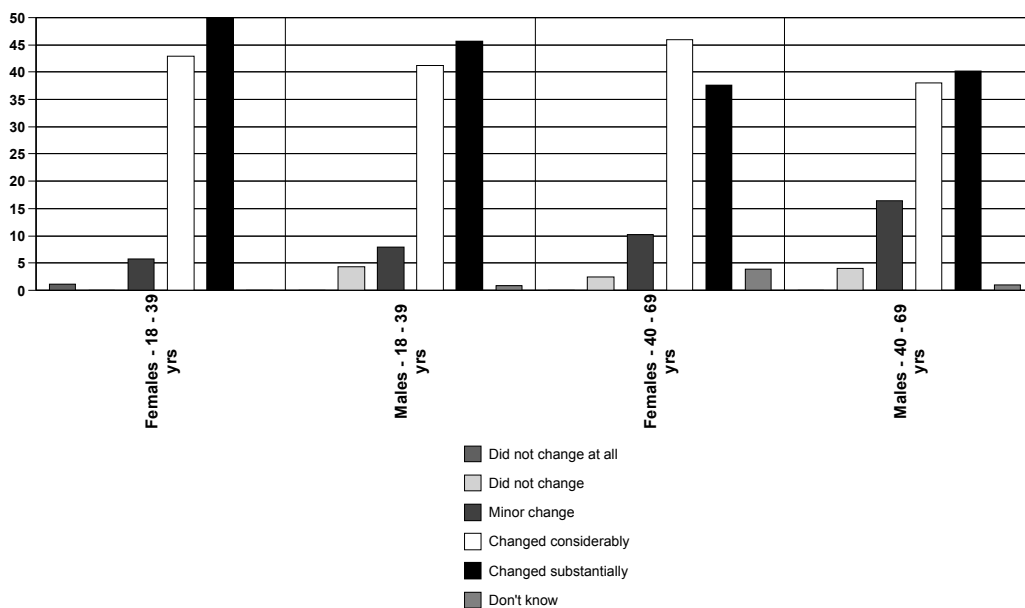


FIGURE 6.5 – Change in Societal Perception of Working Women – Gozitan Households



observed that it has now become the norm for Gozitan society for Gozitan females to be in paid employment. Female employment was only perceived by 8% (26 respondents from a total of 313 respondents) of these Gozitan household respondents as being an accomplishment. On a negative note, a mere 1% (2 respondents) observed that it is acceptable for a Gozitan female to earn more than her husband/ partner. Table 6.22 explains this finding in more detail.

The majority (58.5% - 24 respondents) of the 41 Gozitan household respondents who indicated that Gozitan working females are perceived negatively by Gozitan society, pointed out that this is because the traditional role of the wife/ mother is to be at home to take care of the family. These Gozitan household respondents were largely males aged over 40 years who lived in households where females had never been employed.

Other reasons why the Gozitan working female is perceived negatively by Gozitan society include: the employment of mothers hinders the bond and communication that needs to be established between the mother and the child; and employment of females increases marriage separations.

An encouraging observation is that 64% (322 respondents) of all Gozitan households perceive employed university graduate females and females who occupy senior job positions in a very positive light while 22% (110 respondents) have a 'neutral' perception. Only 8% (42 respondents) of Gozitan society possess a 'negative' perception on Gozitan working women, who possess a tertiary level of education and who occupy senior job positions.

Both employed Gozitan and Maltese females and Gozitan households agreed that, since more females are opting to form part of the labour market, a change in the traditional roles of men and women in the family/household has resulted. In fact, this was stated by 52% (516 respondents) of all the employed female respondents and by an even higher 57% (287 respondents) of the Gozitan household respondents. It is worth pointing out that such households generally were those where female members were currently employed or had been in the past.

TABLE 6.21 – How Society Perceives Working Females – Employed Females’ Perceptions

Counts Break % Respondents	Total	Gozitan - 15 - 29 yrs	Maltese - 15 - 29 yrs	Gozitan - 30 - 59 yrs	Maltese - 30 - 59 yrs
Total	1000	200	199	300	301
It has become the norm for females to be in employment	777 77.7%	157 78.5%	137 68.8%	260 86.7%	223 74.1%
It is considered as an accomplishment	60 6.0%	15 7.5%	17 8.5%	11 3.7%	17 5.6%
It is acceptable that the woman earns more than her husband / partner	18 1.8%	3 1.5%	7 3.5%	3 1.0%	5 1.7%
Females in employment are appreciated for their capability of balancing the home front and the work place	33 3.3%	12 6.0%	4 2.0%	9 3.0%	8 2.7%
It is the norm for women to stay at home	12 1.2%	1 0.5%	5 2.5%	2 0.7%	4 1.3%
Employment hinders the bond and communication that needs to be established between the mother and the child during the first years of upbringing	12 1.2%	5 2.5%	3 1.5%	2 0.7%	2 0.7%
Females in employment need to choose their priorities between following a career and raising a family	13 1.3%	2 1.0%	4 2.0%	2 0.7%	5 1.7%
The increase in marriage separations is the negative outcome of female employment	7 0.7%	1 0.5%	3 1.5%	1 0.3%	2 0.7%
Other	63 6.3%	4 2.0%	18 9.0%	10 3.3%	31 10.3%
Don't know	5 0.5%	- -	1 0.5%	- -	4 1.3%

FIGURE 6.6 – How Gozitan Society Perceives Working Women

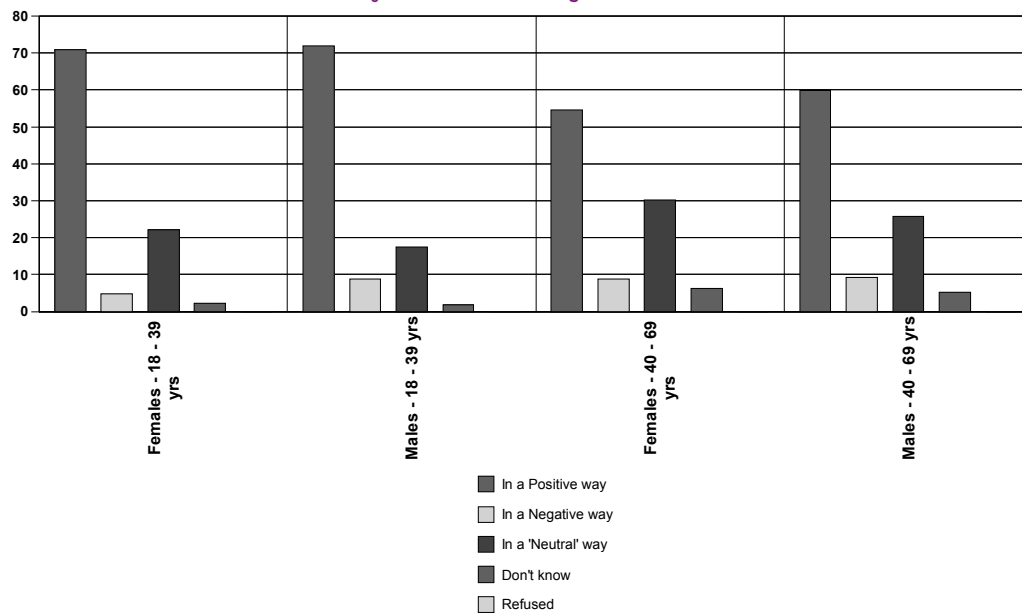


TABLE 6.22 – Reasons Why Working Females are Perceived Positively by Gozitan Society

Counts Break % Respondents	Total	Females - 18 - 39 yrs	Males - 18 - 39 yrs	Females - 40 - 69 yrs	Males - 40 - 69 yrs
Total	313	61	82	112	58
It is no longer an option for the woman to stay at home	135 43.1%	28 45.9%	35 42.7%	47 42.0%	25 43.1%
It has become the norm for females to be in employment	84 26.8%	16 26.2%	27 32.9%	24 21.4%	17 29.3%
It is considered as an accomplishment	26 8.3%	6 9.8%	3 3.7%	11 9.8%	6 10.3%
It is acceptable that the woman earns more than her husband / partner	2 0.6%	1 1.6%	1 1.2%	- -	- -
Females in employment are appreciated for their capability of balancing the home front and the workplace	17 5.4%	5 8.2%	6 7.3%	4 3.6%	2 3.4%
Other	48 15.3%	5 8.2%	9 11.0%	26 23.2%	8 13.8%
Don't know	1 0.3%	- -	1 1.2%	- -	- -
Refused	- -	- -	- -	- -	- -

Nevertheless, more than 38% (384 respondents) of Gozitan and Maltese working females observed that this change in roles has not yet manifested itself and the burden of housework still remains largely on the woman. This was also mentioned by 34% (170 respondents) of the Gozitan household respondents, who hailed primarily from households, where female members have never been in paid employment.

When the respondents of both surveys were asked how attitudes towards the sharing of household responsibilities can change, almost 52% (516 respondents) of all employed females and 27% (134 respondents) of Gozitan household respondents claimed that children should be taught that there are no differences in the roles of boys and girls in life. The need for more awareness that sharing responsibilities leads to a healthier family relationship and that child-caring and upbringing is just as much the father's responsibility as it is the mother's, were also observed largely by the Gozitan employed female survey respondents.

6.7 Conclusion

In the light of the foregoing review of recent literature and primary research studies carried out a number of salient conclusions on the situation of Gozitan women in employment emerge. These are presented in Chapter 2 of this Report, together with some policy considerations addressing female employment in Gozo.

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