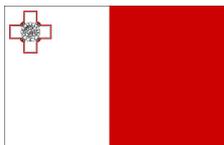




ESF 3.47 Unlocking The Female Potential

Research Factsheets



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Investing in your future



Overriding Research Objectives & Research Methodology

Overriding Research Objectives

The overriding objective of this Project, of which the present research forms part, was to address a two-fold overall objective, namely:

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

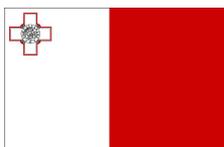
These objectives were, in turn, broken down into four specific objectives, namely:

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

Research Methodology

The project consisted of four distinct research projects. Each of these research projects comprised a review of recent international literature on the subject matter in question, a robust qualitative research exercise which consisted of between 20-25 personal interviews with salient stakeholders hailing from employers' associations, employers, recognised trade unions, women associations, other specialised associations and NGOs and focus group sessions and between 2-3 quantitative research studies. In total, 10 nationwide quantitative primary research studies were conducted, with over 6,000 interviews conducted with local employers and entrepreneurs, private households and individuals, hailing from Malta and Gozo.

The entire research project was conducted by M.FSADNI & Associates, who were responsible for the design, co-ordination and execution of the research field operations and for the reporting of the findings of the entire project. All fieldwork operations were all conducted in-house.



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Salient Conclusions

PROJECT I: *The Situation of Male and Female Entrepreneurs and Vulnerable Workers in Malta – Salient Conclusions*

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.

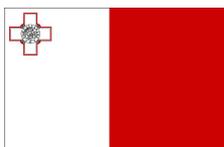
ACTIVITY I: A comparative study to focus on male and female entrepreneurs, seeking to explore their main reasons for making such a choice in their lives, also looking at their overall expectations.

Research Methodology Adopted (quantitative research study with male & female entrepreneurs): The quantitative research study comprised at least 600 (602 actually conducted) male and female entrepreneurs and self-employed persons hailing from Malta and Gozo. 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 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.

ACTIVITY II: conduct 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.

Research Methodology Adopted (quantitative research study with vulnerable workers): A 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 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 Gozitans.

The following are the salient conclusions and research findings emanating from the two studies addressing the research objectives:



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ACTIVITY I:

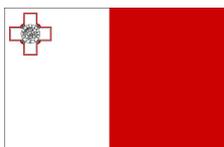
The Situation of Male and Female Entrepreneurs in Malta - Salient Conclusions

I. 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 lay 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.

II. 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.
- 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,



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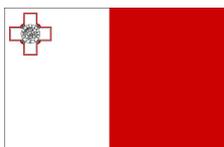
this financial motivation obtains a whole new meaning in that it is not driven for personal gain but to be able to support their caring responsibilities. Also, this finding is further substantiated by the fact that a number of entrepreneurs with caring responsibilities recalled that their caring responsibilities 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.

III. Attending Training

- 55% 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.

IV. 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'.



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V. Gender segregation in Entrepreneurship

The Issue of Gender in Entrepreneurship

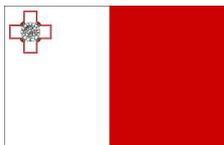
- 62% of the whole entrepreneur cohort (60%:male; 70%:female) perceive that in their line of business the gender of the entrepreneur is not an issue.
- Nevertheless, 35% do believe gender is an issue (37%:male; 28%:female). 85% of these, both male and female, believe that their gender assisted them in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



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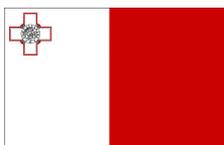
VI. Challenges Faced by Entrepreneurs and Support Structures Needed

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 to secure 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 due to 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.



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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.

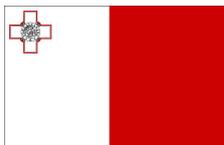
- 56% of all the cohort perceived the following services/ support structures as effective:
 - ✓ KBIC regulations to be broadened to allow accessibility of premises to other lines of business.
 - ✓ Local and foreign entrepreneurs to benefit from the same treatment and the marketing of Gozo as a separate 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.

VII. 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.



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Proposed Services and Support Structures (proposed by the Entrepreneur Respondents)

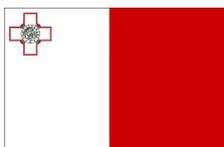
- A significant 90% of the whole cohort proposed the following measures to assist and encourage aspiring males and females to take up entrepreneurship:
 - ✓ The setting up of a one-stop shop (one in Malta and one in Gozo) offering services to businesses comprising the processing of formalities and the 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 is 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 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.



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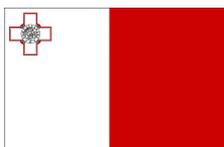
ACTIVITY II: The Situation of Vulnerable Workers in Malta - Salient Conclusions

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' (up to family members living in the same household) are not considered as vulnerable workers.

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,



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however they still feel that there are some rogue employers capitalising from this economic downturn and taking advantage of vulnerable workers.

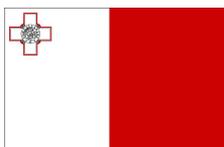
III. Profile of the 'Vulnerable Worker' Engaged in These Three Industries

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 a 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.



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Employment Status

- 43% of the whole survey cohort is employed in 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.

Profile of the 'Vulnerable Worker'

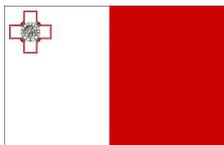
- The Profile of the 'vulnerable worker' hailing from these three industries may be characterised as follows:

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.



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- ✓ 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 National Government. This will protect vulnerable workers and also prevent good employers in these industries from being undercut by the more ‘rogue’ operators.

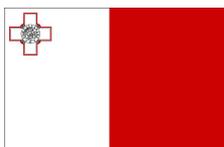
IV. Profile of the ‘Vulnerable Worker’ Engaged in the Tourism Industry

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 their ‘remuneration package/ work arrangement’ (or element/s of) with their employer is not according to law.



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- 33% are not formally registered with their employer (i.e. are informal employees)
- 9% are formally engaged workers by with a definite contract/ agreement
- 6% hold a 'self-employed' status, imposed by their employer.

Employment Status

- 44% of the Tourism cohort is employed in 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 on a stipulated number of hours per week.

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

Most Vulnerable Grades and Positions

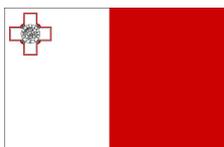
- 51% of the Cleaning industry vulnerable worker cohort are directly employed by the company (i.e. where they work) and 48% are employed with a cleaning contracting company.
- 54% of the cohort employed with a cleaning contracting company have cleaning-duty placements within the public sector (i.e. Government 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).
- 91% 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 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.

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



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- 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.

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% are 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 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.

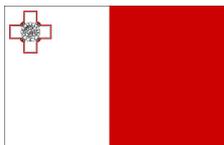
Employment Status

- 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.

VI. 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.



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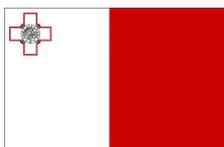
- 14.6% of the whole cohort indicated that their existing wage/ hourly rate is below the minimum wage stipulated by law. This finding emerges across all three industries: 12%, 19% and 14% of the Tourism, Cleaning and Language Schools sectors respectively.
- 37% of the whole cohort perform work during 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 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/ on 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 them. 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 19% 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



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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

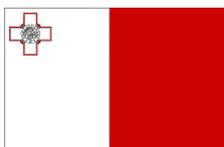
- 66% of the total survey cohort must wear a uniform to be able to perform their work duties. Out of these, 51% got their uniform paid for by their employer, 13% had to pay part of it themselves and 36% had to pay for it all themselves. These findings emerged from the Tourism and Cleaning sectors. 46% 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 good or bad, while 36% feel that they are treated well or very well by their employees. 16% feel 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 previous summer months before 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.



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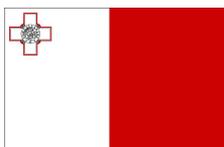
- Some 50% of the whole survey cohort observed that 'informal work' (i.e. irregularly employed individuals) is present at their workplace. 54%, 48% and 35% of the Tourism, Cleaning and Language Schools cohorts respectively, observed this.
- Formal Trade Union representation is only present at the workplace 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.

VII. 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 job insecurity 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.

VIII. 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 will guarantee that payment of minimum wage and other adequate working conditions.



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PROJECT II:
The Relevance of Economic Independence to the Maltese Female – Salient Conclusions

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.

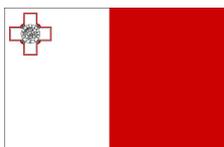
Research Methodology (Quantitative Research Study with Employed Females): A quantitative research study with 600 females currently in paid employment, hailing from Malta and Gozo was conducted to analyse the extent of the glass ceiling and glass cliff effects on these women at their workplaces. This 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.

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

Research Methodology (Quantitative Research Study with Employed, Unemployed and Inactive Females): 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.

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

Research Methodology (Quantitative Research Study with Unemployed Individuals): The third quantitative research study was conducted with at least 500 (535 interviews were actually conducted) with unemployed individuals. This 535-count



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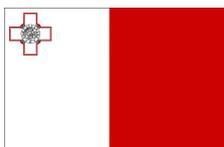
frame ensures statistically significant findings at a confidence level of 95% at a confidence interval of +/-4.23. Of these respondents, 365 (68%) were male while 170 (32%) were female. The majority of the male respondents aged between 35 - 64 years while the age of the females varied largely between 15 - 34 years. The research approach adopted was by way of a 30-minute face-to-face interview.

The following are the salient conclusions and research findings emanating from the three studies addressing the research objectives:

2.3.1 ACTIVITY I: Analysing The Glass Ceiling and Glass Cliff Effect and How This Affects Females in the Labour Market - Salient Conclusions

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.



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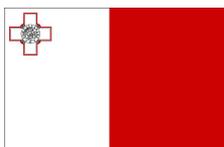
- Conversely the large majority (80%) of respondents working in Management were in Full time employment (Office and Shop hours, and Shift work), followed by 66% of women working in the Service sector and 58% of women working in the Elementary Occupation work full time.
- Respondents working in the Elementary 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.

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.

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%)



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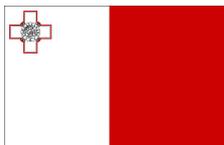


- However when asked if the Glass Ceiling had an effect on women *without* childcare responsibilities, out of every 20 women only 7 said no (35%), 9 said yes or moderately (45%) and 4 didn't know (20%)
- Women with a higher level of education and holding a managerial grade tend to agree more with the 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 about if the 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.

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 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.



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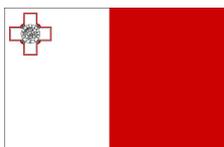
- Workers primarily in the Elementary sector claimed that they reduced their working hours but maintained their employment, followed by those working in the Service Sector.
- Out of every 7 workers with caring responsibilities, 1 had to change her job for a less demanding one.
- Some respondents with 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.

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%).

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.



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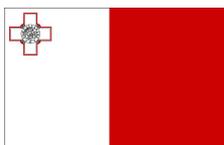
- Almost half of all the respondents in the survey believe that in Malta, employers attribute certain jobs to female or male. Only about 1 in 3 (28.5%) did not agree.
- Three out of five respondents agree that in Malta managerial posts are occupied by males. More than half of these (63%) said they believe 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 have to leave their jobs eventually 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.

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.

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.



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Education and Training

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

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.

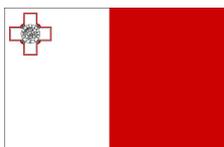
ACTIVITY II: Assessing The Relevance of 'Economic Independence' to Maltese Females - Salient Conclusions

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.
- Majority of respondents have between 1 – 2 children
- 23% of the 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 receiving 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



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- 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.

Employed respondents

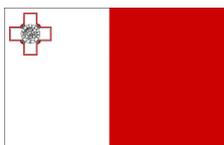
- 21% of respondents engaged as Elementary/service workers are employed in the Retail and Wholesale sector, and another 20% in the Hospitality and Tourism sector
- Respondents working at Managerial grades are mostly employed in the Education (26%) and the Health and Social Care sectors (19.5%).
- More 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 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.

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’.

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’.



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- 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:

- Not earning enough money
- The dependence on husband/partner for 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.

Reasons Why Employed Women Work

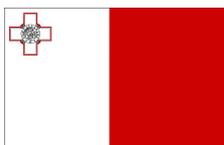
- 45% of respondents in all employment sectors claim that they are working because they have a financial need to make ends meet or because one pay cheque is not enough to go beyond their basic needs.
- One out of ten respondents claimed that they are the sole breadwinners.
- 13% of respondents work for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



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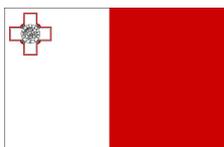
- 48% of respondents think that women are becoming more educated so they wish to apply what they studied
- 41% feel that women want to work because they want to be more 'economically independent'
- Having more women in the labour market is perceived positively by the respondents, especially those who 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

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 affecting 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



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- 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.

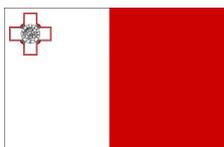
ACTIVITY III: Analysing the Effect of Social Security Benefits on Women in Their Decision to Take Up Employment or Not - Salient Conclusions

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 and mostly were students.
- 74% of all respondents' households fall within the DE socio economic classification

Social Background

- 82% of all respondents that fall within the DE socio economic class are males and 56% are females



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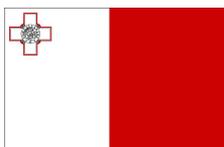
- 73% of all respondents never had their parent unemployed during the latter's employable age.
- Only 16% had their parent unemployed during their employable age. These are primarily males.
- Almost half of respondents (48%), mostly male, are unemployed due to redundancies at their workplace.

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 of benefits for the shortest time, with the high majority of them having been receiving such benefits for less than a year.

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



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III. Abused vs Fair Social Security System

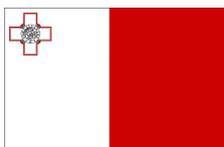
- 45% of respondents feel that the social security system in Malta is being abused of, this being due to the high number of persons who register for employment and are doing informal work simultaneously.
- Respondents in the oldest cohort are more sceptical of the benefits system that those of a younger 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.

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

- 'Iftah in-Negozju Tieghek' scheme (Start your own Business) 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.



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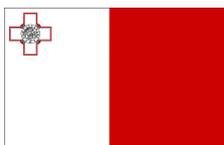




- “I CAN” Employability Programme and the Work Trial Scheme were also known to the respondents.
- Bridging the Gap Scheme, tax incentives on child care services are the incentives that the respondents are the least aware of.
- The “I CAN” Employability Programme is the scheme which was made use of the 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 “Iftah in-Negozju Tieghek” scheme (Start your own Business) was the one which was the least used by the respondents, followed by tax incentives on child care services.

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
- incentives targeting older employees
- more work opportunities in Gozo
- more training opportunities
- incentives targeted towards separated persons
- more availability of childcare services.



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PROJECT III - Analysing Inactivity From A Gender Perspective – Salient Conclusions

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.

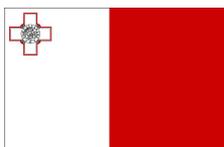
ACTIVITY I: to analyse inactivity from a gender perspective. This research project focused on identifying, understanding and validating the reasons underlying the inactivity of the female segment in the Maltese and Gozitan population.

Research Methodology (Quantitative Research Study with Inactive Women - I): 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.

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.

Research Methodology (Quantitative Research Study with Inactive Women - II): 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 the other 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.

Research Methodology (Quantitative Research Study with Local Employers): In tandem with the inactive females study, another quantitative research study was



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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.

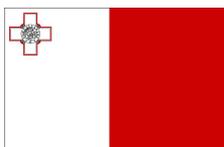
Given that the sub-cohort of inactive males in Malta who are inactive because of 'child or dependant adults caring responsibilities' is statistically insignificant, research on these inactive males was conducted via qualitative research, while the quantitative research focused entirely on the larger and statistically significant cohort, i.e. females.

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

ACTIVITY I: Analysing Inactivity From A Gender Perspective - Salient Conclusions

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

- 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 old 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.



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- The mothers of nearly three out of every four women who participated in the survey were also inactive in the labour market.

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.

III. Reason for Their Inactivity

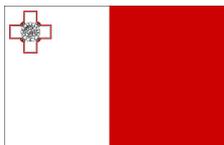
- Over a third of the inactive women (38%), irrespective of their age, said that they were not working in order to take care of their children.
- A small minority (6%) were not working in order to take care of their parents (the percentage goes up to 8.2% of those aged 35-59).
- An even smaller minority (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 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.

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 socialize.
- Just under a third (29%) want to pursue a career.

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.



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VI. Gender Roles

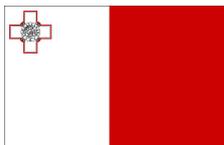
- Nearly three quarters of respondents (74%) agree that it is possible for a woman to be a good mother and to have a career at the same time if she has support.
- Over half of respondents (58%) claimed that they agree or strongly agree that both men and women should work.
- Just over half of respondents (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.

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.
- Under half (42%) would feel that their mind is at rest when their child is at the childcare centre.

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.



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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 like 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.

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 Euro tax rebate (23% of those aged 35+ knew).
- An even smaller proportion (4%) of those aged 15-34 were aware of the 1000 Euro 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.

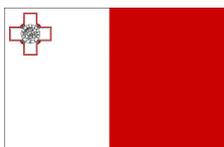
XI. Suggestions for Services That Would Encourage More Mothers to Work (proposed by the survey respondents)

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.

b. Incentives to Women Returnees

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



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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.

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.

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.

f. Awareness Raising

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

g. Education and Training

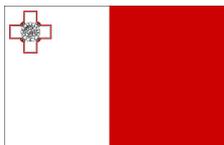
- The vast majority (86%) of inactive women agree with the proposal for more training for inactive women.

h. Other Services

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

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.





ACTIVITY II: Assessing the Skills of Inactive Women - Salient Conclusions

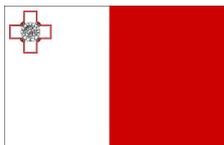
I. Respondent Profile: Inactive Females and Local Employers

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% hail 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.



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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 characterizing 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.

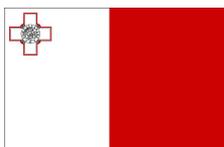
ICT Skills

- 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.

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.



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- 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

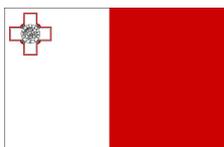
- 45% of all employers require prospective candidates to possess specific technical skills in their respective line of business. These technical skills largely comprise 'IT and computer software skills', 'mechanical skills' and 'engineering skills' and are mostly required in the 'financial, business 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 are sewing and crafts skills.

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 to do 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 took 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



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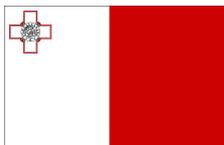
- 30% of inactive females either do not see themselves working in any business sector in future (16%) or do not know which business sector to work in (13%).
- 19% of inactive females would see themselves working in the 'health, social work and care work' sector, 14% in the 'education' sector and 13%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

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



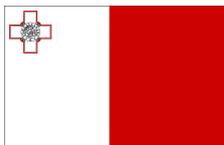
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from the 'health, social work and care work sector' and the 'financial, business and community services sector'.

- 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 'specialized/ 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 organizational skills (where female applicants are preferred). This finding emerged more in the 'health, social work and care work' sector.



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PROJECT IV -

Research on Gozitan Women in Employment - Salient Conclusions

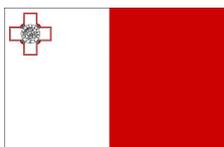
Overriding Research Objectives

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.

Research Methodology (Quantitative Research Study with Gozitan and Maltese gainfully employed women): 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 characterized 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.

Research Methodology (Quantitative Research Study with Gozitan Households): 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.

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



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Gozitan Women in Employment - Salient Conclusions

I. Profile of the Employed Gozitan Women (n=1,000 [Gozitan: 500; Maltese: 500])

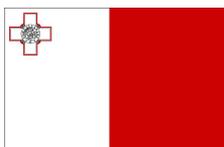
- 77.4% of women work in Gozo, while the rest in Malta. Younger women are more likely to be working in Malta. 48% either own an accommodation in Malta or rent one. The rest commute, mostly on a daily basis.
- 30% have a tertiary level of education, slightly higher than the Maltese respondents.
- 43% 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, and 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.

II. Reasons Why Gozitan Women Work

- Main reason to work 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, socialization, to keep updated on current events, self-development and a sense of fulfillment.
- Only 2.4% chose career as their first option.

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.



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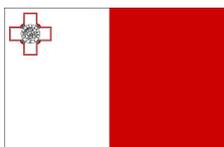
- The lack of flexible work conditions was seen as a problem by 2% of Gozitans and 3.4% of Maltese.
- After having children, Gozitan worker 27% stopped working while 44% of Maltese did so.
- Only 13.6% of Maltese kept on working full-time compared to 31% of Gozitans.
- 75% utilized mainly grandparents 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.

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% 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 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 an issue in the case of promotions, while 24.7% (Gozo) and 35% (Malta) consider it a problem.

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



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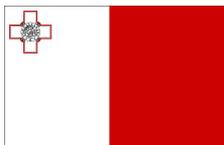




consider that the onus remains on the woman. The percentage is slightly higher in Gozo (39.6%) compared to Malta (37.2%).

- 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.

Marika Fsadni
M.FSADNI & Associates
16.01.2012



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