

Women and Work

Findings from a study on the
work aspirations of Maltese women

ETC

EMPLOYMENT & TRAINING CORPORATION

Business Development Division
Employment and Training Corporation

Women and Work: Findings from a study on the work aspirations of Maltese women
2007

Monitoring and Evaluation Unit
Business Development Division
Employment and Training Corporation (ETC)
Head Office
Hal-Far BGG 06

Tel: (+356) 22201126
Fax: (+356) 22201805
Email: meu@etc.org.mt
URL: www.etc.gov.mt

© ETC 2007

All rights reserved. No part of this report may be reproduced,
stored in a retrieval system or transmitted in any form or by any means
without prior permission in writing of the author, and of the publisher,
which must be obtained beforehand.

Author: Antonella Borg, Senior Executive, Research and Development, ETC
Research assistant: Mariella Vella, Executive, Research and Development, ETC

The researchers wish to acknowledge the assistance of the following:
Dr. Sue Vella, Employment and Training Corporation
Anna Borg, Employment and Training Corporation
Sina Bugeja, National Commission for the Promotion of Equality

Foreword

Malta's membership in the European Union has brought with it a number of challenges to the country particularly those related to the labour market. The European Union has set itself the target to raise its employment rate to 70% by 2010 and that of women to 60%. Malta too has committed itself to raise its employment rate to 57%, which currently stands at a low 53.7%. It has also bound itself to raise the female employment rate to 41%. This is considered by many as a major challenge for Malta since for long decades the employment participation of women has been low. In Malta, women's role has been primarily tied to the home and the care of children. This is also reflected in the way social institutions, until recently, used to view women's position in the family. Women were considered to be solely dependent on their husbands and were required to leave employment upon marriage to take care of the home and children.

The above challenges have led the Employment and Training Corporation to involve itself directly in the issue of facilitating women's entry into the labour market. As Malta's public employment service, ETC is responsible of helping all jobseekers, including women, to obtain a job and be able to retain it even if this entails the provision of adequate training.

As a result the ETC took the initiative to launch a series of gender equality plans in order to help it obtain better results in the field of gender equality in employment. The action plans comprised various initiatives from information campaigns to training sessions covering gender issues. The principal aim of all measures listed in the plans was to raise awareness on gender equality in employment and to encourage the various stakeholders to provide more and better work opportunities to females.

The results obtained so far are quite encouraging. More individuals are aware about the importance of increasing female participation in the workforce. Moreover a series of policies and measures were introduced by government such as those covering childcare, taxes and national insurance contributions in order to encourage more women to eventually take up employment. Initiatives have also been launched by private agencies such as the setting up of childcare centres by private firms and entities.

ETC was also directly involved in the drafting of the first National Action Plan for Employment 2004. The ETC ensured that the Plan would include a series of actions that target the raising of the female employment rate. Measures comprised changes in tax rates, a tax holiday for inactive women who decided to return to the labour market and the introduction of childcare regulations and a childcare subsidy. It is to ETC's satisfaction to note that government has introduced all three measures.

This scenario has led the Corporation to conduct a study among women to study women's motivation towards work and what conditions would encourage them to start or continue working. The results of this study show that a significant number of women are interested to take up work, however a number of conditions need to be addressed if women are to enter and remain in the labour force.

ETC hopes that the findings of this study will assist policy makers and all those interested in the subject to obtain a better picture of Maltese women's work aspirations and to devise relevant and effective policies and strategies.

Michael Balzan
Chairman

Contents

Foreword	3
List of Tables	5
List of Charts	6
Executive Summary	7
Chapter 1: Introduction	9
Chapter 2: Women and Work	11
The employment situation of women in Europe	11
Policy responses to the employment of women	17
Policy responses in the European Union	22
Policy responses in Malta	24
Research scope and methodology	29
Chapter 3: Research Findings	31
Age, civil status and children	31
Education	32
Occupations and sectors	32
Career interruptions	35
Motivation to work	39
Preferred conditions	43
Childcare	50
Chapter 4: Conclusion	56
Bibliography	59

List of Tables

Table 1: Births per 1000 female workers	15
Table 2: Fertility ideals, women below 35 and women over 55	15
Table 3: Economic activity of total employed persons by gender	16
Table 4: Main occupation of total employed persons by gender	16
Table 5: Relative incomes of two-earner couples with different employment patterns, 1997	18
Table 6: Indicators of work/family reconciliation policies and relevant flexible work arrangements.	21
Table 7: EU and Maltese employment target for 2010.	26
Table 8: Children's allowance rates 2005	27
Table 9: Income tax rates 2005	28
Table 10: Sample distribution	30
Table 11: Respondents by survey and occupation	33
Table 12: Respondents by survey and sector	34
Table 13: Women's work orientations by survey	42
Table 14: Preferred conditions by survey	44
Table 14: Preferred conditions by survey continued.	45
Table 15: Preferred conditions considered as very important by survey and age.	47
Table 15: Preferred conditions considered as very important by survey and age continued.	48

List of Charts

Chart 1: EU employment rates by gender, 1997-2004	11
Chart 2: Age distribution of total employed persons by gender in Malta, 2005	12
Chart 3: Part-time employment (% of total employment) in the EU and Malta, 2004	13
Chart 4: Total and part-time women employment rates by country, 2004	13
Chart 5: Inactive women and their willingness to work by age	40
Chart 6: Inactive women and their willingness to work by age of youngest child	41

Executive Summary

Women's labour market participation is characterised by a number of features. The percentage of women workers tends to be lower than that of men. In certain European countries including Malta women's employment rate tends to be significantly low. This difference tends to be more marked with age where once they reach childbearing age, women start leaving the labour market.

In order to be able to combine work and family responsibilities a significant number of women tend to opt for part-time employment. Indeed the majority of workers who have part-time work as their primary employment are women. In turn studies show that part-time work is characterised by unfavourable working conditions for workers including low prospects for career advancement.

Meanwhile apart from low labour market participation, women's employment is also characterised by a certain degree of segregation. A significant number of women tend to be employed in the public sector, they tend to be employed in stereotypically female occupations such as clerks, nurses and teachers while few work in high ranking jobs.

When faced with such a situation countries tend to adopt different policies and programmes with respect to the labour market participation of females. Four such mechanisms as outlined by Hakim (2004) would be ideological reform; legislation; fiscal policy; and institutional change. Lewis (1992) outlines three main state policies, the 'strong', 'modified' and 'weak' male breadwinner policy frameworks which can either inhibit or encourage female participation. However, as explained by Fagan (2001), despite these models a great deal of variation exists between countries and there is no clear cut solution as to which policies correlate positively with higher labour market participation by women.

The European Union has tried to increase female labour market participation among European countries by introducing legislation that promotes gender equality at the workplace followed by gender equality strategies. It has also set targets to raise female employment. The present target establishes the attainment of 60% employment rate for females. Other targets include the provision of childcare which by 2010 should cover 90% of children between three years old and the mandatory school age and at least 33% of children under three years of age.

In Malta female labour market participation is still low when compared to other European countries. Women's employment rate in Malta currently stands at a low 32.8%. Policies in Malta in this regard are relatively recent. Legislation pertaining to gender equality at the workplace and the provision of family-friendly provisions has been enacted in 2002 and 2003. Policies that attract more women workers to the labour market as suggested in the National Action Plan for Employment 2004 such as tax incentives and the introduction of childcare regulations have been enacted these past two years. These initiatives were accompanied by various strategies adopted by bodies such as the Employment and Training Corporation and the National Commission for the Promotion for Equality to encourage more women to take up employment. It is still early to assess whether such initiatives had a positive impact on women's participation in the labour market.

The above considerations have led the Employment and Training Corporation to investigate women's motivation to work as well as the conditions that would encourage them to obtain a job or remain working. The study comprised the results of three surveys conducted among employed, registered unemployed and inactive women. Samples of employed and inactive women were derived from the Labour Force Survey whilst a random sample of registered unemployed women was derived from administrative records held by the ETC.

Findings of this study suggest that a significant number of Maltese women hold positive views in relation to working. The absolute majority of employed women and unemployed women wish to continue working in the future or to start working respectively. On the other hand almost half of the inactive women were interested to take up a job. The latter result may be attributed to the inactive women's age since a significant number were older women who stated that they were not interested in joining the workforce.

When presented with a number of conditions that would encourage them to start working or retain their job, women tended to prefer a combination of family-friendly measures, fiscal arrangements as well as good working conditions. Some of the arrangements preferred by women include family-friendly hours of work, the provision of parental leave and the possibility to work from home. They also wished for a good pay and the possibility for promotion. Unemployed women mentioned specifically that they prefer work that is different from their previous job. As regards fiscal measures women gave high ratings to the lowering of national insurance contributions and a system where the tax rate of their husband is not affected once they decide to start working.

An analysis of women's characteristics tended to confirm patterns outlined above where employed and unemployed women who participated in the surveys tended to be younger, mostly single, had fewer children and had corresponding higher levels of education than inactive women. Most employed women worked in female stereotyped jobs as clerks followed by professionals and associate professionals and then plant and machine operators. They mostly worked in the education, health and manufacturing sectors. A significant number of non-employed women used to work as plant and machine operators in the manufacturing sector reflecting women's vulnerable employment situation in times of restructuring.

The most significant reason apart from redundancy for having a career break as mentioned by women participating in this study is that tied to marriage and childbirth. Maltese women are still considered as the principal home carers and thus they feel obliged to stop their careers in order to take care of their children and home. In fact few women mentioned using childcare in the past. However, more women (particularly young ones) mentioned that they intended to use childcare in the future. This figure could be on the increase, especially in light of subsequent studies such as the one conducted by the ETC in 2007 where higher figures were reported of individuals considering making use of childcare facilities.

A number of factors need to be addressed in order to continue raising female labour market participation in Malta. As outlined by the women themselves, a holistic approach is required that takes into account the various factors that may impinge on women's labour market participation. Policy recommendations outlined by this study include the provision, monitoring and extension of current family-friendly measures together with the monitoring of childcare regulations and standards. It also suggests the improvement of working conditions of part-time workers, better vocational guidance to young females, better working conditions to female employees in terms of career advancement as well as fiscal measures that encourage both parents with young children to take up employment.

Chapter 1: Introduction

Maltese women's participation in the labour market has been at the forefront for quite some time now. Women's employment rate in Malta stands at a low 32.8%, the lowest when compared to the rates of other European countries. This situation has remained stable for the past few years.

Women's full participation in the labour market is important for a number of reasons. Their participation could help them attain better quality of life both for themselves and their families. This is particularly relevant to lone mothers who are the sole breadwinners. Women who work become more independent and fulfilled. By having a job women would acquire both financial independence as well as enhance their skills and personal development. The skills of women are also of great benefit to the Maltese economy in general particularly at this stage when the Maltese working population is slowly shrinking and the number of persons of pension age is increasing drastically. If women decide not to work their skills would be wasted. In this respect one also has to consider the lost returns of education. For the past few years the number of Maltese women graduates has been on the increase. However, if a large majority of women graduates opt not to continue with their careers and leave the labour market entirely, the degree of waste for the economy in general would be greater.

The above considerations have led the Employment and Training Corporation to investigate women's motivation to work as well as the conditions that would encourage them to obtain a job or remain working. This study seeks to analyse whether women wish to work or remain in employment and whether they have the same attitudes towards work. Once a clear picture of women's work aspirations is obtained, the study assesses, from the point of view of the women themselves, what would be the best policies and measures that would encourage them to take up work or continue working in the future. Women were presented with a set of measures covering both fiscal and other policies such as those falling under work-life balance to state which would be the most helpful for them when deciding to opt for employment.

As outlined in ETC's first Gender Equality Action Plan 2003-2004, the Corporation is committed at enabling more female labour market participation. ETC believes that women should have equal access to employment opportunities as men, be provided with decent working conditions, enjoy rewards for work of equal value and be able to balance one's work with one's family responsibilities. ETC believes that policies and measures in favour of women's employment would somewhat encourage those women who wish to stay in employment. Measures such as flexible working and reduced hours timetables, parental leave, high quality childcare services and fiscal incentives to name a few may provide the right amount of flexibility to parents when trying to find a balance between work and family life.

This report is mainly divided into three main chapters. The following chapter provides information on the employment situation of women as well as policy responses by European countries including Malta in favour of women's labour market participation. The chapter also outlines the scope and methodology used in this research study. Chapter Three presents findings of the research conducted by the Corporation's Research and Development Division among employed, unemployed and inactive women. Findings cover issues such as the similarities and differences between the personal characteristics of the three groups of women, their motivation to work, their preferred conditions that would help them start working or retain their job as well as their use of childcare services. In Chapter Four a number of possible recommendations based on the findings of the study are presented for

discussion. The recommendations are intended to help improve policies and strategies that target women's employment situation.

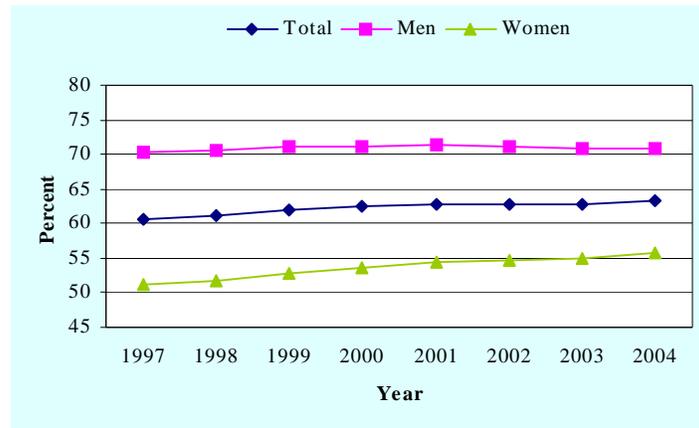
Chapter 2: Women and Work

The aim of this study is to explore the aspirations of Maltese women with regard to employment. The issue is believed to require attention both in terms of equal opportunities to the labour market as well as the need to raise the employment rate and to ensure a full utilisation of the potential of the Maltese labour supply. While there has been a great increase in the uptake of post-secondary and tertiary education by women over recent decades, the female employment rate currently stands at 32.8% , which is the lowest rate in the European Union. While this is explicable in terms of social and historical factors, it is believed important to make it easier for women wishing to work, to be able to access, retain and progress within employment.

The employment situation of women in Europe

Women's labour market participation in the European Union has been on the increase. Data for the period 1997 to 2004 reveals that in the European Union the employment rates of women increased more than men's (refer to chart 1). A 4.6% increase was registered in the women's employment rate whereas the rate for men increased by a mere 0.7% during the period in question.

Chart 1: EU employment rates by gender, 1997-2004



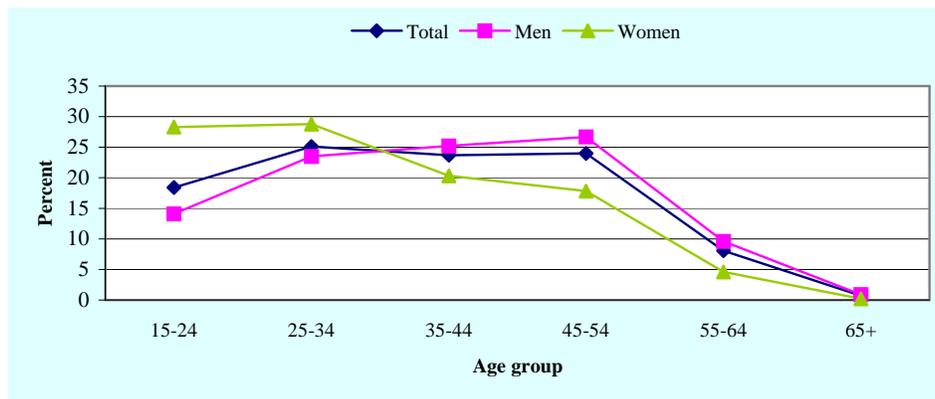
Source: Employment in Europe 2005, European Commission

With respect to Malta, data collected by the Labour Force Survey registered a decrease in the employment rates of both men and women. Despite this contraction, the rate for women contracted at a slightly lower rate than that of men. Women's employment rate in December 2000 stood at 33.1% while in December 2005 the rate stood at 32.8% or 0.3 percentage points lower. On the other hand the rate for men decreased by 1.7% from 75.8% in 2000 to 74.1% in 2005.

The gap between the employment rates of women and men is very high when compared to that of other European Union countries. In 2004 the difference for Malta stood at 42.4 percentage points while for all EU Member States it was much lower and stood at 15.2 percentage points (European Commission 2005a).

This difference becomes more marked with age. In Malta female participation in the labour market decreases with age particularly when women start reaching childbearing age (refer to chart 1). In other EU countries women tend to opt to remain in the labour market much more than Maltese women. However, gaps in employment rates still exist even in other EU countries particularly in the 20 to 40 age group. Research by the European Foundation reveals (2002) that there is a significant gap in the employment rates of women and men who are in this age bracket compared to that registered for other age groups. As a result as middle age approaches almost all men are in paid work (90%) but over a third of women are not.

Chart 2: Age distribution of total employed persons by gender in Malta, 2005



Source: Labour Force Survey December 2005, National Statistics Office, Malta

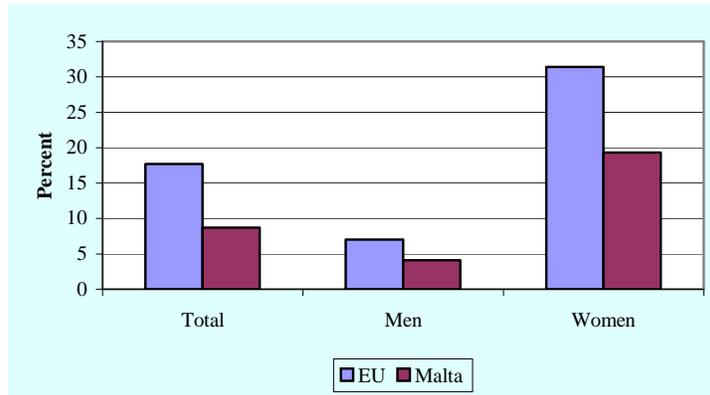
The most common reason cited by women for leaving the labour market is usually tied to domestic responsibilities. Greater involvement in the care of children and elderly relatives, and domestic responsibilities, result in lower female participation rates in most EU countries. As outlined by Fagan (2001) when couples have dependent children the woman is less likely to work or work on a full-time basis. Various studies reveal that women with younger children tend to dedicate more hours to childcare and domestic work than men and women with older children or none at all (Hakim 2004; OECD 2001). Countries with strong support infrastructures (such as care services and more mutual responsibility for care and domestic work in the home) have lower employment rate differentials. In 2003, for example, in Sweden the employment rate of women aged between 25 and 54 years of age stood at 80.9% or 12.4 percentage points higher than the EU average. As to the overall difference in the employment rates of men and women in Sweden this stood at a low 3.1% (European Commission 2005a).

The need for women to achieve a balance between working life and home life may be partly reflected in the high proportion of women who opt to work on a part-time basis. In the EU the rate of women working on a part-time basis only, is significantly higher than that of men (refer to chart 3). Similarly in Malta 19.3% of employed women work on a part-time basis compared to only 4.1% of men (European Commission 2005a). The figure for Malta is relatively low when compared to the EU standard, however it is in line with that of other Mediterranean countries such as Italy and Spain.

An analysis of women's total employment rates and part-time rates across all EU countries shows that in countries with high female employment rates there is not always a high incidence of part-time work (refer to chart 4). As outlined previously, women's participation

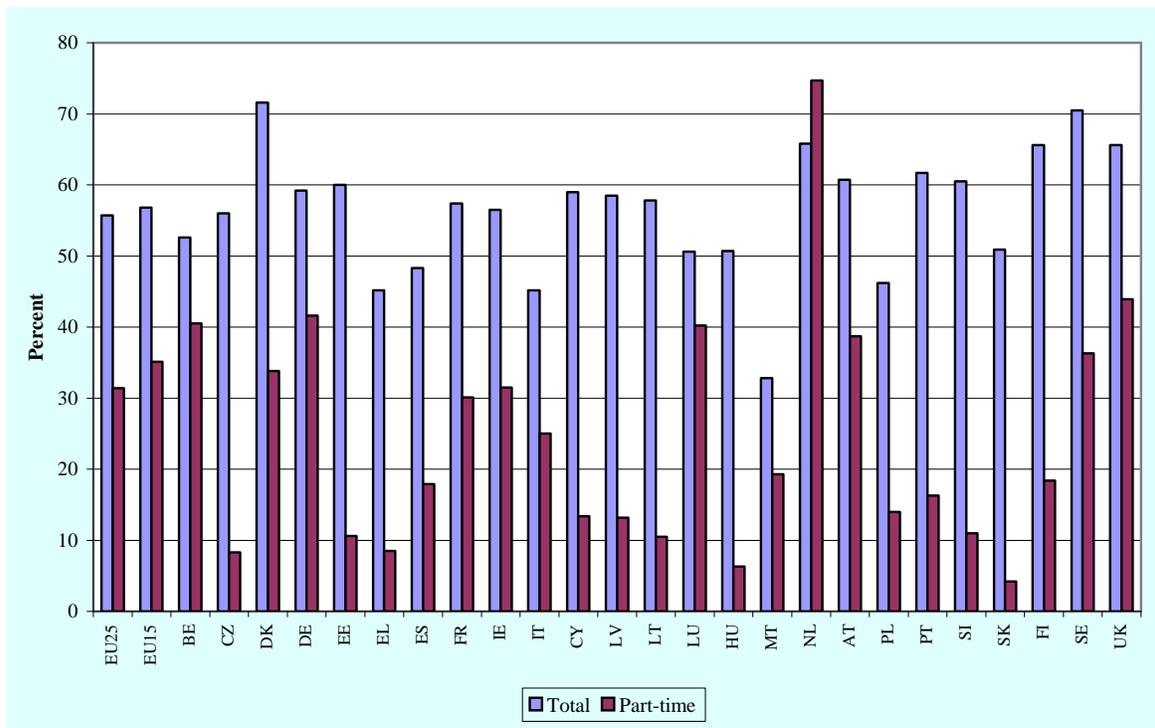
in the labour market is the result of a combination of factors and not only the provision of part-time work arrangements. Figure 1 refers to a list of factors outlined by Fagan (2001) that may act as disincentives or deterrents to women’s participation. Fagan argues, “state policies play a major role in explaining international differences in women’s employment patterns” (p.63).

Chart 3: Part-time employment (% of total employment) in the EU and Malta, 2004



Source: Employment in Europe 2005, European Commission

Chart 4: Total and part-time women employment rates by country, 2004



Source: Employment in Europe 2005, European Commission

Figure 1: Main factors that influence societal differences in the labour supply of mothers

<p>Childcare availability as an alternative to mothers providing childcare</p> <ul style="list-style-type: none"> • The extent of state provision or subsidies • The availability and price of childcare services in the market • The availability of family members and informal networks to help with childcare
<p>The compatibility of the organisation of working time with care responsibilities</p> <ul style="list-style-type: none"> • Regulations on the length of full-time hours (statutory and collective agreements) • Entitlements to work reduced full-time or part-time hours (statutory and collective agreements) • The amount and type of part-time jobs in the economy (regulations and employers' policies) • The amount and type of other working time patterns (regulations and employers' policies)
<p>The financial feasibility (or necessity) of a 'male breadwinner' arrangement</p> <ul style="list-style-type: none"> • Financial transfers through state fiscal policies and social protection systems to 'male breadwinners' to support non-employed partners, and/or to non-employed mothers (including lone parents) • Marginal tax rates on earnings (including earning-related loss of social benefits) • Men's wage levels in the case of couple households • Women's wage levels • Unemployment levels
<p>Social norms concerning maternal employment</p> <ul style="list-style-type: none"> • Whether or not it is common practice for women with young children to be employed, and whether full-time or part-time employment is acceptable.

Source: Fagan, 2001

Another statistic of interest related to the issue of domestic and childcare responsibilities and women's employment rates, is the number of births per thousand full time female workers (National Statistics Office 2004). As may be seen in table 1, in Malta, over the past eight years this figure has fallen from 0.15 in 1994 to 0.10 in 2002. Similarly the fertility rate for Malta has also been on the decrease. Whereas in 1990 the rate stood at 2.06 in 2005 the rate went down to 1.37. Whether and to what extent the decision to have children is influenced by the degree to which conditions enable a work-life balance is a much-debated question.

A recent study by the European Foundation for the Improvement of Living and Working Conditions (Fahey and Speder 2004) based on the European Commission's Eurobarometer Survey looks at the family size ideals of women of different ages across Europe (EU15, AC10, CC3). The data for Malta indicate that the ideal number of children that Maltese women under 35 would like is 1.85, the lowest but for Romania (1.85) and Austria (1.75). Also, the discrepancy between the ideal number of children among women aged 55 and over, and those aged under 35, is high in Malta (only surpassed by Ireland, Cyprus and Greece). This difference indicates a relatively rapid change in the fertility aspirations of Maltese women. Table 2 reproduces data for a few European countries as well as the averages.

While fertility behaviour is freely chosen and beyond the scope of government intervention, in a number of countries it appears to be the case that the growth of initiatives to assist women and men to balance work and family life is positively correlated to a rise in fertility. The study by the European Foundation suggests "in cases of relatively high total fertility rate there is support for 'flexible working hours' and to some extent, 'childcare arrangements'" (p. 77).

Table 1: Births per 1000 female workers

Year	Births per thousand female workers ratio
1994	0.15
1995	0.13
1996	0.14
1997	0.13
1998	0.12
1999	0.11
2000	0.11
2001	0.10
2002	0.10

Source: National Statistics Office, 2004

Table 2: Fertility ideals, women below 35 and women over 55

Country	Under 35	55 and over	Difference
Austria	1.72	2.41	-0.69
Belgium	2.19	2.42	-0.23
Cyprus	2.52	3.77	-1.25
France	2.56	2.46	-0.10
Greece	2.28	3.03	-0.75
Ireland	2.58	3.68	-1.1
Italy	2.12	2.63	-0.51
Malta	1.85	2.58	-0.73
Poland	2.14	2.63	-0.49
Romania	1.85	2.33	-0.48
Spain	2.07	2.6	-0.53
Sweden	2.44	2.51	-0.07
UK	2.44	2.67	-0.23
Averages: EU15+AC10+CC3	2.14	2.47	-0.33

Source: Fahey and Speder, 2004

Differences in the labour market position of women and men also exist by occupation, sector and position held. First, a significant proportion of women tend to be employed in the public sector. While less true than of Scandinavian countries, the Labour Force Survey of December 2005 shows that in Malta 26.5% of employed women were engaged with the public sector compared to 17.9% of employed men. A similar situation exists in the EU where 32% of women work in the public sector (European Foundation 2002). The percentage for men stands at 19%.

Second, more women than men tend to be employed within the service sector, particularly in those areas that are care-related. These include education, health and social work as well as other service-related activities such as sales, personal and service activities. Men predominate more in sectors such as construction, electricity, gas and water supply and transport (refer to table 3).

Third, women tend to be employed in stereotypically female occupations such as clerks and secretaries, medical doctors, teachers and nurses. In December 2004 the proportion of Maltese employed women was highest in the following categories: clerks, professionals, technicians and associate professionals followed by sales and service workers (refer to table 4). Fewer women were employed in the armed forces, as legislators, managers or senior officials, skilled agricultural workers or crafts workers. Since the education and health sectors are those that employ a significant number of women, one can easily assume that most

women professionals, technicians and associate professionals refer to women teachers, medical doctors and nurses.

Table 3: Economic activity of total employed persons by gender

Economic activity	Males	Males %	Females	Females %	Total	Total %
Agriculture, hunting and forestry	2804	96.2	111	3.8	2,915	100.0
Fishing	533	100.0	0	0.0	533	100.0
Mining and quarrying	491	100.0	0	0.0	491	100.0
Manufacturing	21,730	79.6	5,565	20.4	27,295	100.0
Electricity, gas and water supply	2,985	90.6	309	9.4	3,294	100.0
Construction	12,456	97.8	283	2.2	12,739	100.0
Wholesale and retail trade, repairs	14,368	68.0	6,765	32.0	21,133	100.0
Hotels and restaurants	7,906	60.7	5,111	39.3	13,017	100.0
Transport, storage and communication	9,986	83.3	1,996	16.7	11,982	100.0
Financial intermediation	3,122	51.4	2,953	48.6	6,075	100.0
Real estate, renting and business activities	5,901	71.3	2,375	28.7	8,276	100.0
Public admin. and defence: compulsory social security	8,771	76.9	2,634	23.1	11,405	100.0
Education	3,854	34.8	7,225	65.2	11,079	100.0
Health and social work	4,954	46.8	5,625	53.2	10,579	100.0
Other community, social and personal service activities	3,651	50.5	3,579	49.5	7,230	100.0
Private households with employed persons	0	0.0	0	0.0	0	0.0
Extra-territorial organisations and bodies	186	100.0	0	0.0	186	100.0
Total	103,698	70.0	44,531	30.0	148,229	100.0

Source: Labour Force Survey December 2005

^u - under-represented

Table 4: Main occupation of total employed persons by gender

Occupation	Males	Males %	Females	Females %	Total	Total %
Armed forces	1,173 ^u	100.0	0	0.0	1,173 ^u	100.0
Legislators, senior officials and managers	10,199	76.9	3,068	23.1	13,267	100.0
Professionals	9,448	58.4	6,739	41.6	16,187	100.0
Technicians and associate professionals	14,723	67.0	7,252	33.0	21,975	100.0
Clerks	6,934	40.9	10,031	59.1	16,965	100.0
Service workers and shop and sales workers	13,088	56.7	9,976	43.3	23,064	100.0
Skilled agricultural and fishery workers	2,914	100.0	0	0.0	2,914	100.0
Craft and related trades workers	19,817	98.7	263 ^u	1.3	20,080	100.0
Plant and machine operators and assemblers	11,234	77.0	3,363	23.0	14,597	100.0
Elementary occupations	14,168	78.7	3,839	21.3	18,007	100.0
Total	103,698	70.0	44,531	30.0	148,229	100.0

Source: Labour Force Survey December 2005

^u - under-represented

Apart from showing a certain degree of occupational segregation among the sexes, these figures also reveal that despite the rise in the number of women professionals registered

during the past years, few women are managing to obtain high status and managerial posts. Despite the increasing number of women who continue their studies at post-secondary and tertiary levels, women are still finding it difficult to break the 'glass ceiling'. As shown in table 3 only 23.1% of Maltese women are working as legislators, senior officials and managers. This pattern is very similar to that found in other EU countries where vertical and horizontal segregation by gender in occupations and sectors is still one of the factors that characterises women's employment in Europe (European Commission 2004a).

Moreover differences also tend to exist in wages paid to women and men. Women tend to be paid lower wages than men working in similar occupations. Currently the average gender pay gap for all EU countries stands at 16% (European Commission 2004a). In 2005 the pay gap in Malta stood much lower – at 4.4% (National Statistics Office 2005). Various factors have been identified to explain differences in wages. These include: age, family situation and number of children, educational attainment and level, career interruptions, job security, contract type, working time and contract status, sectors (in particular, the private and public sector), occupation, firm size and gender concentration (European Commission 2002).

Finally, women's vulnerable employment situation is also reflected in differences in unemployment and activity rates. Women tend to experience higher unemployment rates than men in general. In the EU in 2004 the gap stood at 2.1 percentage points. The figure for Malta for the same period stood at 1.4% (European Commission 2005). Women seem to be more vulnerable to unemployment and economic inactivity particularly women with a low level of education and older women.

The differences highlighted above in the employment situation of women and men have led countries, particularly EU Member States, to promote further the need for equality between men and women in employment. Targets and policies have been set to encourage more women to remain working and achieve better work-life balance.

Policy responses to the employment of women

Women's participation in the labour market is considered important for many reasons. There is the social argument for equal opportunities to fulfilling work, a return on one's educational investment and to financial independence. There is also the economic argument for a greater labour supply and higher employment rates in view of the need to raise productivity. Furthermore, demographic change such as the ageing of the population and the challenge to the sustainability of welfare requires that the ratio of workers to pensioners be increased.

Countries differ in the policy approaches, and programme instruments, which affect female employment. A range of programme instruments have been introduced to raise female employment rates. Hakim (2004) describes four such mechanisms: ideological reform and moral exhortation; legislation; fiscal policy; and institutional change. These are not mutually exclusive.

Ideological reform and moral exhortation usually involve government campaigns that influence citizens' behaviour including women's decision to take up work. Hakim cites the example of government campaigns during the Second World War that encouraged women to take up work previously done by men and then the ideology of domesticity that was revived after the war. Another example of effective ideological reform is China's one child per couple policy. Hakim states that by 1993, four-fifths of men and women in Beijing accepted to have only one child.

Legislation is another method by which states introduce policies that influence citizens' behaviour in particular women's entry in the labour market. This method is particularly used

by the European Union where legislation prohibiting sex discrimination and promoting equality between men and women is common for all EU Member States. Gender equality legislation would usually cover areas such as the promotion of equality at the workplace, health and safety regulations and minimum standards in employment contracts. After introducing such legislation, countries would have to set up systems that implement and enforce the laws. Usually bodies such as Equal Opportunity Commissions and ombudspersons are put in place to check that laws are adhered to. However, as noted by Hakim, in the European Union for example, there is much variation across countries when it comes to the implementation of legislation. Not all countries have bodies charged with enforcing equal opportunities laws. Moreover the law also tends to be interpreted differently due to the broad nature of equality laws in general.

States also tend to opt for a number of *fiscal policies* in order to encourage more women to enter the labour market. Fiscal policies would usually involve the alteration of tax and benefit rules that influence the net income earned by one or both partners in a couple. For example couples may be taxed separately or jointly while benefits and allowances may be transferable or not from one partner to another. As outlined by Hakim some countries such as Britain require that a person has a certain work record and that he/she has a number of contributions for him/her to be eligible for a pension while others as in Japan allow wives to benefit from their husband's work record. It is unclear whether fiscal policies have a direct impact on women's employment rates and other decisions such as fertility and family formation. Moreover some fiscal policies such as homecare allowances tend to be controversial due to spill over effects such as the reduction of young women's employment rates.

Studies carried out by OECD (2001) reveal that there has been a general trend towards separate taxation across OECD countries. By 1999 only a few countries, such as the United States, Portugal, Poland, Ireland, Germany and Malta, provided the option for joint taxation. Generally separate taxation systems tend to imply a greater incentive for partners of already-employed people to work than family-based taxation. However, the existence of family-based tax reliefs and benefits for families with children also influence partners' decision to take up work irrespective of the type of taxation system adopted in the country. Given that these benefits target low-income households particularly those with children, parents in these households are less likely to take up work than other parents (OECD 2005). On a cross-country level OECD (2001) studies found out that European countries tend to provide far less incentives for both couples to work than countries such as USA, Canada and Australia (refer to table 5).

Social institutions too can have a direct impact on women's decision to enter the labour market (Hakim 2004). Social institutions would cover the provision of childcare services or other arrangements such as flexi-time or home working offered by firms. The presence and design of such institutions may vary across countries depending on the kind of state policies adopted.

Table 5: Relative incomes of two-earner couples with different employment patterns, 1997

Country	Type of taxation system 1999	Earned income levels, relative to APW level, by employment pattern of household ^a		
		Full-time employed/non-employed (100/0)	Full-time employed/part-time employed (100/40)	Full-time employed/full-time employed (100/100)
North America				
Canada	Separate	100	145	177
Mexico	Separate	100
United States	Optional/Joint	100	143	199
Asia				
Japan	Separate	100	140	197
Korea	Separate	100
Europe				
Denmark	Separate	100	130	172
Finland	Separate	100	142	186
Iceland	Separate	100	117	154
Norway	Optional	100	127	163
Sweden	Separate	100	131	183
Greece	Separate	100	133	183
Italy	Separate	100	137	183
Portugal	Joint	100	139	188
Spain	Separate (Joint)	100	137	188
Czech Republic	Separate	100	142	187
Hungary	Separate	100	140	180
Poland	Optional	100	136	189
Ireland	Optional/Joint	100	135	179
United Kingdom	Separate	100	141	192
Austria	Separate	100	135	178
Germany	Joint	100	126	163
Netherlands	Separate	100	132	179
Switzerland	Joint	100	132	176
Belgium	Separate	100	120	154
France	Joint	100	127	179
Luxembourg	Joint	100	135	172
Turkey	Separate/Joint	100
Oceania				
Australia	Separate	100	140	183
New Zealand	Separate	100

Source: OECD (2001)

.. Data not available.

APW: OECD average production worker (APW) earnings.

a) 100/0 refers to a situation where one member of the couple works full-time and the other couple does not work at all; 100/40 implies that one member works full time hours and the other 40% of full-time hours and so on.

Lewis (1992) outlines three types of state policies that can inhibit or encourage women to seek and take up work, namely the 'strong', 'modified' and 'weak' male breadwinner policy frameworks. A 'strong' breadwinner state emphasises women's position as dependent on a working partner. In this case financial benefits would generally be distributed through the male partner and the provision of childcare and other support for working women by the state is generally low. Countries that fall within this category would include the former West Germany, Austria and Southern European countries such as Italy, Greece, Portugal and Spain. On the other hand the 'weak' breadwinner state views women as individual labour market participants rather than dependents of male breadwinners. This type of state is especially present in Nordic countries that provide comprehensive public childcare services and statutory family leave provisions. Finally the 'modified' breadwinner state falls between these two models and incorporates some support for working mothers but also a general notion of the male breadwinner model. Countries that fall within this category would include France and Belgium. Generally countries pertaining to the 'weak' model state tend to have high female employment rates followed by the 'modified' and 'strong' models with lower rates.

Although such models offer a useful explanation of the kind of policies that may help bring about higher female employment rates, as explained by Fagan (2001), there still exist a number of variations among countries within the same model. For example countries pertaining to the 'strong' male breadwinner model have different policies concerning social protection and fiscal transfers for families. Moreover they also vary in the amount of working time options available to women, and the extent and quality of part-time work in general. Moreover Smith (2003) argues that countries such as Sweden classified as 'weak' male breadwinner states have faced a number of repercussions as a result of policies that promote work-life balance. The promotion of part-time work among women resulted into a high degree of segregation between the jobs occupied by men and women. Additionally restrictions in the times of available childcare has created some problems for families with young children while economic pressures have led to restrictions in the coverage or financial support for policies that help women and men with care responsibilities. On a more general level Hakim (2004) argues that changes in institutions do not always lead to social change. She cites the example of countries such as Britain, Portugal and the USA, which despite the relative absence of public childcare services and/or childcare services in general, still have relatively high female employment rates. She concludes that "the choices made by individuals and couples can change much faster than social institutions, and thus need to be explained by other factors." (Hakim 2004:187)

Despite the above contention, other studies assert that greater flexibility in employment patterns and a myriad of incentives available to individuals to attain a better work-life balance can still have positive effects on women's employment rates (OECD 2001; Fagan 2001). Incentives would include both statutory benefits such as childcare coverage by the state, maternity and childcare leave entitlement as well as provisions by firms such as leave from work for family reasons; flexible working hours; voluntary part-time working; practical help with child-care and eldercare; and the provision of training and information. Organisational practices are also considered as important in building an environment that encourages more women to enter the labour market. However, evidence from OECD studies reveals that firms in countries with high state provision rely almost entirely on that provision while in countries where state provision is low, firms add little to measures provided by the state. Table 6

Table 6: Indicators of work/family reconciliation policies and relevant flexible work arrangements.

Countries	Indicators ^a								Employment rates for women aged 30 - 34
	Child-care coverage for under-3s	Child-care coverage for over-3s	Maternity pay entitlement ^b	Total maternity/child-care leave	Voluntary family leave in firms ^c	Flexi-time working	Voluntary part-time working	Composite index ^d	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
North America									
Canada	1.1	-1.2	-0.7	-0.8	..	-0.5	0.2	0.2	71.8
United States	1.6	-0.1	-1.4	-1.6	-0.8	2.0	-0.5	1.2	72.0
Asia									
Japan	-0.6	-2.1	-0.7	-0.6	-2.1	-0.9	0.3	-2.9	52.6
Europe									
Denmark	2.1	1.0	1.3	-0.1	-0.4	-0.3	-0.1	2.9	78.8
Finland	-0.1	-0.3	1.9	1.6	-0.6	-0.6	-1.2	-0.3	70.7
Sweden	1.3	0.4	2.3	0.0	-1.9	0.6	0.2	3.3	76.7
Greece	-1.1	-1.4	-0.7	-0.9	1.1	-0.5	-1.6	-3.4	57.1
Italy	-1.0	1.2	0.2	-0.5	1.2	-0.9	-0.7	-1.9	52.6
Portugal	-0.7	0.1	0.8	0.9	-0.1	-0.9	-1.3	-2.2	75.7
Spain	-1.0	0.6	0.0	1.6	0.6	-0.8	-1.0	-2.5	49.3
Ireland	0.7	-0.9	-0.5	-0.9	-0.5	-0.9	-0.2	-1.1	69.1
United Kingdom	0.5	-0.7	-0.7	-0.9	-0.2	0.5	1.1	1.3	69.4
Austria	-1.1	-0.2	0.0	0.5	1.5	-0.6	0.3	-0.6	72.6
Germany	-0.8	0.3	-0.1	1.6	1.5	0.7	0.8	1.3	68.6
Netherlands	-1.0	1.3	0.0	-0.4	0.3	1.0	2.5	2.7	71.5
Belgium	0.3	1.3	-0.4	-0.4	0.4	-0.1	0.2	0.2	70.8
France	0.3	1.4	0.0	1.6	0.2	-0.2	-0.3	-0.1	65.6
Oceania									
Australia	-0.5	-0.7	-1.4	-0.7	-0.1	2.6	1.3	1.9	64.2
Correlation with the employment rate of women aged 30-34	0.59	0.20	0.36	-0.04	-0.18	0.26	0.25	0.68	

Source: OECD (2001)

.. Data not available.

a) All indicators scaled so as to have a mean zero and standard deviation unity, across the countries included. This is designed to put the indicators onto a common scale. A value of zero implies that the country concerned is at the average value for the countries in the table.

b) Calculated as the product of the duration of maternity leave and the earnings replacement rate.

c) Average of data for sick child leave, maternity leave and parental leave offered by firms apart from statutory family leave.

d) Calculated as the sum of the indicators in columns (1), (3), (6) and (7), plus half of that in column (5). Indicator (4) had to be left out since it does not cover educational provision while the take-up rate of the total period of indicator (4) is unknown.

produced by OECD in its study on balancing work and family (OECD 2001) shows the provision of a number of measures offered by the state and firms in various OECD countries as well as the employment rates of women aged 30 to 34. Although it is difficult to infer the degree of causality between such policies and the employment rates of women, in countries with relatively well-developed work/family reconciliation policies, women tend to have higher employment rates as in the case of North American countries and Nordic countries. On a more general level the composite index presented in the table, which stands at 0.7, seems to suggest a fairly high correlation with the employment rate. OECD suggests that measures of this type are important in order to increase female employment rates. Moreover it is also important to include a range of such policies since the correlation is higher than that with any of the individual indicators.

Policy responses in the European Union

The European Union considers female employment as crucial in attaining the full participation of its citizens. As outlined in its Communication of June 2000 'Towards a Community Framework Strategy on Gender Equality', the participation of all citizens both men and women in the economy, decision-making and social, cultural and civil life, helps the Union in realising democracy, a fundamental value for all European Member States and applicant countries. These principles are embedded in the Union's European Community Treaty where the promotion of equality between men and women is recognised as one of the Community's essential tasks. Article 3(2) aims specifically at eliminating inequalities and promote equality between women and men in all the Union's activities. Other articles such as article 13, 137, and 141 also cover the subject of equal treatment of men and women especially at the place of work. The Union has also ensured that equality between men and women is also included in the Treaty establishing a constitution for Europe where all Member States, in accordance with their constitutional rules, include equal treatment of men and women.

A series of measures have been introduced by the Union in order to ensure that the articles mentioned in the Treaty are adhered to and implemented in all EU Member States. Directives cover issues such as equal pay (Directive 75/117/EEC), equal access to employment, vocational training and promotion and working conditions (Directives 2002/73/EC and 76/207/EEC), better protection to employees suffering from sexual harassment (Directive 97/80/EC), equal treatment in self-employment (Directive 86/613/EEC) and social security systems (Directives 79/7/EEC and 86/378/EEC). It has also issued directives in areas covering health and safety and specific working conditions such as the protection of pregnant workers and workers who have recently given birth and are breastfeeding (Directive 92/85/EEC), parental leave provision (Directive 96/34/EC), and the removal of discrimination against part-time workers (Directive 97/81/EC).

Meanwhile in 1996 the European Commission in its Communication entitled 'Incorporating equal opportunities for women and men into all community policies and activities' adopted a gender mainstreaming approach in all its policies and measures that may have a direct and indirect impact on the lives of men and women. The Community Framework Strategy of June 2000 referred to above is intended to operate and consolidate such an approach across all Member States. The five main principal areas of the strategy cover gender equality in economic life, participation and representation, social rights, civil life and gender roles and stereotypes. Each area incorporates a series of objectives and actions, which the Commission, Member States and key actors need to take into account and implement as appropriate. Under economic life the strategy makes direct reference to the European Employment Strategy and how it should strengthen the gender dimension.

The European Employment Strategy was officially launched at the Amsterdam European Council of 1997 where in article 125 it was declared that employment should be a matter of common concern and that a co-ordinated employment strategy is developed at EU level. At the Luxembourg Summit the same year a new set of employment guidelines was developed with the aim of combating the high levels of unemployment across the European Union Member States. The guidelines included a pillar specifically dedicated to equal opportunities in employment making the latter a central part of the strategy. The pillar called for an increase in women's employment rate and the reduction of gender segregation in economic sectors and occupations. It stressed the need for more reconciliation policies such as parental leave and childcare services and the regular monitoring of such policies. Finally the pillar also emphasised the need to facilitate the integration of women and men wishing to return to the labour market. Meanwhile Member States had to submit on a yearly basis action plans which present policies that fall directly under each guideline and methods of implementation. The Commission could revise guidelines on a yearly basis.

Following the launch of the strategy, at the Lisbon European Council of 2000, the European Union continued to emphasise the need to strengthen labour market functioning by introducing a set of quantified targets. The targets included the attainment of a 70% employment rate by 2010 covering all persons of working age, and complementary targets of 60% for females and 50% for older workers. The participation of women in the labour market was considered as crucial by the Union in obtaining higher employment rates since they are the largest potential source of labour (Smith 2003). Further targets were introduced in 2003 concerning childcare provision. Targets for childcare state that by 2010 the provision of childcare should cover 90% of children between three years old and the mandatory school age and at least 33% of children under three years of age.

These targets have been retained in the employment guidelines of 2005. In 2005 the Lisbon strategy has been re-launched with a growing emphasis on the need for an integrated approach to growth and employment. To this end a new set of integrated guidelines were produced that cover both economic and employment issues. The new employment guidelines cover three main objectives mainly full employment, improving quality and productivity at work and strengthening social and territorial cohesion (European Commission 2005). Despite the fact that no single objective refers directly to gender equality in employment, the guidelines emphasise the need for gender mainstreaming and the promotion for gender equality in all action taken.

The above pan-European gender policies do not rule out variations across EU Member States. As described by Smith (2003) and Hakim (2004) gender mainstreaming is very much a political issue and Member States have their own interpretations of what it entails. The influence of national systems can be seen in the different policies and measures adopted in the various countries. For example, certain countries such as Belgium, Sweden and France have taken an active part in trying to reduce the gender pay gap through greater use of wage statistics, job evaluation systems and the participation of the social partners. On the other hand other countries that tend to have the highest gaps, such as Denmark and Portugal, have piece-meal actions to reduce the gender pay gap. A similar situation exists on reconciliation policies. Some countries have tried to improve part-time employment opportunities and flexible work arrangements such as Greece, Italy, Austria and the UK, some emphasised the role of men in care and family responsibilities by encouraging the take-up of paternity leave such as Sweden but others still consider reconciliation of family life as a women's issue (European Commission 2004b).

Meanwhile Hakim (2004) also makes reference to the diverse application of gender discrimination laws in EU countries. She states that courts at national level tend to interpret gender discrimination laws differently resulting into different employment practices across EU countries. Moreover when it comes to gender policy areas emphasised by the EU, both

Smith and Hakim describe how EU legislation has placed much emphasis on areas such as work and employment, leaving out other important spheres such as sexual division of labour in the household. These areas, particularly those pertaining to the private sphere, also have a great impact on the employment behaviour of individuals, particularly that of women. As a result the current strategy adopted by the EU may be too narrow to be able to achieve greater gender equality in employment.

However, as outlined by both authors in their discussion of EU gender policies, notable positive achievements have been attained in the field of gender equality in the EU. The strong emphasis and rigorous application of gender equality rules and measures has led social partners to re-think ordinary practices and try to change them for more gender friendly ones. This method has encouraged countries, particularly those with low histories of gender equality, to introduce new measures and practices in the area. Smith identifies 6 main policy areas where measures have been introduced by various EU countries during the past years mainly: (1) labour market integration of women through active labour market policies; (2) tax and benefit reforms; (3) working time and reconciliation policies; (4) gender segregation in employment; (5) gender pay gap; and (6) care services. As outlined in the 2005 report on gender equality by the European Commission more needs to be done to attain equality between men and women (European Commission 2005c). To this end the European Commission continues to urge all Member States to pursue their efforts to integrate the gender dimension across all policy areas with a view to achieving gender equality particularly in the field of employment.

Policy responses in Malta

Malta's commitment towards gender equality has been in the forefront since 1989 when, in a circular from the Office of the Prime Minister, government had declared its policy towards the promotion of gender equality and the elimination of gender discrimination. Subsequently the Constitution of Malta was amended in 1991 to include the prohibition of sex discrimination. The Constitution refers specifically to the protection of women workers and that they enjoy equal rights as men. It states that:

The State shall promote the equal right of men and women to enjoy all economic, social, cultural, civil and political rights and for this purpose shall take appropriate measures to eliminate all forms of discrimination between the sexes by any person, organisation or enterprise; the State shall in particular aim at ensuring that women workers enjoy equal rights and the same wages for the same work as men. (Maltese Constitution, Article 14, 1991)

Following this initial step, a number of legislative amendments were introduced in order to ensure that gender equality is present across all spheres of life including employment. Malta's accession to the European Union accelerated the introduction of these amendments. The Employment and Industrial Relations Act of 2002 contains articles on the prohibition of gender discrimination in employment. Articles 26 to 32 state that it is unlawful to discriminate on the basis of gender in all areas of employment including recruitment, training and conditions of work. Articles 27 and 29 refer specifically to the right of all workers to be entitled to the same rate of remuneration for work of equal value and the protection of employees against sexual harassment at work. The Part-time Regulations of 2002 protect part-time employees against discrimination while in 2003 other regulations were introduced covering the provision of urgent family leave, parental leave, and the protection of pregnant workers and workers who have recently given birth and are breastfeeding. Moreover the Equality of Men and Women Act of 2003 outlines further the protection against discrimination in employment on the grounds of sex including areas such as work management, promotions, and task distribution. Other clauses refer to protection against neglect and suppression of sexual harassment, the rights of spouses of self-employed workers

working in company activities, discrimination in the issuing of business start-up grants, and the right to access equally educational and training courses.

The main body responsible for gender equality issues in Malta is the National Commission for the Promotion of Equality for Men and Women. The Commission was officially set up in 2003 by law and replaced the existing Commission for the Advancement of Women. The latter acted as an advisory body to government and aimed at promoting and disseminating information on equal opportunities for women and men. Since 1989 the Commission for the Advancement of Women together with its executive arm the Department for Women in Society had influenced government to introduce a number of measures such as gender equality legislation, family-friendly practices and gender equality provisions within the public service as well as gender disaggregated statistics among other issues. The new Commission now acts as an independent and autonomous authority as required by the EU and has the power to investigate whether the provisions of the Equality for Men and Women Act are being adhered to and take action accordingly. Apart from monitoring the provisions of the Equality for Men and Women Act, the Commission is also responsible of identifying, establishing and monitoring policies in the field of gender equality. It also has to co-ordinate all the measures launched by government departments and agencies in the field among other responsibilities.

Since its setting up in 2003 the Commission issued its strategic policy directions covering the period 2004-2006. The main policy areas covered by the strategy include gender equality in economic life, representation and civil life. The former covers directly employment issues and states that gender equality in the labour market is a priority issue for Malta. Measures listed under this policy direction include: the access to affordable and reliable childcare facilities; encouraging employers to provide work-life balance provisions for their employees; reviews of income tax and social security benefits; and the promotion of entrepreneurship and self-employment opportunities for women.

Apart from the strategy outlined by the Commission, the Employment and Training Corporation, Malta's public employment service, issued its own strategy on gender and employment with the aim of increasing further women's labour market participation. The first 'Gender Equality Action Plan' covering the period 2003-2004 contained a series of measures aimed at increasing the participation of women in the labour market. The first set of measures targeted the ETC directly. Measures were based on the need to mainstream gender issues throughout ETC services. They consisted of setting up a unit within the Corporation responsible of gender issues, drafting of gender impact assessment guidelines and setting targets that measure results by gender. It also contained other initiatives which did not concern ETC services directly but sought to encourage women's participation in general such as media campaigns, assistance on gender equality issues to employers and women alike, studies on gender equality, and training opportunities on gender issues. Measures covered three areas of interest mainly: equal access to employment, work retention and progression at work. Following its first Gender Equality Action Plan the ETC launched two other plans covering 2005-2006 and 2007-2008 respectively. The plans provide for the consolidation of the measures set in the first plan but include other new measures such as projects promoting childcare centres at the workplace, new training and employment schemes for women as well as seminars on gender issues.

Malta's membership in the European Union brought with it a new set of guidelines and targets in the field of gender and employment. Malta has started to abide by the EU employment guidelines, which as noted above emphasise the need to increase the overall employment rate particularly that of women. In 2004, the year in which Malta officially became a member of the European Union, the Maltese government drew up a National Action Plan on Employment (NAP), wherein government committed itself to a set of national quantified targets that are in line with those of the EU but which take into consideration

Malta's context. The targets included raising the overall employment rate by 3.3% from 53.7% in 2003 to 57% in 2010 and that of women by 7% from 33.7% to 41% as well as increasing the formal provision of childcare to 1,800 places for children under three years of age (refer to table 7). As described in the Plan these targets are below those projected by the EU for all Member States, due to Malta's different starting place and the historical and cultural reality of low female employment rates. The same targets were retained in the National Reform Programme (NRP) of 2005.

Table 7: EU and Maltese employment target for 2010.

Target	Situation December 2003	Malta target 2010	EU target 2010
Raising the overall employment rate by 3%	53.7%	57%	70%
Raising the female employment rate by 7%	33.7%	41%	60%
Increase the formal provision of childcare to 1,800 places, i.e. 300 per annum, for children under 3	Not available	15%	33%

Source: National Action Plan for Employment 2004, Malta

In view of the above targets, government committed itself to introduce a set of measures to encourage more women to take up work. Measures listed in the NAP of 2004 and NRP of 2005 cover fiscal measures, training courses, childcare provision as well as studies on gender equality. The three principal measures concerning women are: (1) changes in the tax system where spouses working on a full-time basis can continue to pay married tax rates even if their spouse starts working on a part-time basis. The latter would have to pay 15% of tax on earnings earned from his/her part-time job; (2) women who were inactive for a period of at least five years and return to employment have their income tax credited to a maximum amount of Lm700 over a period of two consecutive years; (3) and the introduction of childcare regulations and childcare subsidy schemes to working parents making use of childcare. The latter initiative is to be accompanied by a European Social Fund project covering assistance to employers who are interested to open childcare centres as well as training to prospective child carers. All measures have already been launched since the compilation of this report.

The introduction of work and family reconciliation policies such as parental leave, career breaks and reduced hours timetables is relatively recent particularly for individuals working within the private sector. Prior to the legislative amendments of 2003, it was left to the discretion of the employer whether to provide measures that enable staff to reconcile work and family responsibilities.

At present, Maltese workers wishing to avail themselves of family reconciliation policies may do so for a minimum period of three months unpaid parental leave on the birth of a child until he/she is eight years of age. Mothers are also entitled to an uninterrupted maternity leave of 14 weeks on the birth of a child. Full wages are paid for 13 weeks of maternity leave. Employees can also avail themselves of 15 paid hours per year of urgent family leave in case of accidents, sickness, births and deaths of immediate family members. Employees working in the public sector tend to benefit from reconciliation measures that are above statutory requirements. Employees are provided with a one-year unpaid parental leave per child to look after children below four years and they also may avail themselves of a career break of five years without pay to take care of children less than 6 years of age. They can work on a reduced hours timetable (20/25/30 hours per week) to look after their children below twelve years of age and they are also entitled to special leave depending on family circumstances.

However, employees on contract basis are not entitled to most measures. Studies on whether similar or other work reconciliation measures are being adopted by private firms in Malta are lacking. A small qualitative study commissioned by the National Commission for the Promotion of Equality among five firms and its employees concluded that the availability of family friendly measures among private firms in Malta is limited. Among the firms studied only part-time work was offered across firms. Not all firms offered reduced hours, flexitime parental leave and career breaks among other measures. Researchers recommended that the legal obligations of employers regarding family-friendly measures at the workplace need to be enforced better (NCPE 2006). On the other hand more information is needed on the kinds of measures offered by firms and whether the minimum requirements set by law are being adhered to.

Meanwhile the provision of childcare in Malta is still in its early stages. Public childcare provision is very limited and childcare allowances were introduced only recently. In 2006 Government published a set of childcare standards with the aim of improving childhood services. The document proposes the basic standards that are essential for the delivery of quality day care to children. Standards cover qualifications of child carers, the physical environment of childcare centres and home-based care, health and safety, and child development issues among others. Government also announced that parents will be allowed to deduct Lm400 from the taxable amount to make good for part of the expenses incurred in licensed childcare services. Moreover expenses related to childcare services by employers and payments received by employees to cover childcare expenses will be considered as non-taxable income

In addition to childcare benefits, parents will be able to continue availing themselves of children's allowance. Children's allowance is paid to parents of children under sixteen. At present couples who jointly earn a maximum of Lm10,270 are entitled to such allowance. The rate of allowance is worked out as a percentage of the difference between annual reckonable income and Lm10,270. Couples with four children or more benefit from children allowance if their income does not exceed Lm13,270. Table 8 describes rates of children's allowance paid per child. Although children's allowance maybe considered as an important financial aid to couples raising children, it may also act as a disincentive to couples wishing to increase their income through a secondary wage. In the latter case the secondary wage needs to be substantial enough to make good for the lost children's allowance.

Table 8: Children's allowance rates 2006

Number of children in household under 16 years of age	Percentage rate on difference obtained between annual reckonable income and Lm10,270
1	6%
2	9%
3	12%
4	14%
5 th and other subsequent child	3% for each such child
Over 16years of age but under 21 years and still in full-time education, training or is registering unemployed	2% for each such child

Source: Social Security Act, Chapter 318

As regards the taxation system, the one currently adopted in Malta provides dual-earner couples with the option to choose between single and married taxation rates. The former provides couples with the option to have their incomes taxed separately using single rates while the latter requires couples to sum their incomes and compute tax using the married rate

on their joint income. If couples do not indicate their preference, the Inland Revenue Department chooses the option that is most favourable for the couple. On the other hand couples with a sole breadwinner have their tax automatically computed using the married rate.

Table 9: Income tax rates 2007

Single Rates		Married Rates	
Chargeable Income Lm	Tax Rate (multiplied by income)	Chargeable Income Lm	Tax Rate (multiplied by income)
0 – 3250	0	0 – 4500	0
3251 – 5500	0.15	4501 – 8000	0.15
5501 – 6750	0.25	8001 – 10,000	0.25
> 6751	0.35	> 10,001	0.35

Usually single rates tend to be more advantageous for dual-earner couples than married rates. However, the system of retaining the preferential married rate in case of couples with one dependent spouse may act as a disincentive for secondary earners to enter the labour market or declare their employment. The latter's decision to opt for work would usually have a direct affect on the rate of taxation of the primary earner. In order to minimise such a disincentive government introduced a third option for dual earner couples where the primary earner can retain the married rate of taxation while the secondary earner working on a part-time basis is taxed at a flat rate of 15% on his/her income. Moreover Government has also announced new tax bands in order to encourage more individuals to work (refer to table 9). Through this reform a number of bands have been extended. Changes were introduced to both the single and joint declarations. Government envisages that these reforms will encourage more individuals to work. It is too early to assess whether such incentives will encourage more couples to opt for a secondary income.

Malta's national insurance contribution system may also have a direct impact on mothers' incentive to work. Malta's current system is usually defined as a 'pay as you go' system where employees have to pay national insurance contributions on a regular basis while at work. Payment of national insurance contributions entitles workers for a retirement pension as well as other benefits such as sickness benefits and unemployment benefits. The amount of retirement pension received depends on the amount of contributions paid. Until recently no credit system existed for those individuals who stopped working because of family responsibilities which could eventually affect the amount of retirement pension received. On a positive note by the time of publishing this study, government introduced a new measure that credits social security contributions to parents wishing to leave work for a period of time to rear their children. As from January 2007 parents may benefit from a maximum of two years accredited social security contributions for each child or four years credits in the case of children suffering from serious disability. Meanwhile other benefits such as unemployment benefits are not earnings related and are paid at a fixed rate. This final arrangement tends to influence the way contributions are calculated requiring individuals to pay a minimum amount per contribution irrespective of amount of hours worked.

To date, anyone in formal employment has had to pay a minimum of ten percent of the minimum wage by way of weekly national insurance contributions. This has been a disincentive for secondary workers to do (or to declare) part-time work. Moreover these workers would have their children's allowance deducted while their husband may be taxed at higher rates. In addition, as stipulated in the Part-Time Employees Regulations of 2002 those part-time workers who worked less than 20 hours per week were not entitled to pro-rata public holidays, vacation, sick, birth, bereavement, marriage, injury leave and bonuses.

While having to pay high rates of national insurance contributions, part-time employees were not entitled to workplace benefits as other workers. However, in the Budget of 2007 this situation has been partly addressed as workers earning below the minimum wage can pay a rate of ten percent on their actual earnings rather than on the minimum wage. Moreover the publishing of the Legal Notice 140 of 2007 has amended the Part-time Employees Regulations of 2003 by giving all part-time employees working eight hours or more per week, a pro-rata entitlement to annual vacation leave, sick leave, birth leave, bereavement leave, marriage leave and injury leave as well as to statutory bonuses and other income supplements offered to comparable whole-time employees on similar duties with the same employer. On a related note government is also giving the opportunity to family workers, both men and women, to register themselves as employees for fiscal purposes. This measure will ensure that such workers are entitled to all social benefits including a retirement pension on payment of social security benefits.

Research scope and methodology

The scope of this study was to take a closer look at the work aspirations of women. The study sought to answer two main research questions. The first question was whether women wish to work or intend to continue working and whether differences between categories of women can be identified. The second question related to the conditions that respondents believe would most facilitate their entry into the labour market or their decision to remain at work. This study is one in a series of research studies conducted by the Research and Development Division of the Employment and Training Corporation concerning labour market issues particularly job search experience and labour market participation of certain client groups.

The study comprised three separate telephone surveys conducted among inactive, employed and unemployed women.

The target population of the first survey consisted of all women who participated in the Labour Force Survey of September 2003 and who stated that they were not in full-time studies, searching for work or in regular employment. A sample of 913 women was randomly selected for the survey. The survey was administered in April and May 2004 and had a response rate of 89.8% or 820 women.

The second survey targeted all employed women who were less than 65 years of age and participated in the Labour Force Surveys of March and June 2003. The reason behind choosing two surveys was to have an adequate sample population since the total population of employed women was much lower than that of inactive women. Moreover for the second and third surveys it was decided that only women of working age were to be included in the target population. A sample of 1380 women was randomly selected for the survey. The survey was administered in August and September 2004 and had a response rate of 57.4% or 792 women.

The target population of the third survey consisted of all unemployed women registering with the Employment and Training Corporation. The population of unemployed women participating in the Labour Force Surveys was considered as too low to ensure adequate representation of unemployed women. Moreover all registering unemployed women were included in the population targeted by the survey since there were no women who were 65 years and over. Thus a random sample of 767 women was chosen from the list of registering women as at October 2004. The survey was administered in November and December 2004 and had a response rate of 86.7% or 665 women.

Survey respondents were asked whether they wished to take up work or intended to continue working. They were also asked to state their level of agreement to a list of conditions related

to this decision. A Likert scale was adopted for the purpose. Women were also given the opportunity to express their views on the subject at the end of the survey. Surveys for employed and unemployed women also contained questions on the use of childcare services. A profile of inactive and employed women was obtained using data already captured by the Labour Force Survey while a profile of unemployed women was gathered by asking questions directly to respondents.

The National Statistics Office was commissioned to conduct the telephone surveys and input the data. All data was analysed by ETC's Research and Development Division using SPSS software. Respondents aged 65 and over were omitted from the inactive women's sample in order to better compare results with those of the other two surveys. Table 10 shows the sampling distribution of women participating in the three surveys by age.

Table 10: Sample distribution

Inactive women survey			Employed women survey			Unemployed women survey		
Age	Frequency	Percent	Age	Frequency	Percent	Age	Frequency	Percent
15-24	19	2.3	15-24	240	30.4	15-24	370	55.6
25-34	106	12.9	25-34	192	24.3	25-34	93	14.0
35-44	186	22.7	35-44	169	21.4	35-44	70	10.5
45-54	240	29.3	45-54	143	18.1	45-54	101	15.2
55-64	217	26.5	55-64	46	5.8	55-64	31	4.7
65+	52	6.3	65+	0	0.0	65+	0	0.0
Total	820	100.0	Total	790	100.0	Total	665	100.0

Chapter 3: Research Findings

Age, civil status and children

A profile of inactive and employed women was gathered through data captured by the Labour Force Surveys while information on unemployed women was gathered directly from respondents. The data confirm general trends about women's behaviour in relation to employment. Maltese women tend to leave the labour market on marriage and as soon as they have children. Most are unlikely to return back to work.

When comparing the age, civil status, and number of children of the three groups of women participating in the surveys, inactive women tended to be the eldest, mostly married and have children more than employed and unemployed women respectively.

More specifically the mean age of inactive women stood at 48.7 (median = 49) followed by that of employed respondents, which stood at 34.2 (median = 32) and unemployed respondents with a mean age of 29.0 years (median = 32).

A strong correlation exists with civil status, with inactive women most likely to be married of the three groups of women. Nine in ten inactive respondents were married (88.4%), followed by 5.3% who were single, 3.8% widowed and 2.5% no longer married. On the other hand less employed respondents were married (50.6%), widowed (1.4%) or no longer married (1.9%) while more were single (46.1%) than the inactive group. Similarly the rate of single unemployed respondents stood at a high 71.9% followed by married (23.2%), no longer married (4.8%) and widowed (0.2%).

Directly related to marriage is childrearing with more inactive women stating that they have children than employed and unemployed women. 92.1% of inactive respondents stated that they had children with the mean number of children standing at 2.3 (median = 2). Less employed (49.1%) and unemployed (24.5%) women stated that they had children. The mean number of children recorded for both groups was slightly less than that recorded for the inactive group standing at 1.99 (median = 2) and 1.98 (median = 2) respectively. These differences between groups in age, civil status and childcare responsibilities tend to reflect the overall general notion that in Malta childcare is still considered as the primary responsibility of women. For most Maltese women the onset of marriage and childbearing means that they have to leave the labour market.

Similar findings have been recorded by other studies on women's labour market participation. Thewlis et al (2004) note that while the gap between male and female activity rates in the EU is small in the 15-19 age band, the divergence between the two sexes increases after this age and never converges. They remark that family caring responsibilities are likely to be the main reason for differences between male and female activity rates and that women are less likely to return to the labour market once family caring activities have ended. Thewlis et al also note differences in the employment rates of married and single individuals. In their analysis of labour market statistics for the year 2001 they note the difference in the activity rates of married men and married women which is considerably higher than the difference between those for single men and single women. Married women are more likely to stop working and actively seek work while married men are more likely to work and search for a job than single women and men respectively. Marriage impacts on the economic activity rates of both sexes, albeit differently, across the EU.

Rubery and Fagan (1998) contend that despite the constant rise in women's labour market involvement that has been registered in the past few years, the participation of women with

dependent children is lower than of those with no dependent children. They state that motherhood is still associated with a marked reduction in employment in many, but not all, countries. Employment rates for mothers in countries such as Austria, Denmark, Finland, and Portugal exceed 65% but fall below 50% in Spain, Greece, and Italy. Most of the countries that manage to obtain high maternal employment rates tend to offer more measures that help work and family reconciliation such as parental leave. Rubery and Fagan also note that the sharp drop in women's employment rates is also strongly associated in certain countries with strong shifts to part-time work. In countries such as the Netherlands and the UK the strong shifts to part-time work by women has resulted into low women full-time employment rates.

Education

Differences among the three groups of women were also obtained by education. Education has a strong influence on women's decision to take up work and continue working. Women with higher levels of education are more likely to continue working than other women. In this study lower levels of education were more characteristic among inactive women than employed and unemployed women. Inactive women were almost equally divided between those who had obtained primary level of education or no schooling (46.3%) and secondary education or higher (53.7%). On the other hand most employed women had obtained secondary level of schooling (47.7%) followed by post-secondary level (23.1%) and tertiary level (19.5%) with the least number stating that they had obtained primary level of education (9.6%). Similarly unemployed women had higher levels of schooling with 65.6% having obtained secondary level followed by post-secondary level (14.7%), primary level or lower (14.3%) and tertiary level of schooling (5.5%).

The increase in levels of education obtained by women in general tends to have a direct positive effect on women's employment rates. Thewlis et al (2004) remark that the influence of education on employment participation is particularly strong for women. In 2001 the activity rates of women with 0-2 level of education stood at 52.0% rising to 75.8% for women with level 3 education and 86.4% to those with 5-7 level. The difference in activity rates between women with tertiary education and lower secondary education across the EU stood at 34.4% while that for men was 23.7% points lower standing at 10.7%. Studies by OECD (2001) also attribute the closure in the employment gaps of men and women to higher growth in the high and medium education groups. When focusing on the labour market participation of mothers, the OECD study reveals that the employment rates of mothers in the highest education group had reached 70% by 1999 but tended to stagnate at a low 40% for the lowest group.

However, Rubery and Fagan (1998) note cross-country variations in the level of participation of mothers by education level. They contend that in countries such as Spain, Italy and the Netherlands graduate mothers have lower participation rates when compared to those of graduate mothers in other countries. The extent to which education affects women's employment rates differs across countries. In 1996 for example employment rates of graduate mothers across most EU countries (no data for Sweden) ranged from 66-92% (Rubery and Fagan 1998).

Occupations and sectors

Despite the rise in women's employment rates, there still exists strong gender segregation between the jobs occupied by men and women. Gender segregation refers to the pattern whereby women are under-represented in some jobs and over-represented in others (Fagan and Burchell 2002). This feature tends to be persistent across countries around the world.

Occupational segregation by sex may be of two types: horizontal and vertical. The former refers to women's concentration in particular jobs, sectors and employment status while the latter emphasises women's under-representation in senior positions and well-paid jobs. This situation results into people working in jobs that are done mainly or almost entirely by their own sex with occupations being labelled as 'female' or 'male' dominated (Fagan and Burchell 2002).

An analysis of Europe's labour market situation suggests that gender segregation is still an important issue. In 2000 most women worked in the public sector, occupied jobs in the services sector or more specifically the care-related sector such as health, education, sales, hotels and catering (European Foundation 2002). Fewer women worked in construction, manufacture, transport, agriculture and financial services. Moreover they worked in occupations that mostly involve caring, nurturing and service activities such as life science and health related occupations, teaching, clerks, and occupations related to service work and sales.

Results of this study reveal that Maltese women tend to conform to this pattern whereby a significant number occupy care and service-related jobs and work in the services sector. Table 11 shows how most women participating in this study worked or used to be employed as clerks, service and sales workers, plant and machine operators or worked in elementary jobs. Fewer women worked as senior officials, skilled agriculture and fishery workers or craft and related trades workers. An analysis of respondents by sector (refer to table 12) reveals that the five most important sectors mentioned by respondents were manufacturing, wholesale and retail trade, education, health and social work, and hotels and restaurants. Fewer women mentioned working in sectors such as transport and communications, construction or agriculture and fisheries.

Table 11: Respondents by survey and occupation

Occupation	Inactive women		Employed women		Unemployed women	
	Frequency	Percent	Frequency	Percent	Frequency	Percent
Senior officials, managers, professionals and associate professionals	60	11.0	288	36.5	43	8.6
Clerks, service and sales workers	151	27.5	332	42.0	217	43.2
Skilled agriculture and fishery workers and craft and related trades workers	4	0.7	12	1.5	12	2.4
Plant and machine operators and elementary occupations	333	60.8	158	20.0	230	45.8
Total	548	100.0	790	100.0	502	100.0

Interesting differences tend to emerge by sub-sample. The data suggests that women working in high-level occupations tend to retain their jobs more than women who work in low-paid or manual jobs. The latter are more vulnerable to unemployment and inactivity.

Rubery and Fagan (1998) relate the differences in the employment status of women to restructuring in the labour market. They explain that the restructuring that took place in the manufacturing sector these last few years has resulted into a significant number of job losses both for men and women. Malta experienced a similar situation where in the past few years manufacturing companies, particularly those operating in the textiles sector, closed down or reduced their number of employees. Rubery and Fagan contend that this situation may slowly

lead to a significant gap between the employment situation of highly qualified and lesser qualified women. They cite the example of clerical work and how this is also expanding at a lower pace than the previous years in favour of more technical and middle level jobs. This is especially the case with the public sector and current reforms that are taking place to reduce public expenditure. The public sector has provided a significant number of women employees with stable employment and reasonably well-paid jobs. This situation may alter if fewer employees are engaged with the public service. Restructuring in general may lead to workers with low qualifications and skills finding difficulties in the future to retain or find alternative jobs.

While women's presence in particular sectors and jobs may be directly related to restructuring, it can also be attributed to job conditions. Indeed an analysis by sector reveals that most employed women participating in this study worked in the education sector followed by manufacturing, health and social work sectors. One may fairly assume that most professionals identified in the employed sample worked as teachers or nurses. These occupations tend to provide more flexible working conditions to women since they can adjust their working hours to family responsibilities. Neo-classical theories on occupational segregation retain that women tend to choose their occupations on a rational basis, choosing those which are flexible in terms of entry and working hours (Anker 2001) and which enable them to undertake housework and childcare.

Table 12: Respondents by survey and sector

Sample	Three most important areas of economic activity	%
Inactive women	Manufacturing	52.8
	Wholesale and retail trade	11.2
	Hotels and restaurants	8.6
Employed women	Education	19.6
	Manufacturing	16.6
	Health and social work	11.8
Unemployed women	Manufacturing	34.1
	Hotels and restaurants	18.9
	Wholesale and retail trade	18.1

Gender differences also appear in employment status, where more women tend to be employed in part-time jobs and definite contracts. Women tend to take up self-employment to a lesser degree than men. Indeed the absolute majority of respondents participating in this study worked as employees, and only a small percentage of respondents mentioned working as self-employed in their current or previous occupation (4.2% inactive women, 5.9% employed women and 1.4% unemployed women). A significant number of employed women stated that they worked on reduced hours (18.1%) and on a part-time basis (5.6%). The most common reasons why women opted to work part-time or on a reduced hours timetable were because they did not want a full-time job (39%) and/or they had to care for children and/or disabled persons (21.9%).

Part-time work has been on the increase these past few years and has been largely associated with women's work. The growth in part-time work has also been directly attributed to the growth in the services sector. During the post-war period areas such as retail, banking, public administration and other forms of clerical and service work required more personnel thus

women's share in white-collar work increased significantly. While providing more work opportunities for women in general, the sector also gave workers the opportunity to work on a part-time basis (Yeandle 1984; Fagan and Burchell 2002). Overall in 2004 31.4% of employed women and only 7.0% of employed men in Europe were part-timers (Employment in Europe 2005). Women tend to work fewer hours per week than men usually less than 20 hours per week (Fagan and Burchell 2002).

While providing a certain amount of flexibility to workers, part-time work may also result in a trap. Part-time workers may very often be at a disadvantage in comparison with colleagues who do equivalent full-time work (Bolle 2001; Walby and Olsen 2002). Part-time workers are very often paid lower hourly rates, are ineligible for certain social benefits; they are rarely offered training and their career prospects are more limited. Certain labour market segmentation theories have even associated part-time work to secondary markets, which are characterised by precarious and poorly paid jobs in general (Bolle 2001). Employers operating in secondary sectors usually retort to part-time work in order to cope with fierce competition. Other ILO studies however reveal that this association is not always true and that part-time work is not always associated with job insecurity or unemployment. On the other hand they still confirm that part-time work lowers the employment prospects of employees in terms of pay and lifetime career prospects. This situation is especially relevant to women since a significant number of them opt for part-time work and work shorter number of hours (Bolle 2001:228).

As regards vertical segregation, Fagan and Burchell (2002) note that there has been an increase in the number of women managers in the past few years. Reasons for this increase could be the growing proportion of women that are highly educated and who have started to occupy a number of professional occupations. It has also been associated to the creation of new jobs that are usually associated with women such as those related to customer service or men shifting to better paid jobs in sectors such as IT and other activities in the private sector.

Despite these positive trends, women in high-status jobs still occupy jobs that are mostly female-oriented. Women tend to occupy jobs related to care such as doctors and nurses; less are engineers or architects. Moreover few women tend to occupy senior positions within organisations and they are mostly under-represented in senior grades. Results of this study tend to confirm this trend. When analysing employed women's occupations by economic sector the results showed that those women employed in high status jobs were mostly employed in the education (45.8%) and health and social work sectors (17.4%). Most women working in high status jobs who participated in this study were largely professionals employed in female occupations such as doctors, nurses and teachers.

Career interruptions

Women's labour market experience tends to be shorter and characterised by a series of breaks. Women tend to leave and re-enter the workforce more than men. This behaviour is usually attributed to care and family responsibilities. Almost half of employed women participating in this study stated that they had experienced a career break (49.7%). When asked about the number of career breaks taken, 74.5% of employed women participating in this study stated that they had experienced one career break followed by two career breaks (15.3%), three career breaks (7.4%) and 2.9% stating that they experienced more than three career breaks.

Women were also asked, either through information gathered by the Labour Force Survey (employed and inactive women) or directly (unemployed women), the reasons why they have left their employment or the labour market entirely. A significant number of inactive women stated that they left their last employment due to personal or family responsibilities (81%)

followed by 'other reasons' (5.5%), illness or disability (4.4%), retirement (4.2%) and redundancy or dismissal (3.3%). Similarly most employed women stated that they had experienced a career break due to childcare or marriage. The four most common reasons for experiencing a career break were related to care of children (54.6%), marriage (20%), temporary job (8%) and redundancy or dismissal (7.3%). On the other hand unemployed women mentioned dismissal or redundancy as the most common reason why they left their last job (44.6%) followed by termination of a temporary job (12.6%). The latter can be attributed to the fact that during the time of the survey a number of manufacturing companies had made redundant a significant number of employees. Since most of the unemployed respondents worked in the manufacturing sector one may assume that most of these respondents had experienced redundancy. A second reason could be attributed to the unemployed women's personal characteristics. Women participating in the unemployed survey were younger, mostly single and with fewer children than their counterparts. Thus these women were less likely to state childcare or marriage as the principal reason why they left their last job.

Similar findings were reported in the OECD study on the labour market behaviour of women (2002). The study revealed that childbirth is likely to effect women's decision to remain in employment. In countries such as Germany and the United Kingdom, one in four women who have a child withdraw from employment the year following birth, whereas in the Netherlands a higher share of women, almost 30%, is associated with shifts to part-time employment. In France, Greece and Spain the share of childbirths that are followed by an exit from employment is also quite high standing at 20% or more. The shifts to part-time employment are also high in countries such as Germany, Ireland and the United Kingdom.

Apart from shifts in type of employment and amount of hours worked, Elias (1994) also notes shifts to 'simple' occupations by women. These shifts are usually the result of family formation and childbirth. Elias defines 'complex' occupations as a group of occupations that entail a certain amount of skill and knowledge. Such occupations would include skilled manual occupations, non-manual occupations that have a significant amount of training or qualification requirement, professional, technical, and managerial jobs. 'Simple' occupations are all remaining occupations with a minimum amount of associated skills, training, qualification, or work experience. Elias states that childbirth has little impact upon the men's movement from complex to simple occupations. For women, however, the evidence indicates different trends. Women are more likely to shift to 'simple' occupations with childbirth more particularly with the presence of young children in the household. This effect tends to be cumulative with number of children. Elias also notes that these shifts are increasing over time and that the contrast between women's employment before and after family formation is becoming more marked.

While experiencing a number of career breaks and shifts to alternative types of employment, women also tend to spend longer amounts of time outside work than men. A study conducted by the European Foundation (1998) found that 30% of women who were currently not in paid work but once had been employed stated that they had breaks of five years or more compared to less than half this proportion among men.

Women respondents participating in this study also reported long periods outside the labour market. 38.4% of employed women stated that globally they spent more than 3 years on a career break, followed by 23.3% between four and 12 months followed by 20.9% three months or less and 17.6% between more than one year and three years. More specifically those women who mentioned experiencing career breaks because of children or marriage mentioned taking long career breaks of more than three years (48.6% and 75.6% respectively). Childcare and marriage tend to influence Maltese women to take long career breaks lasting a number of years.

The length in career breaks may be directly related to family-friendly policies in the country. For example in Malta the public service offers women the possibility to opt for one year unpaid parental leave as well as a one-time, five year career break. A marriage bar was also in place in the public sector until the early eighties. On the other hand women employed in the private sector may avail themselves of three months parental leave. The length in career breaks of employed women participating in this study may be attributed in part to these policies. Since most employed women worked in the education and health and social work sectors which mostly fall under the public sector, one may assume that young women had availed themselves of the family-friendly policies provided by the public sector while older women had experienced the marriage bar. Others may simply have withdrawn from the labour market for their childrearing years.

While institutions may have a direct impact on women's take up of career breaks, cultural influences also act as important contributors to women's labour market behaviour. Camilleri Cassar describes how in Malta, women's labour market participation has always been influenced by the cultural assumptions entrenched in Maltese society that define women's primary role as home and family carer. The findings of her study among graduate women suggest that woman's primary role in Maltese society is still seen to be that of care for her children and home, while that of the father is of uninterrupted work patterns and financial provision for his family. These cultural assumptions influence women's decision to opt for career breaks on childbirth or to terminate their employment, in order to better fulfil their roles of mother and wife.

Another factor influencing the take up and length of career breaks is education. Women with a low education level tend to opt for a career break more than women with higher levels of education. Moreover they are less likely to retain full-time employment and more likely to exit the labour market entirely. Findings by the OECD (2002) maintain that children have a negative impact on the probability of staying continuously in employment for low-educated women, while women with higher levels of education tend to combine work and family by reducing their working time rather than exiting employment entirely.

Educational level also had a direct impact on the employment status of women participating in this study. As outlined in the previous section most inactive women who decided to exit the labour market entirely had lower levels of education than unemployed and employed women. Higher levels of education seem to have a positive impact on Maltese women's decision to remain or return to the labour market. Low-educated women are more likely to stop working and remain inactive.

These shifts in women's labour market participation tend to portray an intermittent kind of employment characterised by a series of breaks and changes in occupations. The labour market history of a considerable number of women tends to be very different from the continuous full-time employment typical of men. Women tend to enter and exit the labour market more frequently with the direct consequence of having to change most of the time to occupations that involve less knowledge and skill than those they had occupied before leaving the labour market.

These shifts have been classified by Hakim (1994) into three types of career profiles portraying women's labour market behaviour. The first type consists of *continuous employment*, which is the male stereotypical male employment profile, consisting of full-time employment throughout adult life, from time of leaving full-time education to retirement. Almost all men in Britain tend to fall in this category while only one quarter of women are found working in continuous employment. Hakim contends that there has been continuous decline of women working in continuous employment throughout the years. The second type of career profile is the *homemaker career* which is typically the female employment profile consisting of a single period of employment exactly after full-time education which ends in

early adult life and is never resumed. This career type has been significantly considered as the ideal type of career for one-third to two-thirds of women in modern societies. This type of career emphasises a high degree of household division of labour where wives are solely responsible of family and household responsibilities while husbands act as the sole breadwinners of the family. Similar to the continuous employment profile however, Hakim contends that women were choosing less the homemaker career profile in recent decades. The last type of career profile and the one that is increasingly being opted for by women is the *discontinuous or intermittent employment* profile. This third category consists of work histories with periods of employment broken by domestic breaks or other periods of voluntary non-work periods. According to Hakim this is the dominant trend in women's employment patterns. She states that 'there is an expanding workforce of women with increasingly numerous breaks in employment, shorter periods of employment and more numerous jobs changes, often associated with part-time work.' (Hakim 2004:135)

Discontinuous and intermittent kind of employment has generally been associated with negative effects on women's careers (Hakim 2004; Camilleri Cassar 2005; Walby and Olsen 2002). Women tend to accumulate shorter job tenures and less total work experience than men, which in turn have a direct consequence on wages, chance for promotion and pension rights.

Women's fragmented work histories tend to explain the pay gap that exists between men and women. Employers in general tend to reward employees who remain working with their company and gain a significant amount of experience through regular annual increments. Also individuals who have total years of experience in the same sector tend to enjoy high salaries (Hakim 2004). Studies in Britain reveal that the longer the gaps the less the wages earned when compared to wages earned in the former job (Walby and Olsen 2002). These effects tend to be higher for females than males. Women who spend one year out of the labour market tend to receive 16.1% less than the wage they had before. Males' wage penalty for the same period is half the amount. In general women who manage to maintain their job while having children tend to receive higher wages than women who do not.

Apart from higher wages, experience and job tenure also lead to promotions with the same employer or with a change of job. Women who decide to opt for a career break reduce their chances for promotion especially if they change jobs and start working in an entirely new job after the career break. As noted by Camilleri Cassar (2005) in her study of graduate women, the possibility to take parental leave and career breaks on childbirth may have detrimental effects on women's careers. Two professional women interviewed by Camilleri Cassar explained how leaving their job for four years because of childbirth was going to reduce their chance for promotion. Moreover they felt it was unfair to leave their job at the beginning of their career. This was the time when they had the possibility to advance in their job and make full use of what they studied. To leave their job entirely and start afresh was even worse because they would have had to start all over again.

Women may also experience financial hardship during career breaks. For example the provision of unpaid parental leave and career breaks in Malta may put families in a weaker financial position. Unpaid parental leave may cause financial hardship to those who cannot afford to live on a single wage (Camilleri Cassar 2005). Moreover women would feel dependent on men since they would have no financial compensation while on career breaks and would have to rely solely on their husband's wage.

Until recently national insurance contributions and pension rights were also affected when women decided to opt for career breaks. In Malta for example women working in the public sector who opted to take the four year parental leave/career break on childbirth lost their right to national insurance contributions (Camilleri Cassar 2005). This had a direct effect on the stipulated number of contributions required for the entitlement of a retirement pension. In

2007 government enacted a new measure that accredits the social security contributions of parents who decide to avail themselves of parental leave or career breaks to rear their children. Parents may avail themselves up to a maximum of two year national insurance credits, rising to four years in the case of children with serious disability. This measure is similar to that adopted in other European countries where women who spend time out of the labour market performing care duties have contributions made on their behalf. The Pensions Working Group set up by government to review retirement pensions in Malta had recognised this fact and proposed to credit a period between two and three years per child to enable mothers and fathers to take care of their children until they start attending childcare or education (Pensions Working Group 2005).

Motivation to work

Women's overall labour market participation in Malta is significantly lower when compared to that of other countries. Questions arise whether women wish to work in the first place or whether they are facing a number of constraints in their decision to take up work. Are Maltese women interested in following a career? Are institutions helping women to enter the labour market? This study sought to answer such questions by investigating women's work intentions and identify those conditions, which may encourage women to remain working or take up work.

Women participating in this study were asked whether they wish to take up work (inactive and unemployed) or remain working (employed). Findings reveal that Maltese women in general tend to hold positive work aspirations. A significant number stated their intention to remain working or taking up a job. However, it is important to note that differences emerged among surveys. Employed and unemployed were more willing to remain working or find a job than inactive women. Most employed (94.1%) and unemployed (98.2%) women stated that they wished to remain working or to start working respectively. On the other hand less inactive women stated that they wanted to take up work. Almost half (47.5%) of inactive women showed an interest in finding a job.

Other studies have recorded a similar widespread desire to work among women in general. Fagan (2001) in her analysis of the Employment Options of the Future Survey conducted by the European Foundation reports that a significant proportion of non-employed women were ready to take up a job immediately or in the next five years. Survey results reveal that 51% of women respondents were in employment, 3% had been in employment the previous week, 26% wanted to start working in the short or medium term while 20% were not interested to find a job.

As regards employed women Fagan (2001) notes that they were generally in favour of continuing to work irrespective of childbirth. In fact some 90% of employed women who expected to have a first child in the next five years wanted to remain working. The proportion was also high for those women who were already combining work with raising children and who expected to have another child in the near future.

However, despite these positive results, Fagan argues that women's wish to take up work is still hampered by a number of difficulties. She states that 70% of non-employed women compared to 6% of non-employed men mentioned family and home as the primary reason why they were not in employment. Home and family were still considered as the primary responsibility of women. They were one of the major factors why women had to opt out of employment and delay their entry into the labour market. She further explains how:

The boundary between being 'unemployed' and not seeking employment due to 'domestic responsibilities' is blurred for women. Many women in the latter category are the 'hidden

unemployed', who have domestic responsibilities but also want employment when it is available. (P. 7)

On the other hand she also notes differences by age and how older non-employed women had the lowest inclination to work. She explains how their lower expectation to work can be associated with both their age and their generation. Older generations of women used to have a lower degree of labour market attachment in their younger years than more recent generations. Moreover ageism and lack of recent work experience could also act as deterrents for older women to seek a job. Similarly Crompton and Harris (1998) argue that women's orientations to work may vary along the life-cycle. Work commitment may depend directly on one's life cycle stage as well as the realities and possibilities for employment available to the individual at that particular stage in life.

Similar findings were reported by this study. The age factor was the most significant factor in influencing inactive women's willingness to start working. The older the women, the less they were interested in taking up a job. These results were obtained after performing a series of significance tests (relationships were examined by Chi-square tests and association measures by phi and Cramér's V) on variables such as household size, number of children, age of youngest child, whether respondents had children, district, highest educational level of women and marital status. Other variables included whether respondents ever worked, economic sector of last job, occupation of last job, partner's labour status, partner's annual income, and whether partner has second job.

Although initially a series of variables proved significant, when controlling for age, only three variables remained namely age, age of youngest child and whether partner has a second job. Age stood as the most significant variable influencing women's willingness to take up a job. Inactive women's willingness to work decreased from two-thirds of women in the 15-24 age bracket, to just over one fifth of the 55 to 64 year old bracket (refer to chart 5). Also women whose youngest child had 16 years and over were less willing to take up a job than women who had younger children (refer to chart 6). This factor may be directly attributed to the women's age and the fact that the children would have obtained a certain degree of independence. The latter required less help and financial assistance from their mothers. On the contrary most women with younger children were willing to take up a job. The other independently significant variable is whether the respondent's partner holds a second job. The data indicates that the fact that the partner does a second job is associated with a greater willingness to work on the part of the respondents. In fact, 80.8% of those respondents whose partner has a second job wish to work compared to 58.8% of those respondents whose partner does not have a second job.

Chart 5: Inactive women and their willingness to work by age

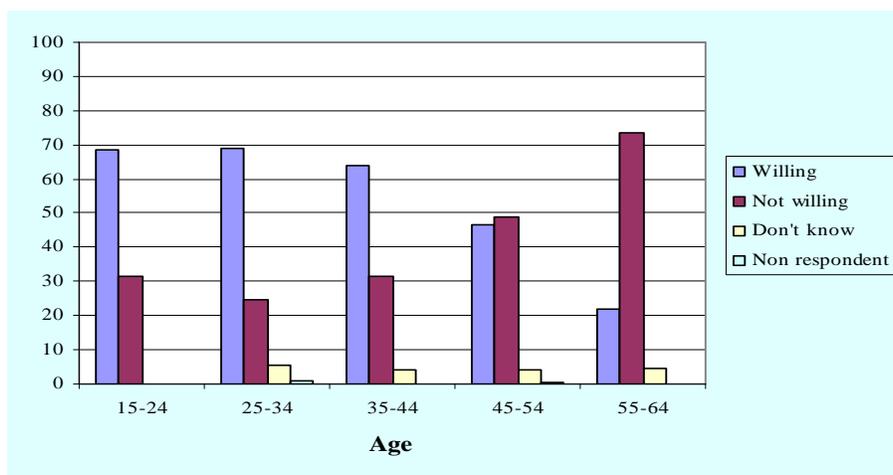
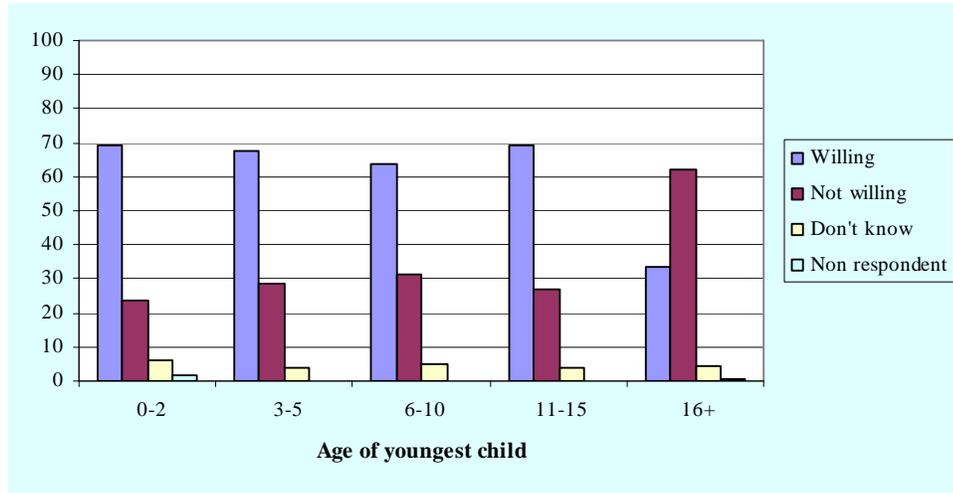


Chart 6: Inactive women and their willingness to work by age of youngest child



Those inactive respondents who expressed a wish to work were asked how strongly they would rate the following reasons for working: finance, learning and socialising (refer to table 13). Women rated finance most highly (72.6%) followed by opportunity to socialise (30.1%) and opportunity to learn (24.7%). It is interesting to note the high rating that inactive women gave to financial reasons and subsequently the relatively lower ratings they gave to socialisation and learning. It seems that inactive women's wish to contribute financially to their families is quite strong. Moreover this finding may also be interpreted as a strong wish by inactive women to change their present state of financial dependency.

Similar questions were posed to employed and unemployed respondents who wished to continue working or to start work. Almost similar results were obtained in both surveys. (In the latter surveys the list of options available to women was modified in order to include elements related to experience gained through work and personal development issues. Also the Likert scale was changed from a five point to a four point scale.) The absolute majority of unemployed women gave a high rating to the financial element in work (94.6%) followed by the opportunity to gain more experience (69.8%) and an opportunity to socialise (67.2%). These preferences may be tied directly to the unemployed women's characteristics as well as their employment status since most were relatively of a young age and thus seeking new work opportunities to further enhance their work experience. Moreover they also gave a high rating to the socialisation aspect and the fact that work was going to give them the opportunity to meet other people.

While giving financial reasons (79.1%) as high a rating as the other groups of women, employed women tended to value next the opportunity to develop one's capabilities (45.2%) followed by the opportunity to socialise (42.0%). Once in employment women seem to value other elements more highly than non-working women, such as personal development and an opportunity to develop one's knowledge and skills. Being in employment may mean more financial stability for women and thus their evaluation of work is extended beyond the purely instrumental

Table 13: Women's work orientations by survey

Inactive women						
	Very important %	Important %	Important and not important %	Not important %	Not important at all %	Non respondents %
Financial reasons	72.6	23.8	1.4	1.6	0.3	0.3
Meet other people	30.1	51.8	0.5	12.6	4.9	0.0
Opportunity to learn	24.7	65.5	1.6	7.1	0.8	0.3
Unemployed women						
	Very important %	Important %	Not important %	Don't know %	Non respondents %	
Financial	94.6	3.5	1.8	0.0	0.0	
Meet other people	67.2	19.1	10.9	0.2	2.6	
Opportunity to learn	66.8	17.2	13.9	0.0	2.1	
Gain more experience	69.8	15.9	12.1	0.0	2.1	
Personal development	61.1	17.8	17.8	0.0	3.4	
Employed women						
	Very important %	Important %	Not important %	Don't know %	Non respondents %	
Financial reasons	79.1	6.5	2.6	0.0	11.8	
Meet other people	42.0	30.1	15.7	0.7	11.4	
Opportunity to learn	36.9	29.7	21.3	0.5	11.6	
Gain more experience	41.2	29.5	17.5	0.5	11.3	
Personal development	45.2	27.2	15.6	0.3	11.7	

This overall instrumental orientation to work has also been recorded by other studies conducted in Europe. Both employed and non-employed respondents of the Employment Options of the Future survey run by the European Foundation stated that earning a living was a major reason why they wanted to work (Fagan 2001). Since the survey was conducted among men and women it permitted an analysis of the findings by gender. Interestingly the results of the survey suggest a gender difference in the work orientations of men and women. Men tend to have a higher instrumental orientation while women tend to value more the socialisation aspect and the fact that they like their job. Gallie, White, Cheng and Tomlinson (2004) also record such differences in the work orientation of men and women. While valuing highly the financial aspect of work, men tend to give a higher instrumental value to work than women. The most plausible explanation for this finding would be the importance given to traditional gender conceptions and how men are still considered as the main family breadwinners. Despite these findings Fagan also notes that while men and women may have different orientations to work, motivations also tend to be affected by types of work and occupation positions not only by gender. When occupational positions are taken into account gender differences are reduced. She gives the example of men and women with high qualifications and better jobs who are least satisfied with their occupations than other individuals due to the juxtaposition of higher expectations with relatively better employment conditions.

This element of heterogeneity in work motivations has also been highlighted by other studies which emphasise differences among the work orientations of women themselves. Women's knowledge, background and experiences may directly influence their work orientation. A study of women returners conducted by Doorewaard, Hendrickx and Verschuren (2004) found that the personal, financial and family constraints of women tend to influence their work orientations in a significant way. Female returners with a lower education level and who have financial difficulties tend to re-enter paid labour for money reasons while older women, women with a higher education and women who are financially well off tend to re-enter the labour force because they are interested in the job they wish to acquire. On the other hand those women who wish to enter the labour market in order to meet people are more likely to be older and less educated. The authors argue that distinct background factors tend to account for the job orientation of different subgroups of women returners.

The above findings may help to explain the way women respondents participating in this study rated reasons why they wished to work. Inactive women participating in this study had significantly lower levels of education and used to work in manual jobs with a low financial return more than other women. These characteristics may explain why their wish to re-enter the labour market was highly instrumental. The intrinsic returns of work were considered as less important by these women due to their background and the work opportunities available to them. A similar explanation may be attributed to that of unemployed women. The latter were significantly younger than their counterparts and thus were in a stage in their life-cycle which required more financial stability. They needed money to buy or rent new homes and also start a family. On the other hand since they were actively seeking work and wished to change their unemployment situation they highly valued the intrinsic rewards of work. On the other hand most employed women worked in professional jobs that gave them more financial stability and higher intrinsic gains. As a result they rated different orientations towards work more equally than their counterparts. However, the fact that they gave lower ratings to the intrinsic rewards of work than unemployed women may also be a reflection of their work experience and the high expectations they placed on their jobs in general.

Preferred conditions

Apart from examining their wish to work and their work orientations, study participants were also asked about the conditions they thought would help them to start working or retain their job. Non-employed respondents who stated that they would like to work as well as those employed women who wanted to continue working were asked to rate a number of conditions in terms of their importance (refer to tables 14 and 15).

The lists of conditions presented to respondents of the three surveys were almost similar. Since surveys were done in different periods the researcher had the possibility to improve the original list of conditions presented to inactive women. Thus the 'good working conditions' option was further subdivided into 'good pay', 'change in job', and 'possibility for promotion'. This was done to test whether employed and unemployed women rated differently the various aspects of working conditions. The option on 'retirement pension' was removed and changed to 'parental leave' since the latter was not included in the original list of conditions and was considered as more important for the purpose of this research than the former option. The option 'enough job opportunities' was removed from the employed women's list.

Table 14: Preferred conditions by survey

Inactive women						
	Very important %	Important %	Important and not important %	Not important %	Not important at all %	Non respondents %
Family-friendly hours	42.2	49.3	0.5	5.2	2.2	0.5
Work at home	41.4	28.8	2.7	17.5	9.6	0.0
Husband's tax is not effected	40.0	38.9	0.5	8.8	1.9	9.9
National insurance contributions were to be lower	38.4	47.7	1.1	8.5	1.6	2.7
Good working conditions	37.8	56.2	1.9	3.0	1.1	0.0
Partner agrees to my working	32.6	44.7	1.6	10.4	3.8	6.8
Work part-time/reduced hours	31.2	47.9	3.6	11.0	6.3	0.0
More education and training	30.1	55.3	1.6	9.3	3.3	0.3
Enough job opportunities	29.6	63.0	1.1	5.2	1.1	0.0
Benefits are not lost/reduced	26.6	27.9	1.1	6.0	1.9	36.5
Help with domestic work	20.8	38.9	1.1	20.8	18.1	0.3
Childcare	17.3	29.9	1.6	9.9	5.8	35.6
Aid to open one's business	10.4	26.6	4.1	21.4	29.3	8.2
Retirement pension is not lost	7.9	10.4	0.5	1.4	0.5	79.2
Care of disabled/sick relatives	3.6	11.5	0.3	9.9	6.8	67.9
Alimony is not lost	1.6	3.6	0.0	0.5	0.3	94.0
Unemployed women						
	Very important %	Important %	Not important %	Don't know %	Non respondents %	
Good pay	52.5	25.9	21.3	0.3	0.0	
Enough job opportunities	49.5	20.8	14.2	0.5	15.0	
Job different from last job	24.8	6.0	44.9	0.2	24.2	
Family-friendly hours	23.0	8.7	68.1	0.2	0.0	
Possibility for promotion	19.8	19.3	60.0	0.9	0.0	
Work part-time/reduced hours	18.2	8.3	72.9	0.6	0.0	
National insurance contribution were to be lower	14.9	12.6	69.8	2.8	0.0	
More education and training	14.7	14.9	69.5	0.9	0.0	
Parental leave	13.6	3.4	23.3	0.8	59.0	
Partner agrees to my working	11.3	2.6	9.0	0.2	76.9	
Work at home	9.5	6.4	83.6	0.5	0.0	
Aid to open one's business	7.2	1.1	91.4	0.3	0.0	
Husband's tax is not effected	6.6	2.9	10.9	0.6	79.0	
Childcare	4.3	0.8	8.7	0.2	86.1	
Care of disabled/sick relatives	4.1	2.0	5.7	0.0	88.2	
Benefits are not lost/reduced	3.7	1.4	6.9	0.0	88.1	
Help with domestic work	2.9	2.8	37.4	0.0	57.0	
Place of work accessible to persons with disability	1.5	0.3	1.2	0.0	96.9	

Table 14: Preferred conditions by survey continued.

Employed women					
	Very important %	Important %	Not important %	Don't know %	Non respondents %
Good pay	74.2	13.7	8.5	0.9	2.7
National insurance contribution were to be lower	65.0	16.3	14.4	1.1	3.2
Possibility for promotion	55.7	19.9	17.1	0.7	6.6
Family-friendly hours	54.5	16.3	20.1	0.9	8.2
Parental leave	51.4	4.7	7.4	2.0	34.5
Partner agrees to my working	48.7	2.3	14.9	1.3	32.7
More education and training	48.3	21.9	20.9	1.6	7.3
Work part-time/reduced hours	45.1	13.2	28.1	1.3	12.2
Benefits are not lost/reduced	40.9	5.0	3.2	0.8	50.1
Work at home	40.0	11.2	34.5	1.5	12.9
Husband's tax is not effected	38.2	9.4	7.7	1.3	43.3
Help with domestic work	35.4	9.4	20.2	0.7	34.3
Childcare	31.4	3.0	4.0	0.9	60.7
Aid to open one's business	25.2	5.9	17.4	2.2	49.4
Different job	22.5	9.7	45.8	12.2	9.8
Care of disabled/sick relatives	16.3	2.2	3.6	0.9	77.0
Place of work accessible to persons with disability	7.3	0.3	0.7	0.0	91.8

Meanwhile the Likert scale used in the survey among inactive women included five ratings ranging from 'very important' to 'not important at all' while the second two surveys provided women with three options ranging from 'very important' to 'not important' as well as a 'don't know' option. This change was introduced to have more accurate results as well as keep the overall time taken by the telephone survey as low as possible.

Table 14 indicates the percentage of respondents by rating while table 15 provides a break down of respondents who answered very important to the list of conditions by age. An analysis of the first five conditions ranked as very important reveals that women wish most for more **'family-friendly' work arrangements, good working conditions** as well as **fiscal policies** that encourage women to enter the labour market.

The provision of family-friendly hours together with the possibility to work from home and to take parental leave were considered as very important by a significant number of women participating in this study. 54.5% of employed women considered family friendly hours as very important followed by 42.2% of inactive women and 23.0% of unemployed women. Inactive women also gave a lot of importance to the possibility to work from home (41.4%) while employed women rated highly the provision of parental leave (51.4%). Interestingly women gave a lower rating to the possibility to work on part-time/reduced hours or to have access to childcare. From these findings it seems that Maltese women value the need to take care of their children themselves and want the possibility to better combine their work and family life.

Women's need to reconcile work and family has been widely reported by other studies (Fagan and Burchell 2002; Fagan 2001; Rizzo 2004). In his study on work-life balance Rizzo (2004)

found that employed women tend to feel the lack of work-life balance more than men. Almost half of women participating in his study (41.8%) stated that they felt squeezed between work and family life when compared to 27.2% of men. This feeling was more pronounced among workers who worked longer hours than other workers. Rizzo also notes that the higher the level of education of workers the more they tended to be dissatisfied with the amount of time that they had available to dedicate with their children. Rizzo states that “more than half of the workers with a post secondary (54%) and tertiary education (57.1%) stated that they either found no time or did not find enough time to spend with their children” (Rizzo 2004:15).

The provision of policies that help women reconcile work and family life may have long term positive effects on women’s employment rates. As highlighted by OECD (2003), countries that have introduced measures such as flexible working time arrangements and paid maternity leave tend to have higher rates of employment than other countries. OECD suggests that those countries in which young women’s participation rates is low are also those countries in which there is a relatively wide agreement that women’s employment is detrimental to family life and to young children. The provision of policy measures that help women achieve more work life balance may help them enter the labour force while continuing to take care of their family and children. For example OECD mentions the example of paid maternity leave and explains how this measure may give women a job guarantee while ensuring them a certain amount of financial security while on leave. The length of paid maternity leave is debatable and OECD recommends that a ‘reasonable’ length of paid maternity and/or parental leave should be found. Too long leave may be detrimental to the women’s career prospects and labour market participation since women would feel less inclined to return to the labour market outright. On the other hand if the leave is too short women would be denied their wish to care for their children themselves and may decide not to continue working.

The option of working on a part-time basis needs to be considered in its entirety. While valuing the positive outcomes of working on a part-time basis, women also tend to regret the fact that working on part-time basis may also mean lesser benefits than those enjoyed by full-time workers such as sick leave and vacation leave. Camilleri (1997) in her study of women working on a part-time basis in the banking sector found that most participants felt that working part-time gave them the possibility to care for their children themselves. They thought that full-time work would take away time better spent with their children. They considered raising their children as their primary role and that they should constantly make themselves available to them. Women felt that “the double burden of work and family would be impossible to cope with under the stress of full-time employment” (Camilleri 1997:185). Similar findings were reported in a study conducted by the European Foundation on part-time work in Europe (2003). The study confirmed that a high percentage of women part-time workers reported that the main reason for working part-time was child and adult care. Despite these positive benefits attributed to part-time work by respondents participating in Camilleri’s study, as well as those in a study conducted by Higgins, Duxbury and Lee Johnson (2000) respondents also described a number of shortcomings. They mentioned certain negative attributes tied to part-time work such as having to cope with heavy and demanding workloads and the lack of sick and vacation leave available to part-timers. Women felt that working on a part-time basis meant that they were tied to the lower echelons of the work organisation and their possibility of advancing in their careers was low despite their high productivity at work. These findings seem to suggest that part-time work may result in a trap for employed women. The recent changes made by the Maltese government to the part-time work regulations which state that all part-time workers working in excess of eight hours per week will be entitled to vacation leave, sick leave and other benefits help ensure that part-time workers enjoy good working conditions as other workers.

Table 15: Preferred conditions considered as very important by survey and age.

Inactive women					
	15-24 %	25-34 %	35-44 %	45-54 %	55-64 %
Aid to open one's business	15.4 (12)	9.6 (13)	14.3 (13)	9.8 (11)	2.1 (11)
Alimony is not lost	15.4 (13)	1.4 (15)	1.7 (16)	0.9 (16)	0.0 (16)
Benefits are not lost/reduced	38.5 (9)	53.4 (2)	34.5 (6)	6.3 (14)	10.4 (15)
Care of disabled/sick relatives	15.4 (14)	1.4 (16)	3.4 (15)	4.5 (15)	2.1 (13)
Childcare	46.2 (6)	27.4 (11)	21.8 (12)	8.9 (12)	2.1 (12)
Enough job opportunities	53.8 (2)	30.1 (10)	31.1 (9)	28.6 (8)	20.8 (10)
Family-friendly hours	61.5 (1)	53.4 (1)	45.4 (1)	35.7 (5)	27.1 (4)
Good working conditions	53.8 (3)	43.8 (4)	37.8 (4)	37.5 (4)	25.0 (7)
Help with domestic work	23.1 (11)	16.4 (12)	22.7 (11)	23.2 (10)	16.7 (14)
Husband's tax is not effected	38.5 (10)	43.8 (5)	42.9 (2)	37.5 (2)	33.3 (3)
More education and training	53.8 (4)	31.5 (9)	28.6 (10)	30.4 (7)	25.0 (8)
National insurance contribution were to be lower	46.2 (7)	37.0 (7)	38.7 (3)	37.5 (3)	39.6 (2)
Partner agrees to my working	15.4 (15)	35.6 (8)	34.5 (7)	33.0 (6)	27.1 (5)
Retirement pension is not lost	0.0 (16)	4.1 (14)	3.4 (14)	8.0 (13)	27.1 (6)
Work at home	53.8 (5)	38.4 (6)	37.0 (5)	46.4 (1)	41.7 (1)
Work part-time/reduced hours	46.2 (8)	45.2 (3)	31.9 (8)	23.2 (9)	22.9 (9)
Unemployed women					
	15-24 %	25-34 %	35-44 %	45-54 %	55-64 %
Aid to open one's business	8.4 (10)	8.8 (14)	1.4 (17)	5.3 (14)	6.7 (13)
Benefits are not lost/reduced	0.5 (15)	15.4 (12)	8.7 (14)	2.1 (18)	0.0 (18)
Care of disabled/sick relatives	1.6 (12)	3.3 (16)	7.2 (15)	7.4 (12)	20.0 (7)
Childcare	0.3 (17)	17.6 (9)	11.6 (12)	2.1 (17)	3.3 (16)
Enough job opportunities	47.6 (2)	52.7 (2)	55.1 (2)	49.5 (2)	50.0 (2)
Family-friendly hours	15.2 (7)	24.2 (4)	39.1 (3)	36.8 (3)	33.3 (3)
Good pay	48.1 (1)	62.6 (1)	60.9 (1)	51.6 (1)	60.0 (1)
Help with domestic work	1.4 (13)	2.2 (17)	7.2 (16)	7.4 (13)	0.0 (17)
Husband's tax is not effected	0.3 (18)	15.4 (13)	18.8 (9)	12.6 (11)	10.0 (9)
Job different from last job	19.0 (4)	38.5 (3)	33.3 (4)	28.4 (5)	23.3 (5)
More education and training	17.1 (5)	6.6 (15)	17.4 (10)	13.7 (8)	6.7 (11)
National insurance contribution were to be lower	12.2 (8)	23.1 (6)	24.6 (7)	12.6 (9)	6.7 (12)
Parental leave	16.3 (6)	19.8 (7)	8.7 (13)	4.2 (15)	3.3 (14)
Partner agrees to my working	0.5 (16)	19.8 (8)	30.4 (6)	28.4 (6)	20.0 (6)
Place of work accessible to persons with disability	0.8 (14)	2.2 (18)	1.4 (18)	3.2 (16)	3.3 (15)
Possibility for promotion	23.9 (3)	16.5 (10)	14.5 (11)	14.7 (7)	6.7 (10)
Work part-time/reduced hours	10.3 (9)	24.2 (5)	33.3 (5)	29.5 (4)	26.7 (4)
Work at home	5.2 (11)	16.5 (11)	18.8 (8)	12.6 (10)	10.0 (8)

Table 15: Preferred conditions considered as very important by survey and age continued.

Employed women					
	15-24 %	25-34 %	35-44 %	45-54 %	55-64 %
Aid to open one's business	30.5 (9)	26.5 (14)	25.0 (14)	17.4 (14)	17.5 (14)
Benefits are not lost/reduced	27.7 (10)	43.8 (12)	52.5 (9)	46.4 (4)	35.0 (8)
Care of disabled/sick relatives	11.8 (16)	18.4 (16)	23.1 (16)	13.8 (16)	12.5 (16)
Childcare	19.1 (15)	50.3 (9)	41.3 (12)	19.6 (13)	12.5 (15)
Different job	24.1 (12)	22.2 (14)	25.0 (15)	17.4 (15)	22.5 (12)
Family-friendly hours	55.9 (4)	56.8 (4)	60.6 (4)	44.2 (5)	47.5 (3)
Good pay	78.6 (1)	73.0 (1)	78.8 (1)	68.8 (1)	55.0 (1)
Help with domestic work	21.8 (13)	38.4 (13)	50.6 (10)	35.5 (9)	35.0 (9)
Husband's tax is not effected	19.5 (14)	44.3 (11)	55.6 (6)	44.2 (6)	22.5 (11)
More education and training	50.0 (6)	50.3 (8)	53.8 (8)	38.4 (8)	42.5 (5)
National insurance contribution were to be lower	67.7 (2)	65.9 (3)	72.5 (2)	57.2 (2)	42.5 (4)
Parental leave	55.0 (5)	67.6 (2)	53.8 (7)	29.0 (11)	25.0 (10)
Partner agrees to my working	27.7 (11)	55.1 (6)	66.9 (3)	52.9 (3)	47.5 (2)
Place of work accessible to persons with disability	7.3 (17)	4.3 (17)	10.6 (17)	8.0 (17)	5.0 (17)
Possibility for promotion	63.6 (3)	54.6 (7)	60.6 (5)	43.5 (7)	40.0 (6)
Work part-time/reduced hours	45.0 (7)	55.1 (5)	46.9 (11)	31.9 (10)	37.5 (7)
Work at home	45.0 (8)	48.1 (10)	41.3 (13)	26.1 (12)	17.5 (13)

In this study, apart from the need to achieve a better work-life balance, women also took into consideration the working conditions available. In fact 74.2% of employed women considered receiving a good pay as very important followed by 52.5% of unemployed women. 37.8% of inactive women considered good working conditions in general as important in their decision to start working. Moreover a significant number of employed (55.7%) and unemployed (19.8%) respondents rated the possibility for promotion as an important condition in their work experience. On the other hand 24.8% of unemployed women wished that they could work in a different job from their previous one. Unemployed women's negative experience of having their job terminated may have influenced their wish to find a job with better prospects. On a related note unemployed women (49.5%) also rated highly the fact of having enough job opportunities available to them to be able to start working. Unemployed women seemed to have a quite pessimistic view of their possibility to find a job.

Consequently the availability of good quality jobs seems to be an indispensable factor if one wants to raise the level of women's employment rates. As highlighted by the European Commission (2003) persons with care responsibilities as well as low-skilled people and the young tend to experience changes in their labour market history between long-term unemployment, inactivity and temporary jobs with a high risk of exiting the labour market entirely. In order to limit such risks it is important to make work more attractive by offering suitable working time arrangements, possibilities to reconcile work and family life as well as opportunities for skills upgrading and career advancement. Apart from flexibility, career advancement and job security are for many people attractive policies to take up work and stay in the labour market. While flexibility measures may provide greater opportunities for employees to achieve better work-life balance and employers to achieve higher rates of productivity at a lower cost, it is important that these arrangements take into consideration the demands for quality at work.

The issue of having fiscal policies that encourage them to work was also highlighted as an important factor by women participating in this study. Both employed and unemployed respondents stated that the lowering of national insurance contributions was an important condition for them to start working or remain in work. 65.0% of employed women and 38.4% of inactive women rated this issue as very important. Inactive women also considered as important the fact that their husband's tax rate would not be affected if they decided to start working (40.0%).

The provision of adequate fiscal policies is also an important factor in attracting more women towards the labour market. As highlighted by OECD (2001) and Rubery and Fagan (1998) taxation systems together with the provision of tax reliefs and benefits may influence women's employment rates. Joint taxation systems, benefits for low-earning families as well as tax reliefs for families with children and single breadwinners may act as disincentives for secondary earners to enter the labour market. In countries which emphasise the single breadwinner model, secondary earners may be strongly disincentivised to enter the labour market due to the high tax rates that have to be paid once in employment.

In fact as highlighted by Baldacchino (2003) in his study of Maltese women's participation in the labour market, Maltese women's employment rate may even rise by eight to nine percentage points if one was to consider those women who participate in some form of undeclared work. Women found to work informally usually did care and service work for others such as maids, shop assistants, cleaners and hairdressers or work within the household unit such as assisting in shops or businesses owned by the family. Baldacchino states that the taxation and national insurance contribution systems may be one of the main factors why women in Malta decide not to enter the formal labour market and continue to work informally. He concludes that lower levels of taxation and or/lower time thresholds for the payment of social security contributions would raise the incentive for Maltese women to declare income and enter into the formal labour market.

Meanwhile when analysing responses by age some differences emerged. Young respondents were more likely to give higher rates to family-friendly policies such as 'family-friendly hours', 'parental leave' or 'reduced hours' than older respondents. Inactive women aged between 15 and 44 years of age considered 'family-friendly hours' as the most important condition while employed women aged 25 to 34 years of age had 'parental leave', 'family-friendly hours' and 'reduced hours' among the first top five conditions. Young respondents' childcare responsibilities tend to influence their participation in the labour market and thus they wished to have policy measures that would help them raise their children while retaining their job. These factors were given less importance by older women.

On the other hand older women gave slightly different ratings. Older inactive women for example considered working at home as a better option for them and gave it the highest rating. A possible explanation may be these women's low educational background and marketable skills coupled with the fact that they have been out of the labour market for quite a long period of time, and would prefer out-work. Moreover both older inactive and unemployed women were more likely to rate their partner's support to their decision to start or continue working as important as very important. Older women seem to value the position taken by their husband when deciding to continue working or to start working in the first place. Finally older employed women aged 55 years or more also valued education and learning and the need to keep abreast with new knowledge and skills.

Childcare

This study also sought to gather information on participants' use of childcare services and whether they would consider using childcare services in the future.¹ While the survey carried out by ETC suggested that childcare services may not rank very highly in women's decision whether to start or retain a job, subsequent research has indicated an apparent shift in opinion.

A sense of ambivalence in the use of childcare is not unusual in similar studies of working women (Camilleri 1997, Camilleri Cassar 2005 and Baldacchino and Camilleri 1992). Camilleri (1997) in her qualitative study of women working part-time in the banking sector found that most study participants were against childcare centres and wanted to take care of their children themselves. Some stated that they would only trust their children with people they know particularly their own mother. Mothers mentioned that they were afraid of negative influences on their children while others considered it as egoistic to continue working while raising small children. Similarly in their study of women factory workers Baldacchino and Camilleri (1992) found that despite the overall positive outlook held by factory workers towards childcare centres (91% stated that they were in favour of childcare centres), half of the respondents affirmed that they would terminate their employment with marriage or child birth. In her recent study on graduate women Camilleri (2005) also found out a degree of uncertainty among women when deciding to opt for childcare facilities. Some mothers preferred to stop working or shift to jobs that would help them reconcile work and family life such as teaching rather than using childcare facilities. This arrangement helped them to take care of their children themselves without the need to send them to childcare centres.

The above findings seem to confirm Hakim's thesis that a significant number of women prefer raising their children themselves and want to remain at home full-time with their young children (Hakim 2004). Hakim cites the significant uptake by mothers of homecare allowances in countries such as Finland and France despite the availability of childcare centres. Hakim states that in these countries most women tend to prefer staying at home taking care of their children and receiving a homecare allowance instead of using public or private nurseries. She concludes that, if affordable, women would prefer to stay at home with their young children rather than opting for alternative childcare possibilities.

Although the above contention may be true for certain mothers, it is not true of all. Camilleri (2005) in her qualitative study on graduate Maltese women describes how some study participants were in favour of childcare services. Women argued that childcare services would help them retain their jobs and eventually move up the career ladder. However, they also pointed out that the lack of childcare services in general and the high costs related to such services has pushed them to choose other alternatives such as seeking help from their relatives especially their mother to take care of their children or stop working in order to take care of their children themselves. Some mothers mentioned the need for public childcare as well as tax rebates on childcare that would help them alleviate such costs.

Cost and the availability of childcare services are two important considerations that parents take into account before opting to use childcare facilities. OECD contends that the net childcare costs are high in many OECD countries (2005). OECD states that even after deducting all relevant types of government support, parents with two pre-school children may even end up paying around 20% or more out of total family budgets for childcare. In another study OECD states that women at the lower end of the wage scale and women with lower education levels tend to be more sensitive to high childcare costs and in turn find it more

¹ The Division took the decision to include questions on childcare after it was approached by the National Commission for the Promotion of Equality for Men and Women. These questions were included in the employed and unemployed women surveys only since the survey among inactive women had already been completed.

difficult to enter the labour market. OECD also contends that unemployed women may find it even harder to opt for childcare whilst searching for a job since they are in a less favourable financial situation. Moreover Thewlis et al (2004) contend that when making decisions about childcare parents tend to calculate the costs of childcare against potential earnings of the mother rather than the total joint income or the father's wage. Parents have to see that work pays and that a reasonable amount will remain from the mother's earnings after paying costs of childcare.

Apart from costs, availability of childcare facilities and their quality is also a major consideration by parents. The lack of quality childcare systems may influence the parents' decision to rely on family members and in turn shift to reduced hours or part-time basis. Parents would take this decision in order not to ask their relatives to help full-time with childcare. Walby and Olsen (2002) state that increased childcare provision particularly publicly funded childcare has a substantial positive impact on female labour supply in the UK. When comparing these results with countries such as France and Sweden they conclude that the provision of quality childcare by the state correlates with higher levels of women in the labour market when their children are young. On the other hand OECD (2003) tends to take a more cautious stance when describing the level of causality between child-care arrangements and women's participation rates since other factors other than childcare may impinge on female employment rates. However, OECD also notes that surveys conducted in the United States and the United Kingdom reveal that the primary reason why a significant number of young mothers remain outside the labour market is directly related to lack of access to a satisfactory childcare system. These studies reveal that an extension of childcare support may increase women's labour force participation.

Moreover parents would also wish to consider the childcare arrangements that are available both in terms of opening hours as well as the place where childcare takes place. As outlined by Thewlis et al (2004) location and opening hours are also important considerations when deciding whether to opt for childcare. The difficulty to combine childcare arrangements with women's work schedules is a key factor in allowing mothers to organise childcare. Moreover as outlined by OECD (2003) hours of childcare have to be compatible to working hours. In Italy for example childcare arrangements are not offered on a full-time basis and thus they do not allow mothers to work full-time. This situation may push mothers to work part-time despite the fact that part-time work arrangements in Italy are limited. On the other hand in the Netherlands, although childcare arrangements are also offered on a part-time basis as in Italy, the number of part-time jobs available in the labour market is considerably high thus influencing women's overall high labour market participation rate.

To return to the findings of the ETC 2004 survey, results suggested that women prefer to care for their own children or to rely on relatives. Only 5.7% and 1.4% of all employed and unemployed women participating in the surveys mentioned that they had used childcare services. Figures for mothers stood at 11.1% and 5% of employed and unemployed mothers respectively. More positive results were obtained when respondents were asked whether they considered using childcare in the future. 20.4% and 29.3% of employed and unemployed respondents stated that they would consider using childcare; .

The above results were analysed by age in order to examine whether young women held a more positive perception of childcare services than older women and whether a higher percentage would be willing to use childcare services in the future. The results show that although young women are more inclined to consider using childcare services in the future than older women, more than half do not wish to use childcare services at all or are still undecided whether to use these services in the future (refer to table 16).

Table 16: Respondents by survey, age and whether they were willing to use childcare services in the future.

Age	Employed women				Unemployed women			
	Yes	No	Do not know	Total	Yes	No	Do not know	Total
15-24	34.6	33.8	31.7	100.0	41.4	28.4	30.3	100.0
25-34	33.9	41.7	24.5	100.0	33.3	39.8	26.9	100.0
35-44	6.5	78.7	14.8	100.0	8.6	78.6	12.9	100.0
45-54	0.7	95.8	3.5	100.0	4.0	91.1	5.0	100.0
55-64	2.2	97.8	0.0	100.0	3.2	90.3	6.5	100.0
Total	20.4	60.3	19.4	100.0	29.3	47.7	23.0	100.0

An analysis of respondents' willingness to use childcare by education level reveals that those women with higher levels of education were more willing to use childcare facilities than other women. 32.8% and 27.3% of employed women with post-secondary and tertiary levels of education were willing to use childcare facilities when compared to 15.1% and 2.6% of women with secondary level of education or below secondary level. Similarly 61.1% and 48.0% of unemployed women with tertiary or post-secondary levels of education were willing to use childcare facilities while 22.4% of women with secondary level and 12.6% with education lower than secondary level were willing to use childcare facilities.

Employed respondents who did not make use of childcare services in the past were asked why they did not use such services (refer to table 17). The most common reasons mentioned by respondents were that they either did not have any children (52.2%) or that they preferred asking their relatives to take care of their children (24.8%). The rest stated that they wanted to take care of their children themselves (13.7%) followed by those who preferred not to leave their children with unfamiliar persons (7.4%).

Table 17: Employed respondents by survey and reasons for not using childcare services in the past

Employed women		
Reasons	Frequency	Percent
Do not have children	389	52.2
My relatives took care of my children	185	24.8
Too expensive	3	0.4
Did not know enough about the services	1	0.1
Did not want to leave my children with strangers	55	7.4
I took care of my children	102	13.7
Work permitted me to take care of my children and continue working	5	0.7
Other	5	0.7
Total	745	100.0

On the other hand unemployed respondents were asked why they did not wish to make use of childcare services in the future (refer to table 18). Almost similar results were obtained as

those obtained in the employed women's survey. Most respondents stated that they do not have children (59.8%) so they were not in a position to respond followed by those who stated that their children are too old to be sent at a childcare centre (13.2%). Most of the remaining respondents either wished to leave their children with their relatives (10.9%), refused to state their main reasons why they did not want to use childcare (8.5%) or did not want to leave their children with outsiders (5.1%). The above results show that most women participating in this study either prefer to use different options to childcare centres or are still unsure whether to use these centres in the future. Respondents seem to prefer asking their relatives to take care of their children or taking care of their children themselves.

Table 18: Unemployed respondents by reasons for not using childcare services in the future

Unemployed women		
Reasons	Frequency	Percent
Do not have children	281	59.8
My relatives will take care of my children	51	10.9
Too expensive	1	0.2
Don't know enough about the services being provided	1	0.2
Don't want to leave my children with strangers	24	5.1
I want to take care of my children	8	1.7
My children are grown ups	62	13.2
Refused	40	8.5
Other	2	0.4
Total	470	100.0

Similar results were obtained by the Ministry for Social Policy in a survey conducted among 266 respondents both males and females. The scope of the study was to investigate childcare demand and perceptions held by the Maltese population on childcare services. Despite a higher overall registered rate of respondents that considered using childcare facilities, still less than half or 41% of respondents considered childcare as an option. The majority of respondents who did not consider using childcare facilities either stated that they did not need such a service or were not interested in considering this option or had available alternative childcare facilities.

However, in the meanwhile, a more recent study on childcare use in Malta commissioned by the ETC reported higher figures of Maltese who would consider making use of childcare services in the future (ETC 2007). This study was commissioned by the ETC to evaluate changes in Maltese people's perception of childcare facilities resulting from a quality childcare information media campaign run during the beginning of 2007. The survey was conducted among all the Maltese population of working age (including men and women) and reported that 28% of all the Maltese population considered using childcare or was already making use of it while 44% of respondents aged between 21 and 40 considered making use of such facilities.

The majority of respondents (63% of the total survey population) claimed that they perceive childcare facilities to be adequate or highly adequate and that childcare can improve the work-life balance of working parents (81%). These results show that if quality standards are established and promoted, more prospective parents may consider using childcare as one of the possibilities that helps them combine childcare with work. In view of the high percentages of young women and parents who consider making use of childcare facilities in the future it is important to sustain such services and provide adequate facilities. Equally important is the need to continue to educate and inform about what constitutes high-quality childcare, to ensure a continuous improvement of standards and serving to reassure those parents wishing to use such services, that they truly benefit their children's social and psychological development.

This study also sought to get information on women's preferred childcare arrangements. These questions were mostly posed to employed women who stated that they were willing to use childcare services. Questions covered type of service preferred as well as availability in terms of hours, days and months during the week and year. Unemployed women were only asked about the type of service they preferred most due to restrictions in the amount of questions that could be asked to respondents. Survey results reveal that the most preferred childcare option by both groups of women was the availability of childcare at the workplace (refer to table 19). A considerable number of women participating in this study seem to prefer the arrangement that gives them the possibility to be near their children. On the other hand around 20% of respondents tended to prefer childcare at the locality where they live. Some women may still prefer this arrangement since they may have their relatives close to their children while at work and also can help them to leave and pick their children up from the nurseries. Moreover children would remain in the community and have the chance to mix with the same children especially if the parents change jobs or are transferred from one workplace to another. These results tend to be similar to the ones obtained by the study conducted by the Ministry for Social Policy on childcare demand and perceptions. Most respondents participating in this survey preferred childcare facilities to be located in the vicinity of their home. Childcare preferences seem to be quite varied and thus the provision of alternative childcare arrangements would provide parents with a choice when choosing the best possible option.

Table 19: Respondents by survey and type of childcare facilities

Types of childcare facilities	Employed women		Unemployed women	
	Number	Frequency	Number	Frequency
Babysitter at home	10	6.2	15	7.7
Take the child to a babysitter	6	3.7	8	4.1
Childcare at the place of work	79	49.1	70	35.9
Childcare at the locality where I live	37	23.0	39	20.0
Childcare at the locality where I work *	15	9.3	0	0.0
Playschool	13	8.1	0	0.0
Other	1	0.6	0	0.0
Non respondents	0	0.0	63	32.3
Total	161	100.0	195	100.0

* This option was not included in the list of childcare options presented to unemployed women

Meanwhile when asked about the number of days they required childcare, most employed respondents answered that they required childcare five days a week (75%) followed by those

who required childcare more than five days (16%) and those who required it for less than five days per week (9%).

Respondents were almost equally divided between those who required the service between seven in the morning and six in the afternoon (46.0%) and those who required childcare between seven and one in the afternoon (39.1%). The rest stated that they required the service either between seven in the morning and after six in the afternoon (11.8%) or mentioned some other time arrangement (3%). Indeed the most common amount of hours per day stated by respondents amounted to eight hours per day (37.3%) followed by six hours (26.7%) and five hours per day (11.2%) respectively.

Most respondents stated that they mostly require childcare during the October to December (85.1%) and January to June (84.5%) periods. A slightly lower percentage of women mentioned that they require childcare during the June and October period (77.0%). The latter may be directly related to the fact that a considerable number of employed women participating in the survey worked in the education sector mostly as teachers and thus could spend their school holidays with their children.

The above results suggest that childcare facilities need to be mostly available during the week and should be able to cater for women having different work schedules. Childcare facilities should be available both for women working short hours per day as well as those working on a full-time basis. They also have to be open throughout the year.

On a more general note the provision of childcare facilities can be considered as imperative to a number of women who have no other alternative except childcare arrangements. On the other hand when one considers the degree of uncertainty that exists among women when it comes to the use of childcare centres, other arrangements may be equally important to help parents, especially women, to join the labour force or continue working. Women should be provided with a variety of options from where to choose in order to help them find the best possible arrangement for their families. This is especially true if most women wish to raise their children themselves at least when they are still of a very young age. Some women may find arrangements such as flexible timetables, reduced hours and/or parental leave more appropriate than childcare centres. Moreover from a more economic point of view, one should not isolate childcare facilities from other social and fiscal policies. As outlined by the OECD (2005) whether or not parents can afford to work does not hinge on childcare policies alone. One should also take into account the social and fiscal policies that affect family incomes. While childcare costs may be highly subsidised, high subsidies do not necessarily mean higher female employment rates since they would leave parents with little financial gain from employment if high taxes or generous benefit rates give rise to adverse work incentives.

Chapter 4: Conclusion

Findings from this study suggest that a significant number of Maltese women hold positive views in relation to working. The absolute majority of employed women expressed their wish to continue working in the future. The same applies for the majority of unemployed women who stated that they wish to start working. On the other hand almost half of the inactive women would consider working under certain conditions.

Conditions most preferred by women included a combination of family-friendly measures, fiscal arrangements as well as good working conditions. Some of the arrangements preferred by women include family-friendly hours of work, the provision of parental leave and the possibility to work from home. They also wish for a decent wage and the possibility for promotion. Unemployed women mentioned specifically that they prefer work that is different from their previous job. As regards fiscal measures women gave high ratings to the lowering of national insurance contributions and to not affecting their husband's tax rate once they start working.

On the other hand a significant number of inactive women did not show interest in working and stated that they are not interested in taking up a job. Most women in this category were older women. This may be due to the fact that these women have been detached from the world of work for a long time. They may also have reached a stage in their life when work for them is no longer a priority and their possibilities for employment are limited.

An analysis of the main characteristics of the three groups of women reveals that employed and unemployed women tend to be younger, mostly single, have fewer children and have higher levels of education than inactive women. Most women are employed in stereotypically female jobs, such as education, health and the manufacturing sector. Most are employed as clerks followed by professionals and associate professionals and then plant and machine operators. Most unemployed and inactive women previously worked as plant and machine operators in the manufacturing sector. Many of these cited redundancy as the reason for their career break. However, overall, the majority of respondents cited marriage and childbirth as the principal reason for leaving work.

These findings are supported by the results obtained on childcare use and whether women intend to use childcare services in the future. Only a small percentage of employed and unemployed mothers mentioned using childcare services in the past. Furthermore less than half of young women younger than 35 years of age who are employed or searching for work were willing to use childcare services in the future. This ambivalence among women on whether to use childcare services or not may be attributed to the fact that most Maltese women still wish to take care of their children themselves or prefer persons whom they know personally to take care of their children.

This study has provided a modest insight on Maltese women's work aspirations. It has shown that most women wish to join or remain in the labour force. However, some conditions need to change if women are to find employment and be able to retain it. Government has already introduced a number of important changes to facilitate women's entry into the labour market. The recent changes in the national insurance contributions paid by part-time workers, changes in the tax bands as well as the provision of childcare allowances are steps in the right direction. On the other hand other issues need to be taken into consideration. Following are some recommendations based on the findings of the study. Recommendations mainly deal with changes to current legislation, policy measures and fiscal policies.

There is need to monitor and check whether current legislation on family-friendly measures is being enforced particularly in the private sector. Current legislation sets the minimum thresholds when it comes to family-friendly policies. At the moment there is no information which specifies whether private firms are letting their workers avail themselves of such measures. Public sector employees tend to enjoy generous family-friendly policies that are above the minimum thresholds set by the law, however there is little or no information on the situation in the private sector.

Apart from monitoring the provision of family-friendly policies to Maltese workers, government could also consider whether to revise the minimum length of parental leave available to parents as stipulated by law. Currently Maltese parents in the private sector may avail themselves of a minimum of three months parental leave on the birth of a child. As confirmed by respondents of this study parental leave is considered as one of the most useful options for parents who wish to combine work and family life. On the other hand a minimum period of three months may be too short for parents to take care of their children in their early years without losing their job. On a related note the amount of urgent family leave available to individuals could also be increased since at the moment it currently stands at a minimum of 15 hours per year.

Parents could also benefit from other work arrangements to be able to combine work and family life. Measures such as family-friendly working hours, the possibility to work on a reduced hours timetable as well as change from full-time to part-time work are all positive measures that would help parents take care of their children while retaining their job. Such practices are available for public service employees. ETC has produced a manual intended to assist and encourage private sector employers to make more use of such family-friendly arrangements which may be obtained from the Corporation.

The continuous monitoring of the recently published childcare standards should also indirectly contribute to enabling female employment. Parents who decide to avail themselves of childcare centres instead of taking career breaks should feel confident that their children are in safe hands and that they are receiving good quality childcare. As confirmed by other studies such as the one conducted by the ETC earlier this year (ETC 2007), a significant amount of the Maltese population is not yet aware of the childcare quality standards that have been introduced in this regard by government. More awareness among the general public is required about the kind of services that are being offered at childcare centres which could encourage them to consider childcare as an option.

Moreover apart from monitoring the current childcare services that are on offer, the need for care after school hours and during summer holidays is also a pressing one for many parents., and may explain why many working women prefer to work on a part- rather than a full-time basis.

Evaluation of the current fiscal arrangements and their impact upon women's motivation to work is also necessary. A preferential married rate for families with a sole breadwinner – together with the loss of means-tested children's allowance when a second breadwinner has an income – may not be an incentive for married women to work. For lone parents, too, the reduction in children's allowance and the loss of the 'safety net' of social benefits (at least when their benefits plus any income exceed minimum wage) may hold them back from entering the labour market, particularly for a precarious job, for fear of losing their safety-net.

For those women who do wish to work on a part-time basis, and for those employers requiring such employees, it is important to introduce a part-time register to enable matching between the demand for and supply of part-time labour. Currently individuals searching for work with the Employment and Training Corporation need to be available for full-time work. Individuals wishing to work solely on a part-time basis are not considered as eligible to

register on Part 1 of the unemployment register. Individuals wishing to work on a part-time basis need to be given assistance too.

In respect of career options, young women need to be encouraged to consider a wider range of careers beyond the gender stereotype, and to engage in lifelong learning to maintain their employability. The strengthening of vocational guidance would surely help in this respect. Ongoing training to the teaching professions on matters of gender equality and transcending gender stereotypes would be very useful.

The above are some of the possibilities which may be taken up in the future in order to increase women's labour market participation. More research and evaluation is needed to establish the kind of policies that attract more women to enter and remain in the labour market. The Corporation will continue to work within its remit to encourage and enable women who wish to work, to do so.

Bibliography

- Anker, Richard. 2001. "Theories of Occupational Segregation by Sex: An Overview." Pp. 129 – 155 in *Women Gender and Work* edited by Martha Fetherolf Loufti. Geneva: International Labour Office.
- Baldacchino, Godfrey and contributors. 2003. *Factors affecting Women's Formal Participation in the Malta Labour Market: Results of a Research Project*. Malta: Ministry for Social Policy.
- Bolle, Patrick. 2001. "Part-Time Work: Solution or Trap?" Pp. 215 – 238 in *Women Gender and Work* edited by Martha Fetherolf Loufti. Geneva: International Labour Office.
- Central Office of Statistics. 2000. *A Window on the World of Work*. Malta: Central Office of Statistics.
- Camilleri, Frances. 1997. *Women in the Labour Market: A Maltese Perspective*. Msida: Mireva Publications.
- Camilleri Cassar, Frances. 2005. *Gender Equality in the Maltese Social Policy? Graduate Women and the Male Breadwinner Model*. Luqa: Agenda.
- Child Care Task Force. 2001. *Il-Qasam tal-Kura u z-Zamma tat-Tfal f'Pajjizna*. Valletta: Child Care Task Force.
- Crompton, Rosemary and Fiona Harris. 1998. "Explaining Women's Employment Patterns: 'Orientations to Work' Revisited." *British Journal of Sociology* 49:118-136.
- Doorewaard, Hans, John Hendrickx and Piet Verschuren. 2004. "Work Orientations of Female Returners." *Work, Employment and Society* 18:7-27.
- Elias, Peter. 1994. "Occupational Change in a Working-Life Perspective: Internal and External Views". Pp. 77 – 107 in *Skill and Occupational Change* edited by Roger Penn, Michael Rose and Jill Rubery. Oxford: Oxford University Press.
- Employment and Training Corporation. 2007. *Quality Childcare Information Campaign Post Campaign Research*. Malta: ETC. Unpublished report.
- European Commission. 2000. *Towards a Community Framework Strategy on Gender Equality (2001-2005)*. Brussels: Commission of the European Communities.
- , 2002. *Employment in Europe 2002*. Luxembourg: Office for Official Publications of the European Communities.
- , 2003. *Employment in Europe 2003*. Luxembourg: Office for Official Publications of the European Communities
- , 2004a. *Report on Equality between Women and Men, 2004*. Brussels: Commission of the European Communities.
- , 2004b. *Joint Employment Report 2003/2004*. Brussels: European Council.
- , 2005a. *Employment in Europe 2005*. Luxembourg: Office for Official Publications of the European Communities
- , 2005b. *Growth and Jobs: Working Together for Europe's Future. Integrated Guidelines for Growth and Jobs (2005-08)*. Luxembourg: Office for Official Publications of the European Communities.

- , 2005c. *Report on Equality between Women and Men, 2005*. Brussels: Commission of the European Communities.
- , 2002. *Quality of Women's Work and Employment: Tools for Change*. Luxembourg: Office for Official Publications of the European Communities.
- European Foundation for the Improvement of Living and Working Conditions. 2003. *Part-time Work in Europe*. Dublin: European Foundation.
- Fahey, Tony and Zsolt Spéder. 2004. *Fertility and Family Issues in an Enlarged Europe*. Luxembourg: Office for Official Publications of the European Communities.
- Fagan, Colette. 2001. *Gender, Employment and Working Time Preferences in Europe*. Luxembourg: Office for Official Publications of the European Communities.
- Fagan, Colette and Brendan Burchell. 2002. *Gender, Jobs and Working Conditions in the European Union*. Luxembourg: Office for Official Publications of the European Communities.
- Gallie, Duncan, Michael White, Yuan Cheng and Mark Tomlinson. 2004. *Restructuring the Employment Relationship*. Oxford: Oxford University Press.
- Government of Malta. 2004. *National Action Plan for Employment 2004*. Malta: Government of Malta.
- Hakim, Catherine. 2004. *Key issues in Women's Work: Female Diversity and the Polarisation of Women's Employment*. 2d ed. London: Glasshouse Press.
- Higgins, Christopher, Linda Duxbury and Karen Lee Johnson. 2000. "Part-time Work for Women: Does it Really Help Balance Work and Family?" *Human Resource Management* 39:17-32.
- Immervoll, Herwig and David Barber. 2005. "Can Parents Afford to Work? Childcare Costs, Tax-Benefit Policies and Work Incentives." Working Paper No. 31, Organisation for Economic Co-operation and Development, Paris, France.
- Melkas, Helinä and Richard Anker. 2001. "Occupational Segregation by Sex in Nordic Countries: An Empirical Investigation." Pp. 189 – 214 in *Women Gender and Work* edited by Martha Fetherolf Loufti. Geneva: International Labour Office.
- Ministry for Competitiveness and Communications. 2005. *National Reform Programme: Malta's Strategy for Growth and Jobs*. Malta: Ministry for Competitiveness and Communications.
- Ministry for the Family and Social Solidarity. 2004. *Early Childhood Development and Care Consultation Document*. Malta: Ministry for the Family and Social Solidarity.
- Ministry for Social Policy. 2003. *Childcare: Demand and Perceptions*. Malta: Ministry for Social Policy.
- National Commission for the Promotion of Equality, 2006. *Gender Mainstreaming the Way Forward*. Malta: National Commission for the Promotion of Equality.
- National Statistics Office, 2004. *Changes in the Maltese Society* News Release. Malta: National Statistics Office.
- , 2005. *Labour Force Survey October – December 2005 News Release*. Malta: National Statistics Office.
- Organisation for Economic Co-operation and Development. 2001. *OECD Employment Outlook June 2001*. Paris: OECD.
- , 2002. *OECD Employment Outlook 2002*. Paris: OECD.

-----, 2003. *OECD Employment Outlook 2003*. Paris: OECD.

Pensions Working Group. 2005. "Incentivising Female Participation in the Work Force to ensure a Sustainable Pension System." Supplementary Paper to the Final Report of the Pensions Working Group, Government of Malta, Valletta, Malta.

Rizzo, Saviour. 2004. *Work-Life Balance with Focus on Family Life*. Msida: University of Malta.

Rubery, Jill and Colette Fagan. 1998. *Equal Opportunities and Employment in the European Union*. Vienna: Federal Ministry of Labour, Health and Social Affairs.

Smith, Mark. 2003. "Women and Employment in Europe – What Can Malta Learn?" Presented at a public presentation organised by the Employment and Training Corporation, Malta, January 2003, Floriana, Malta.

Thewlis, Michael, Linda Miller, and Fiona Neathey. 2004. "Advancing women in the workplace: statistical analysis." Working Paper No. 12. Equal Opportunities Commission, Manchester, UK.

Yeandle, Susan. 1984. *Women's Working Lives: Patterns and Strategies*. London: Tavistock.