Factors affecting
Women's Formal Participation
in the Malta Labour Market:
Results of a Research Project

Godfrey Baldacchino
& Contributors

Department for Women in Society
Ministry for Social Policy
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Workers’ Participation Development Centre
University of Malta

Department for Women in Society
Ministry for Social Policy
2003
The acrylic on canvas (70 x 50 cms) on the cover is one of the works on 'Women's Rights' that Lida Sherafatmand (1977- ), Iranian by birth and living in Malta for the last 12 years, produced for her final project at Art School. Lida's works have been mainly on the themes of Human Rights and Peace. She has exhibited in several countries besides Malta: in Switzerland (at the U.N. in Geneva), Belgium, France, U.S.A., Turkey, and has taken part with her paintings in several conferences. Lida is a member of the International Peace Research Association.

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Foreword

Increasing awareness of the role of women in a well-functioning society has instigated the availability of further, gender-specific, more detailed and focused research.

Rising competition and sustainable economic growth require that participation by women in the labour market be as full as possible. To this end, Government has been working on the improvement or introduction of a number of support services. Consideration of family-friendly measures that also limit the stress encountered by the individual are on the regular national agenda. Such measures are aimed at enhancing the possibility of women retaining their jobs during child bearing and child rearing age, concurrently respecting their welfare and that of their families.

The low participation rate of Maltese women in the formal labour market requires its own brand of social analysis and solid critical research. There remains an urgent need to understand this phenomenon properly. Not, as some would have it, in order to entice ‘unproductive’ women out into the economy, come what may. Such an attitude would be dismissive of the crucial role played by the thousands of home-workers in Maltese families, whose domestic input - including their role as primary educators, health carers and the motor of community initiatives - is priceless in its own way. Rather, a low female participation rate is of concern if the reasons behind it reflect a lack of choice, in itself an outcome of psychological, social or economic constraints. It then becomes the duty of policy makers and engaged social scientists to team up in diagnosing the obstacles and thus contributing to an
informed opinion as to what can and should be done to remedy the situation via a broadening of real choice on the parameters of the work-family balance that women, but also men, are called to develop.

I wish to congratulate the University of Malta, through its Workers’ Development Centre, for undertaking this original study on factors affecting the participation of Maltese women in the formal labour market. Set up in 1981 as the prototype University institute, the Centre continues to provide a critical contribution to adult, worker education and labour studies in Malta, particularly via its two-year, part-time diplomas in applied social studies. This programme is neatly complemented by a regular spate of research projects, of which this report is one useful example: focussed, organised and addressing highly topical issues.

It gives me great pleasure to support this timely publication, while reminding myself and others concerned with matters of gender, democratic participation and social exclusion generally, that it is through independent, reputable research such as this that follows that we continue to sharpen our picture of the complex challenges facing contemporary Maltese Society. This understanding in turn facilitates an awareness of the appropriate policy instruments that may be deployed to foster those values that we hold dear in this same society. Freedom to choose is one of these.

Dolores Cristina
Parliamentary Secretary
within the Ministry for Social Policy
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<th>Page</th>
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Acknowledgements

Apart from extending my thanks to the 25-strong Gender & Development Diploma class, at the University of Malta, I must mention in particular: Shirley Zahra for supervising the formulation of the survey questionnaire; Lucienne Borg Caruana, Antoinette Dalli, Elizabeth Anne Scolaro and Anthony Vella for volunteering to analyze part of the survey data and comment on the first draft report; Doris Gauci for assisting in the pre-survey mail-shot; Edwin Camilleri (Manager, Labour Market Information, Employment & Training Corporation), Frances Camilleri-Cassar (WPDC); Valerie Visanich (B.A. Sociology Student) and Lorraine Mercieca (Outlook Coop) for research support; and Herald Bonnici (National Statistics Office) for the provision of the random sample of females stratified by region. Josephine Agius and Anna Carabott at the WPDC Office provided all the necessary logistic assistance.

My appreciation to Ms Renee Laiviera, Director, Department for Women in Society, for agreeing to publish this research report in its current format.

Copies of the full electronic survey database (as a spreadsheet) are available to anyone interested in further analysis.

Godfrey Baldacchino

June 2003
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1. Rationale

With a female participation rate hovering at around 33%, Malta ranks lowest on this score amongst all 28 EU member states, accession states and candidate countries. Women's share of total employment remains a low 29%, while local female self-employment is also very low, standing at only 5%.

This persisting state of affairs has been recognized and addressed in a number of policy documents and research studies over recent years. However, it is generally assumed that women may be lured to participate in the Malta labour market by means of suitable support measures. These include: the introduction of affordable quality child care; the availability of flexible working arrangements; protection of rights of workers who work part-time as their principal employment, most of whom are women; the introduction of parental leave, longer maternity leave and responsibility breaks; the identification of 'women returners' as a specific client category by the Employment & Training Corporation (ETC); and the provision of redress for sexual discrimination in such matters as career progression. Admittedly, these are all positive measures intended to facilitate the incorporation and retention of women in the labour force; they will no doubt have some effect towards this end.

Yet, these measures assume that women want to join the formal workforce. So: how strong will the effect of any such support measures prove to be in practice? Is women's share of the Malta labour supply significantly dependent on the improvement of what are essentially
‘demand side’ (market-based) factors? Or is it also, perhaps primarily, a ‘supply side’ (attitude-driven) issue? If it is the latter, then one may argue that vigorous and substantial investment in demand-enhancing techniques (such as improved working conditions, laws which favour and strengthen worker rights, worker friendly legislation, more family friendly policies, etc.) will not — certainly by themselves - have the (desirable) effect of drawing women out into the formal economy, and certainly not to a significant extent. In spite of some redress in discriminatory practices and improvements in work/life conditions, official statistics suggest only a very slow increase in women’s labour market participation rate. It is timely to explore alternative explanations.

2. Seven Hypotheses

This research proposal takes its cue from seven distinct hypotheses which deliberately question the ‘demand side’ paradigm. They are located in a cultural, family and fiscal framework and are totally and deliberately unrelated to labour market trends and/or to the provision of ‘family-friendly’ conditions of employment. They are organised under three sub-headings:

A. Many Maltese women who are reported as not being economically active in the formal labour market are not interested in taking up any such remunerated work.

1. They lead satisfied lives as breadmakers (rather than breadwinners), managing their homes, participating in voluntary work, parish activities, supporting their children and spouses in their work, etc.

2. They are influenced by the teachings of the Catholic Church on appropriate norms and values conveyed through messages pertaining to the ‘motherhood mandate’ and women’s responsibility towards their family.
3. They face disincentives due to income tax policies/ social security payment levels which would leave them with negligible net earnings at the end of the day. They are, however, not interested in being active in the informal economy.

4. They had spent some time working earlier in their lives; but they feel that the time they had thus spent at the workplace was not gratifying and they are not willing to re-live that experience; nor are they obliged to do so because of financial constraints.

B Many Maltese women who are reported as not being economically active in the formal labour market would be interested in taking up such remunerated work.

5. However, they are prevented from doing so because of the attitude of other family members [such as partner/husband, sons/daughters, brothers/sisters or parent(s)]. Such family members effectively do not permit such women from ‘escaping’ their domestic roles.

6. However, they are prevented from doing so because of obligations related to care and custody of dependents (young children, spouses or senior relatives).

The understanding here being that, were such dependents to move on, recover or pass away, then such women would be interested in seeking economically active employment.

C Many Maltese women who are reported as not being economically active in the formal labour market are nevertheless active in the informal economy.

7. These women face disincentives to declare their economic activity and ‘officialise’ their position.
Maltese Women whose 'life choices/chances' fall within any one of the above seven dimensions will *not* be much affected by measures facilitating the access of women to the labour market.

3. Research Proposal & Methodology

A scientific study were therefore proposed to identify whether, and to what extent, each of the above seven dimensions is applicable to women of working age (from 16 to 60) who are not registered with the Employment & Training Corporation (ETC) as officially seeking employment, as employees, as employers or as self-employed—whether on a full-time or part-time basis - and who are also not in full-time education in contemporary Maltese society.

The Research Methodology included the formulation of a representative sample of 998 women of ages 18 to 60, drawn from the April 2002 electoral register, and stratified by census district. This was kindly undertaken by the National Statistics Office. These women were then sent a letter early in December 2002, informing them individually that they had been randomly selected to take part in a study being undertaken by the University of Malta. Full confidentiality and anonymity were assured.

The 25 students of the current diploma course in Gender & Development run by the WPDC at the University of Malta were fully responsible for this study, under the supervision of Prof. Godfrey Baldacchino\(^1\). They helped formulate and refine the research

\(^1\)These students are: Borg Caruana Lucia; Calleja Dolores; Camilleri Lorraine; Cutajar Joelin; Dalli Antoinette; Farrugia Rosanne; Gauci Doris; Hansen Nadya; Hollier Claire; Jackson Alexandra; Mallia Natalino; Mifsud Maria; Muscat Josephine; Sacco Marita; Scerri Romina; Schembri Marthese; Scolaro Anne Elizabeth; Valletta Bernadette; Vella Anthony; Vella Nadia; Vella Victoria; Zahra Shirley; Zarb Grace.
hypotheses and the questions that eventually formed the survey questionnaire (see Annex). They then undertook the fieldwork and data gathering in connection with this study. Telephone appointments and in-depth, face-to-face interviews were carried out by these students over the period: late December 2002 — end of January 2003. Those respondents from the sample who indicated that they were full-time students or in full/part-time employment at the time of contact were not interviewed. 68 women refused to be interviewed: sometimes the refusal was not theirs, but their spouse’s!

Table 1: Composition of Respondents

<table>
<thead>
<tr>
<th>Category</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employed/Self-Employed/Employer/Unemployed</td>
<td>268</td>
</tr>
<tr>
<td>Refused</td>
<td>68</td>
</tr>
<tr>
<td>Not Found (Abroad, moved, at another residence, in hospital)</td>
<td>26</td>
</tr>
<tr>
<td>Not Found (For unknown reasons)</td>
<td>87</td>
</tr>
<tr>
<td>Not in Labour Force (Disabled, Full-Time Student)</td>
<td>11</td>
</tr>
<tr>
<td>Out of the Labour Force (Emigrated, Deceased, Retired)</td>
<td>9</td>
</tr>
<tr>
<td>Not Economically Active &amp; Responded to Survey:</td>
<td>529</td>
</tr>
<tr>
<td><strong>Sample Total:</strong></td>
<td><strong>998</strong></td>
</tr>
</tbody>
</table>

4. National Female Participation Rate

At face value, this means that 268 women indicated initially that they were in the labour force; while 540 (529 + 11) indicated initially that they were not. Such would suggest a national female participation rate of around 33.2%, slightly higher than the declared official figure².

² The official female participation, or employment, rate is derived by dividing all female employees by the female population aged between 15 and 64; and then multiplying by 100 to obtain a percentage figure. This statistic was 31.6% according to the Labour Force Survey of December 2001. Vassallo, Sciriha & Miljanic-Brinkworth (The Unequal Half: the Underused Female Potential in Malta, Commission for the Advancement of Women, 2002, p.109) quote a female participation rate of 30.6% for the year 2000. The figure for the sample in this study is not precisely comparable since the respondents were sampled from the electoral register which does not include under 18-year olds.
However, the picture changes upon further inquiry: After being contacted by the interviewers and in the course of administering the questionnaire, 69 more females admitted doing some kind of ‘market work’, for which they were, or were not, being remunerated. Such work activities are practically equally divided between:

(1) **working for others** as a maid, packer, shop assistant, office cleaner, nurse, waitress, van driver, seamstress, ice-cream seller, hairdresser or receptionist; or

(2) **working within one’s own household unit** by tending crops or livestock, renting premises for and offering board to foreign lodgers, assisting husbands/sons in their business/shop.

This suggests that the number of females active on a full or part time basis in the formal labour market from the sample is at least 337 out of 808 — suggesting a female participation rate in the economy of (at least) **41.7%** — a value some 8-9% higher than the official female participation rate. This statistic includes women who work full-time or part-time; but excludes other women who may have continued to conceal any such economic activity to our interviewers.

Such a figure would place our female participation rate much closer to those of such EU member states as Greece, Italy and Spain - where the average female employment rate for the year 2000 was 45.3%: the lowest in the EU15.

It appears that, amongst every four Maltese females who declare that they work in the labour market, there is (at least) a fifth one who works as well but does not declare it. The two most likely reasons for the absence of declaration of activity by females are: (1) that the woman is actually not remunerated, when working within the family household unit; and (2) that the woman refrains from disclosing income earned when working beyond the family household unit in order to avoid...

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3 There is also a margin of error of +/- 3.1%.
paying income tax and/or social security contributions — the latter are legally obligatory if one works as little as 8 hours per week.

5. Participation Rate by District

When the respondent data is organized in terms of census districts, strong differences emerge. The largest percentage of working women is found in the North Harbour District (NHD) with a female participation rate of 45.6%, followed very closely by the Western District (WD) with 43.9%. The lowest female participation rate is found in the South Eastern District (SED) with a computed rate of 35.7%, trailing by three percentage points below the next lowest districts (which are Gozo and the Northern District).

Table 2: Female Participation Rate by District

<table>
<thead>
<tr>
<th>Regions</th>
<th>WD</th>
<th>SED</th>
<th>SHD</th>
<th>NHD</th>
<th>ND</th>
<th>GOZO</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Sample Size:</td>
<td>(129)</td>
<td>(136)</td>
<td>(216)</td>
<td>(325)</td>
<td>(137)</td>
<td>(055)</td>
</tr>
<tr>
<td>2. Not Econ. Active</td>
<td>058</td>
<td>071</td>
<td>106</td>
<td>133</td>
<td>061</td>
<td>029</td>
</tr>
<tr>
<td>3. Econ. Active</td>
<td>047</td>
<td>040</td>
<td>076</td>
<td>114</td>
<td>041</td>
<td>019</td>
</tr>
<tr>
<td>4. Refused</td>
<td>006</td>
<td>006</td>
<td>015</td>
<td>027</td>
<td>009</td>
<td>___</td>
</tr>
<tr>
<td>5. Not Found</td>
<td>013</td>
<td>014</td>
<td>015</td>
<td>043</td>
<td>022</td>
<td>003</td>
</tr>
<tr>
<td>6. Not in Labour Force</td>
<td>003</td>
<td>001</td>
<td>002</td>
<td>003</td>
<td>___</td>
<td>003</td>
</tr>
<tr>
<td>7. Out of Labour Force</td>
<td>002</td>
<td>001</td>
<td>002</td>
<td>005</td>
<td>004</td>
<td>001</td>
</tr>
</tbody>
</table>

Participation Rate (%): 43.9 35.7 41.3 45.6 38.7 38.8

These are the Census Regions used by the National Statistics Office: South Harbour District (Birgu, Isla, Bormla, Zabbar, Fgura, Floriana, Kalkara, Luqa, Marsa, Paola, Santa Lucia, Tarxien, Valletta, Xghajra); Northern Harbour District (B’Kara, Gzira, Hamrun, Msida, Pembroke, Pieta’, Qormi, St Julian’s, San Gwann, Santa Venera, Sliema, Swieqi, Ta’ Xbiex); South Eastern District (B’Bugia, Gudja, Ghaxaq, Kirkop, M’Scala, M’Xlokk, Mqabba, Qrendi, Safi, Zejtun, Zurrieq); Western District (Mdina, Zebbug, Siggiewi, Attard, Balzan, Dingli, Iklhn, Ilja, Rabat, Mtarfa); Northern District (Gharthur, Mellieha, Mgarr, Mosta, Naxxar, St Paul’s Bay); Gozo comprises Gozo and Comino.

The participation rate is worked as follows: (number of those working — row 3 — taken as a % of the total labour force in the district — being the sum of rows 2, 3 & 7).
6. Participation Rate by Age

The 554 respondents who disclosed their age were organised in terms of whether they were formally engaged with the labour market or not. This tabulation reveals a very clear pattern whereby the disposition to join the formal economy increases with lower age. This disposition by younger females to remain in employment is also reaffirmed by the ETC's Gender Equality Action Plan (2003-4).

Table 3: Participation Rate by Age

<table>
<thead>
<tr>
<th>Age Cohort</th>
<th>No. Working</th>
<th>No. Not Working</th>
<th>Participation Rate Per Age Cohort</th>
</tr>
</thead>
<tbody>
<tr>
<td>20-24 yrs</td>
<td>49</td>
<td>23</td>
<td>53.1%</td>
</tr>
<tr>
<td>25-29</td>
<td>45</td>
<td>27</td>
<td>40.0%</td>
</tr>
<tr>
<td>30-34</td>
<td>60</td>
<td>44</td>
<td>26.7%</td>
</tr>
<tr>
<td>35-39</td>
<td>61</td>
<td>49</td>
<td>19.7%</td>
</tr>
<tr>
<td>40-44</td>
<td>80</td>
<td>67</td>
<td>16.3%</td>
</tr>
<tr>
<td>45-49</td>
<td>66</td>
<td>55</td>
<td>16.7%</td>
</tr>
<tr>
<td>50-54</td>
<td>98</td>
<td>86</td>
<td>12.2%</td>
</tr>
<tr>
<td>55-60</td>
<td>95</td>
<td>85</td>
<td>10.5%</td>
</tr>
<tr>
<td><strong>Total:</strong></td>
<td><strong>554</strong></td>
<td><strong>118</strong></td>
<td><strong>436</strong></td>
</tr>
</tbody>
</table>

This result is likely to mask at least two separate forces at play: the first is that getting older increases the family responsibilities on females, making those who are married or mothers less likely to remain in the labour market — indeed, the largest drop out rate is between the age cohorts of 25-29 and 30-34 — the peak years of child bearing and rearing.

The second reason is that younger females may also tend to be better educated than their older counterparts; therefore, they may be more likely to seek to develop a careerist, long-term orientation to their contribution and presence in the labour market. In fact, according to our sample of 433 working women in Malta whose education status is known, one may deduce that females with a post-secondary level of
education were almost twice as likely to be engaged in the formal economy as those with a secondary level of education; and almost three times as likely as those with a primary level of education.

Thus one may conclude that longer years of schooling for females, particularly at post-secondary level, will increase their disposition to seek paid employment or self-employment and to maintain such employment on their part over longer stretches of time.

7. Reasons for Not Working

What are the main explanations for this level of formal participation in the labour market by women in Malta? 450 women out of the 465 in the sample who do not work identified the main reason for not doing so. Their reply was not prompted and it was categorised after (rather than during) each interview:

Table 4: Reasons for not working in the Formal Economy (N= 450):

<table>
<thead>
<tr>
<th>Reason</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Because I have to look after family members:</td>
<td>123</td>
</tr>
<tr>
<td>2. Because I am happy at home, taking care of the family:</td>
<td>112</td>
</tr>
<tr>
<td>3. Because a woman's place is at home, with husband/children:</td>
<td>29</td>
</tr>
<tr>
<td>4. Because I am not encouraged or allowed by family members:</td>
<td>25</td>
</tr>
<tr>
<td>5. Because housework has to be done and I have no time for paid work:</td>
<td>23</td>
</tr>
<tr>
<td>6. Because I don't need to work:</td>
<td>30</td>
</tr>
<tr>
<td>7. Because I am now too old to work:</td>
<td>23</td>
</tr>
<tr>
<td>8. Because I was made redundant:</td>
<td>8</td>
</tr>
<tr>
<td>9. Because I gave up looking for work since I lack qualifications:</td>
<td>6</td>
</tr>
<tr>
<td>10. Because it is not worth working due to taxes and/or national insurance:</td>
<td>4</td>
</tr>
<tr>
<td>11. Because when I worked, I was unhappy. I don't want to work anymore:</td>
<td>2</td>
</tr>
<tr>
<td>12. Because if I work I would lose financial benefits (alimony/ pension):</td>
<td>3</td>
</tr>
<tr>
<td>13. Other Reasons (various):</td>
<td>62</td>
</tr>
</tbody>
</table>
What these explanations suggest to us is that:

The need and responsibility felt by many women to look after home and family remains their main obstacle to looking for paid work beyond the home. Should home-based work become possible, these 123 women (27.3% of those not working) are likely to consider it seriously. ‘Looking after’ family members also includes nursing, hygiene and welfare functions, particularly where senior relatives or persons with a disability are concerned. This **caring obligation** affects females of all ages.

The sheer **satisfaction and happiness** derived from family based work is the second most frequent reason given. In such instances, 112 women (24.9% of those not working) report high levels of self-fulfillment which they feel privileged in experiencing and which they are not likely to forgo or replace with other tasks. Interestingly, **only one** of these 112 women is not married: such self-fulfillment is therefore also tied up to the status of marriage.

**Moral imperatives, resistance** by close family members; and the overbearing **pressure of household chores** come in as distant third, fourth and fifth most frequently chosen explanations respectively, representing the opinion of 77 women (17.1% of those not working). In these cases, it appears that the condition of domesticity is not one of choice for the females sampled, but of necessity, or of an unquestioned norm.

**Financial explanations** for staying out of the formal labour market are quoted by 37 respondents (8.2% of women not working): either by women who are proud to declare that they have no need to work for money (assuming that work is essentially for money); or else because working would threaten alternative sources of income (alimony/old age or widow’s pension/early retirement scheme). Indeed, out of 22 women who are widows, separated or divorced in the sample, **not one** declares that she works productively. A further factor behind this
attitude is because the local income tax regime and/or the social security regime are too burdensome and so disincentivise the pursuit of additional income when another member of the household is already a decent wage/salary earner.

The perception of being too old to work, although notionally still of working age, is a condition reported by 23 women (5.1% of those not working). One wonders whether this is a biological or socially conditioned observation. After all, life expectancy of women in Malta is actually some three years higher than that of men. Or is it to do with the fact that most of the jobs traditionally available to and for women assume a younger job-holder?

Interestingly, the absence of marketable skills and/or qualifications is not seen by the sampled women to be a significant impediment to their participation in the formal economy. This reason is mentioned by only 6 respondents (that is, just 1.3% of those not working replying to this question).

8. Conclusions

- The ‘actual’ female participation rate in Malta as at December 2002/January 2003 is close to 42 +/- 3%: 9 +/- 3% higher than officially reported.

- Younger, more educated females in Malta are more likely to participate in the formal labour market, and for longer periods. With more female students continuing their studies at tertiary level, the participation rate of women can be expected to increase dramatically, certainly amongst graduate women. A previous study had calculated that the female graduate participation rate is as high as 85%. Only one graduate woman

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6 Baldacchino, G. & Contributors (1997) The Graduating Workforce, Malta, University of Malta, WPDC.
in the sample is not working: and she had a child born in 1999. Furthermore, a 'lifelong learning' orientation and the provision of more training courses to adults through such agencies as the ETC, MCAST, MUS and other private service providers should facilitate a higher participation rate by women in the formal labour market.

- The 'North-South' Divide reappears in the participation rate of women: in our sample, 39.2% of women of working age based in the South are engaged in the formal economy ('South' meaning the South Eastern District and South Harbour District); whereas 43.6% of women of working age based in the North are engaged in the formal economy ('North' meaning North Harbour District, Northern District and Western District). At 38.8%, Gozo's declared female participation rate scores lower than either of these two groupings.

- This study confirms that contracting marriage is a major cause behind the withdrawal of women in Malta from the formal labour market. Out of 57 single females in the sample, 24 declare that they are in the labour market: that gives a participation rate for single women of 42%. Out of 396 married females in the sample, 35 admit that they operate in the labour market, of whom 12 explain that they do so by helping their respective husband in his work: this presents a participation rate for married women of less than 9%; and it would be just 4.6% if the economic contribution 'in kind' is omitted.

- Only 7 of the 337 women in the sample (2%) who confirm that they are working productively have indicated that they have children who were younger than 4 years of age at the time of being interviewed (born in or after 1998). In contrast, 29 of the 458 women out of the labour market (6.3%) have declared that they have at least one child of that age. From amongst the women who were interviewed, 397 admit that they are mothers;
of these, 72 (18%) indicate that they are active in the labour market. In contrast, 56 women from amongst those interviewed claim to have no children; of these, 14 (25%) admit to being involved in economic activity. Thus, *parenthood* clearly affects the disposition of women in Malta to be economically active, though perhaps not to the extent that may be imagined.

A substantial number of (especially married women and mothers) may be constrained or obliged - out of love, devotion, dedication or duty – to organise their adult lives around the household. 154 women in the sample explain that they abandoned the formal labour market upon contracting marriage/pregnancy/parenthood and harbour no desire to return to it; but another 77 women claim that they also left the labour market upon marriage/pregnancy/parenthood, yet would be interesting in rejoining it, given the right circumstances; and another 41 declare their unconditional willingness to re-join the labour force. There are thus married women/mothers who are willing and able to work productively, should such work not compromise their familial responsibilities. 25 non-working women in the sample explain that they left their previous employment primarily for reasons associated with that same employment, and not to do with family, pregnancy or parenthood; of these 25, 11 actually lost their job. *Home or tele-working arrangements* may be very well suited for these women.

The strong ‘motherhood mandate’ usually associated with the teachings of the Catholic Church, is felt to be the main reason for withdrawing or not participating in the formal economy by only 6.4% of the sampled women who are not working. More than half of the women who form this group are over 55 years of age. In all the other cases, the reasons mentioned for not working are practical, material and/or experiential. This reflects the increasing *secularisation* of the Maltese female.
Non-reportage of economic activity by women in Malta is high, and not encouraged with our high income tax / social security regimen. The same reportage is discouraged where it would oblige women to lose out on such benefits as rent subsidies. **Lower levels of taxation and/or lower time thresholds for the payment of social security contributions** would raise the incentive to declare income and bring unreported economic activity to light. This data suggests that further fiscal measures may need to be undertaken so as to encourage not just a higher participation rate of women in the formal economy; but also to encourage the declaration of such participation where it already exists.

In other cases, women, while contributing productively, actually have no income to report. This identifies a **lacuna in our official economic statistics**, which does not acknowledge those people – particularly women - who contribute to the creation of economic wealth over and above domestic work, but may not be remunerated specifically for it.

The above results should be closely **scrutinised by the competent authorities** (particularly the Ministry for Social Policy, the Ministry of Finance & Economic Services and the Employment & Training Corporation) and by civil society organisations or fora (such as the Commission for the Advancement of Women, the National Council of Women and the Malta Council for Economic & Social Development) so as to redress existing handicaps and facilitate the integration of more women in the local labour market. A larger sample of respondents would also help to confirm the trends identified in this study.

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5th May 2003
1. Eta’:
   Age:
   5. (40–44)  6. (45–49)  7. (50–54)  8. (55–60)

2. X’inhu l-istat civili tieghek?
   What is your civil status?
   1. Xebba
      Never married
   2. Mizzewga
      Married
   3. Armla
      Widowed
   4. Zwieg annullat/Divorjata/Separata
      Annulled marriage/Divorced /Legally Separated
   5. Tghix ma’ xi hadd
      (partner) Cohabitation

3. Ghandek tfal?
   Do you have children?
   1. Iva
      Yes
   2. Le
      No
4. Jekk **iva**, s-sena tat-twelid taghhom
*If yes, their date of birth:*

5. Min minnhom jghix mieghek?
*Who lives with you?*

6. X'inhu l-oghla livell ta' edukazzjoni li lestejt?
*What is the highest educational level that you completed?*

1. Minghajr skola
*No schooling*
2. Primarja
*Primary*
3. Sekondarja
*Secondary*
4. Post-Sekondarja
*Post-Secondary*
5. Diploma
*Diploma*
6. Lewwel Degree
*First Degree*
7. Post-Graduate
*Post-Graduate*

7. Ghadek tistudja?
*Are you still studying?*

1. Iva
*Yes*
2. Le
*No*
8. What are you studying?

9. Do you have any health problems or disability which prevent you from working?
   1. Yes
   2. No

10. Today, are you gainfully occupied?
    1. Yes
    2. No

11. If yes, what is your job?

12. How many hours a week do you work?

13. If no, why are you not gainfully occupied?
   1. Because I am happy at home, taking care of the family.
   2. Because a woman's place is at home, with her husband and children.
   3. Because it is not worth working due to taxes and/or national insurance.
   4. Because when I used to work, I was unhappy and I don't want to work anymore.
5. Ghax ix-xoghol tad-dar irid isir u m’ghandix cans nohrog nahdem.
   *Because housework has to be done and I have no time for paid work.*
   *Because if I work I would lose financial benefits from Husband/social benefits/pensions.*
7. Ghax qtajt qalbi li nsib xoghol ladarba m’ghandix kwalifiki bizzejjed.
   *Because I gave up looking for a job since I don’t have sufficient qualifications.*
8. Ghax m’ghandix bzonn nahdem.
   *Because I don’t need to work.*
9. Ghax membri tal-familja ma jhajrunix jew ma jhallunix.
   *Because I am not encouraged or allowed by family members.*
10. Ghax irrid indur /niehu hsieb membri tal-familja. (tfal/morda/anzjani)
    *Because I have to look after family members. (children/sick/elderly)*
    *Because I have reached a certain age and it is now too late to work.*
    *Because I was made redundant.*
13. Ragunijiet ohra.
    *Other reasons.*
14. Qatt hdimt?
    *Have you ever worked?*

   1. Iva
      *Yes*
   2. Le
      *No*
15. Jekk iva, ghalix tlaqt mill-ahhar impjieg?
    *If yes, why did you leave your last employment?*

   1. Minhabba zwieg.
      *Because of marriage.*
      *Because of pregnancy/ childbirth.*
   3. Ragunijiet ohra marbuta mal-familja.
      *Reasons related to family.*
   4. Ragunijiet relatati max-xoghol.
      *Reasons related to employment.*
   5. Ragunijiet ohra
      *Other reasons*
16. Lesta li tibda xoghol bi qliegh id-dar jew barra mid-dar fi zmien qasir?
Are you ready to start paid work in a short time?

1. Iva
   Yes

2. Iva, skond ix-xoghol.
   Yes, depending on type of work.

3. Le
   No

17. Jekk le, ghalix?
If no, why?

1. Ghax ghandi pensjoni - skema ta' rtirar kmieni.
   Because I have a pension/early retirement scheme.

2. Ghax diga nahdem id-dar bla hlas.
   Because I already do unpaid work at home.

3. Ragunijiet ohra.
   Other reasons.

Grazzi hafna tal-koperazzjoni tieghek.
Thank you for your cooperation.