

Investigating the Gender Pay Gap in the Maltese Financial and Insurance Services Sector: A Macro and Micro Approach

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Abstract

Although women have made significant advances in the economic sphere, the gender pay gap remains persistent. Building on Acker's Theory of Gendered Organisations, the purpose of this study was to explore from a holistic macro-level and micro-level approach focusing on the Financial and Insurance services sector, how family-friendly policies and work incentives for women accompanied by traditional gendered roles and gendered assumptions affect the Maltese gender pay gap. Through a qualitative approach, document analysis and structured interviews were carried out. Through a purposive sampling technique, legislation and official policy documents were chosen for document analysis. The interview sample consisted of twelve participants who held an HR managerial position within the Financial sector. The findings concluded that at a macro-level, underlying gendered assumptions feed into family-friendly policies and work incentives creating an imbalance which hinder women from career advancement or else limit them to low-paying jobs thereby contributing to the pay gap. From an HR perspective, the research identified how traditional gendered roles and biases affect mothers' career prospects, resulting in vertical segregation which affects the pay gap. The findings show that gender roles affect the uptake of family-friendly policies within this sector, with mostly women availing from such measures. The biases and misconceptions associated with the uptake of family-friendly measures together with the expectance of long working hours negatively affects mothers' progression to higher managerial roles, enhancing the glass ceiling effect within the Financial and Insurance industry. This study concluded that further policy action needs to be taken to ensure that current and future government policies ensure that national family-friendly policies and the Financial and Insurance sector become more gender inclusive.

Keywords: gender pay gap, gendered roles, family-friendly policies, Financial and Insurance industry

Dedication

To my mother Vicky, my grandmother Guzeppa and all the women out there who devote
their lives to their family.

Your strength and dedication is admirable.

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List of Abbreviations

GPG: Gender Pay Gap

FFPs: Family-friendly Policies

FFMs: Family-friendly Measures

NSO: National Statistics Office

EU: European Union

EIRA: Employment and Industrial Relations Act

HR: Human Resources

MFSA: Malta Financial Services Authority

OPM: Office of the Prime Minister

IPS: Institute for the Public Services

STEM: Science Technology Engineering and Mathematics

WEF: World Economic Forum

OECD: Organisation for Economic Co-operation and Development

Chapter 1: Introduction

1.1. Background and Problem Statement

Gender equality has a major significance on whether economies and societies prosper or not. Developing and employing half of the world's accessible human resources has a fundamental bearing on the development and competitiveness of economies and organisations around the world (WEF, 2019). Although over the past decades women's economic status has significantly improved, inequalities among males and females in the workforce persist (Ponthieux and Meurs, 2015). OECD studies have found gender disparities in wages, participation in workforce and representation in high managerial occupations in both the private and the public sectors (Downes et al., 2017). Overall, females still earn a lower pay when compared to males. Women especially mothers, still carry the load of unremunerated labour relating to caregiving (Ponthieux and Meurs, 2015). Such disparities echo societal and traditional inequalities within cultural roles and assumptions of males and females (Downes et al., 2017) which also impact on the labour market.

Gender pay gaps (GPG) have been prevalent throughout the whole economy and indicate major losses with regards to foregone output, the standard of living to the people concerned and the economy itself (OECD, 2012). The significant effects of the GPG for females throughout their life constitutes it as a major concern for the state and society (Tharenou, 2013).

GPGs are defined as the difference in wages amongst females and males, typically formulated on the mean or median salary that both females and males receive (Stats NZ, 2018). According to Eurostat (2021a), men's gross hourly pay in 2019 was on average 14.1% higher than those of women across the EU. In 2019, Malta's GPG was below the EU average at 11.6% (Eurostat, 2021a). Compared to previous years, the GPG decreased both at EU and at the local level (Eurostat, 2021c). However, this change is considered to be

minimal and the issue of inequality remains. Through further analysis of the data, it is also apparent that at sectoral-level, the Financial and Insurance sector has the highest GPG at 25.3% when compared to other sectors in Malta which as of 2019, overall stood at 11.6% (Eurostat, 2021a).

Several theoretical explanations have attempted to figure out the cause of the wage disparity amongst males and females (Anderson, et al., 2001). The GPG is considered to be a very complicated topic instigated by several factors (European Commission, 2011) which are further discussed in Chapter 2. What is certain is that this form of inequality leaves an impact on all females. The GPG varies at different ages, levels of educational attainment and occupation (Miller and Vagins, 2018). In fact, an NSO study (2018) which utilised 2014 data found that the GPG continues to increase as people get older, and women between the ages of 35 and 44 experienced the biggest GPG of 14.1%. For those with tertiary education the GPG stood at 18.7%, which is much higher when compared to the GPG at basic education level (10.3%). Additionally, managers in particular experienced the highest GPG (23.1%) when compared to other occupations such as professionals (13.7%), clerks (-0.3%), services and sales (-0.7%). Further to this, several empirical studies suggest that mothers experience a higher GPG when compared to females with no children and males (Benard and Correll, 2010). This is identified as the motherhood pay penalty and evidence of this inequality has been confirmed across several countries (Blau and Kahn, 2017).

The disproportionate divide of childcare and household responsibilities on mothers contributes to the economic outcomes of males and females, especially in wages. Societal norms, organisations and public policies play a significant part in influencing men and women's roles on the distribution of remunerated and unpaid labour (Ponthieux and Meurs, 2015). It is then argued that such inequalities are entrenched at the starting point of policy

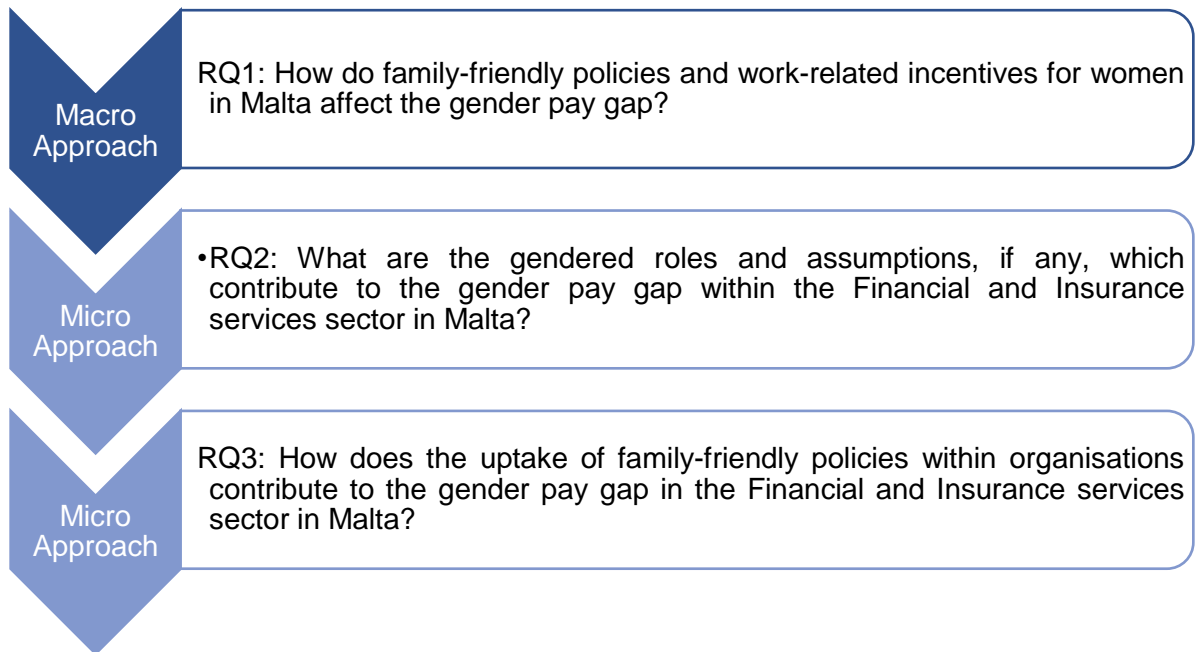
making (Downes et al. 2017). Whilst the Maltese government introduced the Employment and Industrial Relations Act [EIRA] (2002) to eliminate discriminatory behaviour and create a work-family balance through family-friendly policies (FFPs), the GPG perseveres, with mothers experiencing a wider GPG when compared to fathers and women without children (NSO, 2018).

1.2. Purpose and Research Questions

The aim of this research is to acquire an in-depth understanding on how FFPs and work incentives, together with potential traditional gendered roles and assumptions impact the Maltese GPG between mothers and fathers. Both from a holistic macro-level approach and a micro-level focus on the Financial and Insurance industry. This sector was chosen because it has the highest recorded GPG from all the industries across the Maltese economy.

To achieve this, the research will first take on a macro approach and explore how FFPs and work incentives, which were introduced by the Maltese government, affect the GPG. This will be followed by a micro perspective that delves into the Financial and Insurance sector and investigates this issue from the perception of Human Resource (HR) managers. The aim of this part of the research is to explore whether traditional gendered roles and assumptions exist within this industry and if so, how they contribute to the existing GPG from the perspective of the HR managers. The research will also examine the uptake of family-friendly measures (FFMs) within the Financial and Insurance industry to see if it contributes to the sector's GPG. Figure 1 presents the three research questions of this study which will be addressed in order to meet the overall purpose and objectives.

Figure 1: Research Questions



Source: Own compilation, 2021

1.3. Significance of the Study

The GPG has continuously been studied through different approaches and theories however, it still contains areas which can be further examined through research (Blau and Kahn, 2017). Although there are studies which investigated the GPG in the local context (Azzopardi, 2017; Borg, 2015) the findings from this study will present a different perspective on the topic since the GPG will be explored from two different contexts; the broader government policies and the local Financial and Insurance sector.

The results acquired from this study may benefit policy makers to better comprehend how underlying gendered roles and assumptions, together with FFPs and work incentives contribute to the existing GPG. The policy recommendations will highlight aspects in public policy which need to be introduced or refined so as to target the issue directly.

1.4. Overview of Study

Following this chapter, Chapter 2 will present a critical review of literature on the main contributing factors of the GPG; the theoretical framework applied to this study; gender roles; FFPs and lastly an overview of the GPG in EU and Maltese context. Chapter 3 comprises of the methodology chosen for this research- namely its design, data gathering methods and analysis. Following this, Chapter 4 outlines the results into main themes and subthemes, which emerged from the two data sets. The results are further analysed and discussed using relevant literature. The final chapter presents conclusions on how FFPs and gendered roles affect the GPG at national level and within the Finance and Insurance sector in Malta. Recommendations for policies are postulated as well as further studies.

Chapter 2: Literature Review

2.1. Introduction

This chapter outlines an informative discussion using peer reviewed literature, which allowed the researcher to critically look at scholars' arguments on the causes of the GPG; at how inter-related factors are related to gender roles and at how the uptake of FFMs may impact the GPG. Considering both the European and Maltese contexts, the literature focuses on the Financial and Insurance industry. Statistical information and reports about the GPG were also included to provide further insight into the Maltese context.

2.2. GPG and its Relevance in the Economy

Pay discrepancies have caught the attention of economists and policy makers because salaries generally determine financial income. This difference consequently affects the standard of living and overall wellbeing (Daczo, 2012) and affects female workers throughout their working life. Employers often use women's previous wage history to establish their salaries in new jobs, transmitting discrimination from one job to the next (Miller et al., 2018).

The GPG also affects women once they retire (Pham et al., 2018). The EU reported that in 2018, women over the age of 65 earned retirement pensions which were on average 30% less when compared to men's pensions (European Parliament, 2020). Malta has the second biggest gender pension gap, which stood at 42% in 2018 (Eurostat, 2020). Such figures are alarming especially since females tend to have a longer life expectancy, resulting in more expenditure. This indicates that the GPG increases the likelihood of women outliving their income (Pham et al., 2018).

The GPG is a relentless social issue that affects many women. Both government and society's inability to eliminate the GPG indicates that female workers are at a detriment when taking care of themselves and dependent relatives (Pham et al., 2018).

2.3. Measuring the GPG

Calculating the GPG shows how far society is from establishing the same wage for work of equal value (Amado et al., 2018). The EU uses the 'unadjusted GPG, which measures the discrepancy between the average hourly income of males and females (European Commission, 2017a) and is calculated by using the equation presented in Figure 2 below.

Figure 2: The Unadjusted GPG

$$\frac{\text{Mean hourly earnings of men} - \text{Mean hourly earnings of women}}{\text{Mean hourly earnings of men}}$$

Source: European Commission 2017a

Since 2006, the unadjusted GPG has been formulated on the methods used in the 'Structure of Earnings Survey' which is carried out every quadrennial (Eurostat, 2021a). This method categorizes the dissimilarity between the income of men and women as 'explained' and 'unexplained' (European Commission, 2017a).

2.4. Factors Contributing to the GPG

Determining the underlying drivers of the GPG is essential to formulate the appropriate policies and measures to solve it. As noted above, economists discern two factors: the 'explained' and 'unexplained'. The former GPGs are recognizable and quantifiable employee features such as age and occupation. The latter are not observable or quantifiable (Wilson, 2017). These incorporate discrimination against women, and differences in psychological traits among genders such as negotiation skills, risk aversion and traditional gender roles (Blau and Kahn, 2017), The reasoning behind the GPG is briefly discussed in the following sections.

2.4.1. The Human Capital Theory

Human capital models are constructed on the hypothesis that people's abilities and knowledge enhance productivity (Fuente, 2011). This model posits that wages are correlated to the contributions made towards work. Researchers who use this model argue that when observing the GPG, one should take into consideration the difference in skills and knowledge between men and women. Therefore, this approach attempts to interpret the GPG in terms of visible dissimilarities between genders such as education, hours of work, qualifications and work experience. The gap is then explained by being broken down into particular human capital factors (Lips, 2012; Wilson, 2017). Following this exercise, the remaining gap is identified as the 'unexplained gap' which reveals differences between the sexes. This approach is frequently used to justify the argument that the GPG is due to different inputs to employment by females and males, not discrimination (Lips, 2012).

In recent times women have expanded their skills and their participation in the workforce, which has brought about a noteworthy change that weakens the human capital theory. This model fails to provide a concrete explanation as to why men still earn considerably more than females with equivalent of educational levels, experience and working hours (Wilson, 2017).

Building on this argument, other factors explain the remaining wage disparity. Another variable which contributes to the GPG is 'occupational segregation', which refers to the grouping of female workers in jobs which generally have low wages such as education, care and social services (Lips, 2012).

2.4.2. Occupational Segregation

Occupational segregation is identified as a contributing factor of gender disparity (Bishu and Alkadry, 2016). It is considered as an 'explained' variable of the GPG since it is recognised and measurable (Wilson, 2017). In 2017, the EU reported that the overrepresentation of female workers in low-paying occupations contributed to 30% of the overall GPG. In contrast, the representation of male workers was at around 80% in better-paid STEM industries (European Commission, 2017b).

Lips (2012) argues that the presumption that women favour professions which happen to be low-paying is just an assumption. Lips' work questions why females are selecting professions which offer low wages, and whether such occupations have low wages due to a high concentration of female workers. Since the status and salary accompanying that profession tends to decrease (Lips, 2012). Borg (2015) similarly asserted that occupations taken up mainly by women have a tendency to offer lower wages for work entailing similar capabilities, education and experience as those done by males.

Apart from tending to specialise in dissimilar sectors, males and females tend to have job positions at distinct ranks of organisations' hierarchies. This is known as the 'glass ceiling' or 'vertical segregation' – situations in which female workers are disproportionately clustered in lower-ranking job positions within organisations such as clerks and administrators (Blau and Kahn, 2017). In every EU country, the number of female workers holding a managerial position is smaller than that of male workers. In 2019, females represented just 17.6% of executives and 6.9% of CEOs. Such data affirms that women are severely underrepresented in managerial positions. Additionally, it was also reported that female managers across the EU earn approximately ten Euros less than males per hour (EIGE, 2019). A shortage of

women in higher positions could also be due to discrimination, which further highlights the work-family struggle that reduces their productivity and their interest in high-ranking jobs (Blau and Kahn, 2017).

Although the explained variables are accounted for, a GPG still remains. This part of the gap is caused by the unexplained variables which usually incorporate household obligations, psychological traits and discrimination. The precise formulation and mixture of these variables remain obscure. Nonetheless, if the variables are not clearly recognised and addressed, the GPG will persevere (Wilson, 2017).

2.4.3. Discrimination

Although there is clear legislation (EIRA, 2002) obligating equal treatment of both sexes in employment, discrimination still exists. However, it is less evident and is practised unconsciously through stereotypes and attitudes (Wilson, 2017).

Segovia Pérez et al. (2020) argue that “cultural traditions and gender stereotype-based beliefs can cause discrimination in terms of the perceived performance or productivity of women” (p. 23). These gender biases presume that female workers are meant for lower job posts as their main role lies with housework. The statistical discrimination model (Phelps, 1972, as cited in Blau and Kahn, 2017), which explains the perseverance of discrimination through competitive force, suggests that employers presume that women are less productive and committed towards work than men. Consequently, businesses offer lower wages to female employees, bar them from training, and/or refuse to promote them (Blau and Kahn, 2017).

2.5. Theoretical Framework of the Research

The conceptual framework of this study is constructed on Acker's theory (1990) of gendered organisations. This framework proposes that organisations' structures, culture and values are in fact gendered, this enabled the study to observe how organisations themselves may enhance traditional gender roles and assumptions. Acker's framework was especially used in the development of the research questions, the interview guide and the analysis procedure.

Acker (1990) argued that previous feminist work often presumed that organisations were gender neutral. Contrary to this belief, Acker developed the 'Gendered Organisation Theory', which implies that relationships in the work environment; employment procedures; as well as the pay are constantly influenced through procedures based on gender identity and physical disparities between males and females. Gender inequality is concealed within organisational structures, specifically in the assumption of the "disembodied universal worker" which fulfils the position of the "abstract job" and "hierarchies" (Acker, 1990).

This "universal worker" is equivalent to the person who in society is considered to be a man. The male body, sexuality and minimal responsibility in procreation are incorporated in the image of an 'ideal' employee which proliferates in labour and organisational procedures (Acker, 1990). Whereas women, with "their ability to procreate... their pregnancy, breast-feeding... child care [and] menstruation" (p. 152) are automatically excluded from the 'ideal worker' description (Acker, 1990). Consequently, it is highly unlikely that women will earn the monetary rewards linked with actually being an 'ideal' employee (Kelly et al., 2010).

Acker (1990) suggests that organisations view the disembodied employee as someone who exists solely for employment purposes and cannot have any other obligations which may

affect the “job”. Accordingly, individuals who have duties not related to the job position are considered to be incompatible with it. By assuming that employees are not constrained, job descriptions and appraisals resemble the description of a male employee whose lack of responsibilities is facilitated by the unremunerated work of others, specifically women (Adkins, 2019). Since women carry most household responsibilities, the amount of dedicated time and qualities requested from the ‘ideal’ employee are incompatible with female gender roles (Kalev and Deutsch, 2018). Hence, they are automatically unfit for the abstract job (Acker, 1990).

Acker (1990) argued that even hierarchies are gendered since these are constructed on the fundamental presumption that individuals (generally men) who are able to dedicate their time and energy solely to paid work advance to higher authority and have bigger responsibilities, whereas others (especially mothers) who have external obligations are placed in lower positions. The organisational logic is that female workers are associated with caring responsibilities, so they are undervalued (Acker 1990) and their career progression suffers.

The ‘ideal worker’ concept proposed by Acker (1990) inspired this research to question the characteristics organisations value and look for in employees. This led to the exploration of underlying gender roles and assumptions within FFPs that may themselves contribute to the GPG phenomenon.

The theory argues that although organisational logic may appear to be gender neutral, employees who hold a managerial position frequently fall back on gender stereotypes when they perform their work. They favour characteristics related to males which then emerge in organisational hierarchies and result in gender disparity at the workplace (Williams et al., 2012).

The concept of 'gendered hierarchies' and 'gendered process' as explained by Acker's theory informed this study on the underlying gender assumptions which hinder women, especially mothers, from taking on managerial positions within organisations. It questioned the promotion policies of organisations and prompted the investigation of potential underlying stereotypical assumptions and gendered culture, all of which leave an impact on the GPG.

While there are several studies which support Acker's theory, the social organisation of labour has gone through major transformations in recent decades, including computerisations and globalisation (Williams et al., 2012). However, female workers can still be held back in their careers as their skills and qualities may be undervalued by potential employers, especially in male-dominated industries, due to the underlying gender stereotype mentality (Lips, 2012).

The organisational logic proposed by Acker (1990) is also evolving. Nowadays, homogenous 'career ladders' – specific steps which lead to better wages and managerial positions – are being replaced by 'career maps'. These are singular programmes of professional development. Networking has also become a primary way by which employees recognize opportunities for improvement within or outside the organization (Williams et al., 2012). Despite these developments, organisations still remain gendered since to exceed, employees require the ability to self-promote themselves. Something that women may find difficult to do in male-dominated settings (Williams et al., 2012). In situations where managers take decisions on job positions, gender bias also has a major influence on allotment of remunerations, mainly because gender assumptions and stereotypes affect women's relationships and connections with their male colleagues and superiors (Lips, 2012).

The components of gender inequality as found by Acker (1990) remain. The only difference is that they are not the same as those assumed in the traditional career model in the Gendered Organisational Theory (Williams et al., 2012). Evidently, the GPG continues to persist to this day, despite changes in organisations.

While using Acker's theory (1990) as a framework, this research considered these changes in the structure of the workforce and organisational processes in order to ensure that the questions asked are in fact relevant to current organisations and appropriately linked to the current GPG.

2.6. Gendered Roles and Assumptions

There is one particular factor which is vital to understand the persevering GPG which is the gender disparity in household responsibilities. It is often contended that the distorted divide of unpaid work by genders in the household is both directly and indirectly linked to the GPG (Magnusson and Neramo, 2017).

According to Lindsey (2016), gender alludes to cultural, social, and psychological characteristics associated with men and women in specific social settings. At a very young age, children become aware of gender stereotypes and learn about acting in the 'correct' manner, that is, in accordance with their gender (Hentschel et al., 2019). This suggests that several assumptions about gender are ingrained (Díaz-Morales, 2017) and continually influence individuals throughout their life (Hentschel et al., 2019).

Gender roles are carried out in line with cultural norms (Lindsey, 2016). Societal expectation has always been that males find labour away from the household and that females take care of household responsibilities (Díaz-Morales, 2017). This assumption remains persistent in Malta. In fact, Camilleri-Cassar (2017) found that the majority of participants, who were

Maltese women, perceived their husbands primarily as labourers and the main wage earners of the family, “who could not be expected to stay at home” (Camilleri-Cassar, 2017, p. 571).

The gendered divide of work has been around for a long time and the job of women has been to carry out the bulk of household and caregiving duties for the family (Hentschel et al., 2019). A Eurofound research report (2018) found that both working and unemployed women dedicated a substantial number of hours on caring responsibilities for children or relatives who were elderly or had disabilities, and on household work (for example, cleaning), whereas males spent much less time on such responsibilities (Eurofound, 2018).

Traditional gender roles and the female’s stronger tendency towards performing unpaid labour can adversely impact the labour market output of female workers (Blau and Kahn, 2017). Women, particularly mothers, might not seek remunerated work due to the challenges associated with balancing paid employment with unpaid housework. Instead, they take up part-time employment (Eurofound, 2018). In fact, around 30% of female labourers within the EU are employed part-time and have a higher chance of exiting the workforce to care for their offspring and other family members (European Parliament, 2020).

It is worth noting that females’ inclination for these jobs does not always indicate a ‘choice’. Rather more of a reaction to the incessant obligations of remunerated labour and household duties (Lips, 2012). The absence or inadequacy of FFPs may also affect women’s employment choices (European Commission, 2019). In 2017, around 8% of the Maltese female population (aged 15 to 65) stated that they were not looking for work or full-time employment because they had caring responsibilities of children and/or vulnerable relatives. Whereas, men never reported such reasoning (Eurofound, 2018).

Traditional gender roles could also reduce the pay of female workers (Blau and Kahn, 2017). There is considerable research which demonstrates a negative relationship between

female workers' pay and children, widely known as the 'motherhood wage penalty'. This phenomenon was also recorded in the Maltese context. Using data from 2014, the NSO (2018) found that while the GPG between males and females with no children stood at 6%, the GPG between mothers and fathers with dependent children stood at 16.6%.

The human capital theory suggests that the bearing of and caregiving to children interfere with the development of skills and the levels of output, that in turn converts into less pay. Females who plan to have children or are child-bearing withdraw from their studies, leave the workforce for a long time, work as part-time, select occupations which are more family-friendly, dedicate little effort to work, or else turn down promotion due to time restraints find themselves accomplishing much less when compared to childless female workers that remain in full-time jobs and seize progressive career opportunities (Kahn et al., 2014).

The motherhood wage penalty perseveres even after controlling skills and occupational variable (Benard, Paik and Correll, 2007, as cited by Luhr, 2020). Contrasted with females who have no children and men, mothers encounter discrimination in the context of interviews, salaries and promotion (Luhr, 2020). Many of the negative impacts which motherhood has on female workers' job outputs stem from the undervalued social status linked to the duties of the main caretaker (Ridgeway et al., 2004).

While every parent finds it difficult to conform to the expectation of the ideal employee with social standards of rigorous childrearing, women encounter a motherhood penalty at the workplace whilst men face a fatherhood premium (Luhr, 2020) resulting in men earning higher wages (Magnusson and Neramo, 2017). In Malta men and women with caregiving responsibilities experience different adjustments with their work. While 20% of women reduce their working hours to deal with caregiving duties, 13% of men find other ways such as working longer hours, moving to a higher role within their workplace, and finding an additional job to earn more money (NSO, 2020a).

The increase in the salaries of men who become parents strengthens the traditional gender role paradigm, which can eventually cause discrimination at the workplace. The idea of males being the main providers for the family makes them appear as if they increase their efforts and motivation as the breadwinners. While employers compensate such perceivable characteristics in male workers, they do not link them with female employees. This indicates that there is discrimination against women even in the context of a working parent (Wilson, 2017).

In order to eliminate the motherhood pay penalty, the presumptions of mothers not being ideal employees need to be contested and requires wider social reforms. This also relies on policies which provide improved assistance to parents who are employed (Luhr, 2020).

2.7. Work-family Policies and the GPG

Gender equality has increasingly been integrated into legislative and justice systems (NCPE, 2006). Through the EIRA (2002), the Maltese government enforced equality of pay between genders (Borg Debono, 2019) by protecting employees against discrimination as well as outlining conditions for workers such as FFPs (GVZH, 2013a). Additionally, through national budgets, the Maltese government also introduced several measures to improve gender parity in the labour force.

2.7.1. FFPs and the GPG

FFPs are generally defined as a set of benefits and arrangements developed in order to assist workers who desire to find a balance amidst the clashing requests of employment, family and private time in today's world (Lee and Hong, 2011).

Theoretically if such measures make working hours more flexible, they will reduce the struggle of being both a good employee and a good parent, thereby minimizing the conflict between family and work duties (Ridgeway and Correll, 2004). However, in several countries females still carry most childcare responsibilities (Stier et al., 2001). In Malta, of the 6.5% of people between the ages of 18 and 64 who made use of FFPs, 73.5% were women and only 26.5% were men (NSO, 2020a). So instead of encouraging men and women to allocate household duties equally, these measures appear to maintain the gendered division of work (Stier et al., 2018). In fact, according to an NSO report (2020a), in 2018 women with caregiving duties worked approximately 34.3 hours every week, whereas men with equivalent caregiving duties worked around 42.2 hours every week.

In spite of the fact that mothers who use FFPs are much more productive as employees (Glass, 2004), there are employers who penalize women who make use of such measures. Whereas men are not, since they are less likely to request these provisions (Glass, 2004). In line with Acker's theory (1990), Glass (2004) argued that if employers favoured employees who were constantly accessible and committed to their job, then by using FFPs mothers were automatically disadvantaged. For example, given that employees in high managerial positions are expected to work long hours, mothers who make use of flexible working hours do not meet this expectation, as they might not be readily available for their employers should issues arise at the workplace. As a result, employers would rather give training and promotions to employees who do not make use of FFPs regardless of their efficiency and productivity (Glass, 2004). If the employer does not show support towards workers who make use of FFPs, their uptake just turns into another way for a mother to make her motherhood status more noticeable (Ridgeway and Correll, 2004). Consequently, the uptake of FFPs might eventually decrease mothers' salary growth over the years (Glass, 2004).

FFPs have been viewed both as the reason for salary stagnation and its solution (Glass, 2004). Causally, if working mothers look for employment with conditions which fit in with their caregiving duties, such employment usually offers a lower salary, so their pay will be inferior to that of other employees. On the other hand, other research suggests that the salary stagnation of mothers is the reason why the market does not offer FFPs. The repercussions on mothers who stay in such rigid work are exhaustion, absenteeism, stress and career disruptions, all of which weaken growth of salaries. Women who are employed and have children are either sentenced to the labour market limbo of poor salaries and part-time work to facilitate caregiving roles, or else are exhausted sufferers of rigid and long full-time work which eventually reduces their efficiency (Glass, 2004). Camilleri-Cassar (2017) found that when having children, Maltese women either shifted to reduced working hours or else moved to a more family-friendly profession such as teaching. Glass (2004) argued that if FFPs were provided across a wide range of job positions, such decisions and the motherhood pay gap they create would diminish (Glass, 2004).

2.7.2. Types of FFPs and their Impact on the GPG

While FFPs are expected to help women remain attached to the labour market (Stier et al., 2018), FFPs reflect different fundamental beliefs about women's rights and gender roles (Korpi, Farrarini and Englund, 2013, as cited in Stier et al., 2018). In certain countries, FFPs strongly encourage females to join the workforce while in others they discourage such participation (Stier et al., 2018). Together with the many different forms of FFPs, this makes it even more difficult to determine how these impact the motherhood wage gap (Glass, 2004).

Abendroth et al. (2014) suggest that the 'penalty of mothers' is less common in European countries where an extensive amount of expenditure is spent on public childcare. Through

this service, female workers are less inclined to shift towards lower-status family-friendly jobs once they have children. When childcare services are available, mothers request fewer benefits. Their productivity is not affected by caregiving duties and organisations show less prejudice against mothers (Abendroth et al., 2014). The Maltese government introduced free childcare services to employed parents in the 2014 budget (Ministry for Finance, 2013). The availability of such policies are based on the belief that women ought to remain employed during their children's early years (Budig et al., 2015). Furthermore, the purpose of such policies is to make mothers available for work and hence it leads to a milder pay penalty (Glass, 2004).

Policies which endorse a reduction in working hours, flexibility in hours and workplace are more disruptive to the workplace. In Malta there is no clear consensus on whether flexible working arrangements, telework and reduced hours should be offered to all employees across all sectors. As recorded in the *Manual on Work-life Balance* (Office of the Prime Minister [OPM], 2021), the public sector offers FFMs for all its employees. However, the situation is different in the private sector. To date, private sector workers are not entitled by law to have flexible working hours, telework and other policies. Instead, these are provisions on which both the employer and employee must agree to (GVZH, 2013b). NSO (2020a) reported that in 2018, 33% of women with caregiving duties took reduced hours. In the same manner, more women than men requested teleworking and flexible measures. Glass (2004) suggests that reduced work policies appear to have the least positive effects on women's salary growth, followed by telework and flexibility of hours.

Policies such as maternity, paternity, and parental leave are intended to encourage interim care responsibilities and also to let parents return to their previous job position (Budig et al.,

2015). Table 1 below illustrates FFPs which employers are obliged to offer by law in Malta (EIRA 2002).

Table 1: FFPs as stipulated by the EIRA (2002)

Legislature	Type of FFP	Duration and Conditions
Subsidiary Legislation 452.91 – Protection of Maternity (Employment) Regulations (2004)	Maternity Leave	Entails a timeframe of eighteen weeks, fourteen of which are remunerated by the company and the last four covered by Social Security Act (GVZH 2013a).
Subsidiary Legislation 452.101 – Minimum special leave regulations (2008)	Birth Leave	Provides fathers with one day of paid leave.
Subsidiary Legislation 452.78 – Parental Leave Entitlement Regulations (2003)	Parental Leave	Offers working parents with children below the age of eight, four months of unpaid leave.
Subsidiary Legislation 452.88 – Urgent Family Leave Regulations (2004)	Urgent Family Leave	Offers employees fifteen hours of remunerated leave yearly for important familial issues. These hours are subtracted from the overall annual leave of the worker.

Source: Own compilation, 2021

According to Budig et al. (2015), long-term leave policies such as maternity leave might be built on the belief that mothers ought to be the caregivers for their children. In contrast, fathers are only eligible to just a day of birth leave, which indicates the assumption that fathers play a smaller role in childcare. Such underlying assumptions may in fact echo gendered cultural beliefs about motherly caregiving which may also be linked with low motherhood salaries (Budig et al., 2015). These gendered beliefs are evident in the usage of parental leave and career breaks in Malta. In fact, NSO (2020a) figures show that of the 29% of people between the ages of 18 and 64 who made use of career breaks, 96% were women.

The length of leave might also have a bearing on how it affects the motherhood penalty. For instance, an extended amount of parental leave and long-term career breaks could weaken women's job continuity, attachment to the labour market and limit job experience. Also, mothers' long-term absence from their job may also preclude employers from employing or promoting women (Budig et al., 2015). Azzopardi (2017) found that mothers who took time away to take care of their offspring missed out on career advancements since they were not viewed by employers as being as dedicated as their male colleagues.

Still, a lack of FFPs might also aggravate the motherhood penalty since women would be forced to exit the workforce to care for their children. Indeed, Camilleri-Cassar (2017) reported that working mothers who did not manage to make the necessary working arrangements had to leave the labour market. As a result, they end up limiting their work experience and being considered by prospective employers as short-term employees (Budig et al., 2015).

What can be concluded from the literature is that “work-family policies are neither good nor bad—but have complex effects that relate to the gendered assumptions underlying the policies” (Budig et al. 2015, p. 162). Instead of seeking methods for females to deal better with the dual shift of remunerated and unpaid work, the objective of FFPs ought to be to change the traditional patterns of work for women and men so as to remove the caregiver-and-breadwinner division that contributed to the GPG (Crompton, 1999, as cited in Smithson et al., 2004). Following this approach, the European Commission has recently presented the *Work-Life Balance Directive* (2019) which aims to assist employed parents and caregivers to balance occupational and familial duties and simultaneously promote the division of such duties amongst the sexes (Borg Debono, 2019).

However, in the Maltese context this remains a major challenge since childcare continues to be linked with women (Azzopardi, 2017). While the NSO study (2020a) shows that the uptake of FFMs remains predominantly by women, there were also findings which indicate that males are not encouraged to make use of FFMs (European Commission, 2017c). For example there were more women who reported that they had more opportunity to adjust their working hours when compared to men (NSO, 2020a). Consequently, GPGs remain consistent (Duffy et al., 2020).

2.7.3. Work Incentives for Women and their Impact on the GPG

The level of inequality and discrimination which women encounter can be affected by legislation and public policies which aim at balancing caregiving and employment responsibilities (Blau and Kahn, 2017). The government's role as service provider, employer and regulator of particular FFPs should intervene to minimise the caregiving responsibilities and increase work opportunities in order to encourage females to enter the workforce (Mandel and Semyonov, 2005). Apart from the abovementioned policies, the Maltese government introduced several policies through national budgets to encourage 'employment creation as well as to make work pay' (Ministry for Finance, 2013, p.2). These include the free childcare policies discussed earlier and fiscal work incentives; the in-work benefit which consists of monetary benefits for families with low income (Ministry for Finance, 2013) and the tapering of benefits which encouraged individuals on social assistance to seek employment (Ministry for Finance, 2014a).

Nonetheless, simply helping mothers to either enter or else stay within the labour force after childbearing is not sufficient to mitigate the GPG (Dias et al., 2019). Fiscal policies introduced by the Maltese government are means-tested, that is, they only target individuals

with low income. According to Dias et al. (2019), such policies only impact the GPG among low-income earners who most probably have low levels of education and in sectors where experience is not given high monetary value. Yet females with higher education and job positions that value experience are not reached. The fact that NSO (2018) data shows that the GPG in Malta is highest among managers demonstrates that such fiscal policies have no impact on areas where the GPG is most persistent.

2.8. The Maltese Context and the Financial and Insurance Sector

Since this research specifically focuses on the GPG in Malta, it was imperative to look at studies and statistical data at a national and sectoral level so as to acquire a clear picture of this particular phenomenon and its trends at a local level. The GPG at EU level was also taken into consideration in order to see where Malta stands with other EU countries.

2.8.1. The GPG in Malta and the EU

There has been extensive progress across the EU to eliminate inequality among men and women but the GPG remains persistent in all EU members (European Parliament, 2020). In 2019, the highest GPG of 21.7% was reported in Estonia and the lowest (1.3%) in Luxembourg. The GPG in Malta was 11.6%, which is below the EU average (Eurostat, 2021a). However, a small GPG does not necessarily mean that there is greater gender parity; it frequently happens in countries that have a lower rate of female workers (European Parliament, 2020). Malta may be such a case; In 2019 the employment rate of men aged between 15 and 64 was 83.4%, whereas the rate of females for the same age cohort was 63.7% (NSO, 2020b).

The GPG varies across different industries. In 2019, the GPG across several member states was wider in the private industry when compared to the public sphere (Eurostat, 2021a). It was found that private industry has a high unexplained GPG when compared to the public sphere (Chatterji et al., 2011, as cited in Hedija, 2017). In Malta, the latest data on the GPG between the private and public sector was recorded in 2014. Similar to other countries, the GPG was higher in the private industry (14.3%) when compared to the public sphere (5.0%) (NSO, 2018). A possible reason for this is that wages within the public sectors of several member states are set up through transparent salary frameworks which are equitably applied to both female and male workers (Eurostat, 2021a).

2.8.1. GPG within the Financial and Insurance Industry

A further analysis of the various industries in the private sector indicate that in all EU countries with the exception of Spain and Belgium, Financial and Insurance industries recorded a wider GPG than in the business economy overall (Eurostat, 2021a). In 2019, similar to other EU states, of all the industries recorded in Malta the Financial sector had the highest GPG of 25.3% (Eurostat, 2021a). Despite this, the Financial and Insurance industry in Malta only employed 5.3% of the 258,064 employees across the country. In 2019, this industry employed a total of 13,611 employees of whom 5,765 (3.8%) were men and 7,846 (7.5%) were women. NSO data also shows that Financial and Insurance sector employees had the highest average income when compared to other sectors (NSO, 2020b).

One reason for the high GPG in Financial industries is the lack of representation of female employees in top management occupations where the salaries are usually very high (Wright, 2018) also known as 'vertical segregation' / 'glass ceiling effect' (Blau and Kahn, 2017). While there is no exact data on how many women hold top managerial jobs in the Maltese

Financial and Insurance industry, Eurostat (2020b) data demonstrates that the representation of females in high managerial jobs is very poor in Malta. In 2019 women only accounted for 32% in managerial positions, 20% in senior executive positions and only 10% in board membership (Eurostat, 2020b). This suggests that vertical segregation may be a major contributor to the GPG across sectors including the Financial and Insurance industry. The nature of this sector creates obstacles which hinder women, especially mothers, from reaching high positions (Healy and Ahamed, 2019). For example, Goldin (2014) found that long and fixed working hours are still rewarded in the Financial industry. Camilleri (2018) also reported that across Maltese financial institutions when one is promoted one was expected to work longer hours. Female participants in her study confirmed that because of caregiving duties they were not able to meet this expectation and so they did not seek higher positions.

Healy and Ahamed (2019) also suggest that the culture within the Financial and Insurance industry favours men and consequently puts women at a disadvantage. Similarly, Bergmann et al. (2018) contend that despite a healthy mix of genders in such companies, 'old boys networks' and 'insider relations' are still persistent. Similarly, Azzopardi (2017) suggests that the business industry in Malta continues to be dominated by males and consequently females find it challenging to make headway there.

Particular industrial mechanisms such as bonuses also seem to impact the GPG in this sector (Bergmann et al., 2018). Catania's study (2014) found that in the Maltese Financial and Insurance industry, the expected performance monetary rewards are very subjective because they are set by managers. These may be influenced by underlying gender biases and stereotypes (Healy and Ahamed, 2019) and as a result they put female workers at a

disadvantage since females have a tendency to request lesser compared to males (Bergmann et al., 2018).

This overview of selected literature on the features of the Maltese Financial and Insurance industry has helped the formulation of the second and third research questions of this study. Answering these questions should produce an insightful comprehension on why the GPG in this industry remains so high in Malta.

2.9. Conclusion

This chapter discussed the literature related to the study's research questions. It provided a brief explanation of the factors which affect the GPG and the theoretical framework adopted in this study was outlined. Additionally, gendered roles, FFPs, work incentives and their uptake were discussed and their impact on the GPG was considered. Lastly, a brief update on the EU and Maltese contexts, particularly the Financial and Insurance sector, was presented. The following chapter describes the methodology chosen for this research.

Chapter 3: Methodology

3.1. Introduction

The following chapter presents a thorough description of the chosen research strategy, design, sample, data gathering methods and the analysis for each set of data. Additionally, it also discusses methodological limitations and ethical concerns.

3.2. Research strategy

The main objective of this study is threefold. Firstly, through a macro approach this study explores relevant FFPs from the Maltese legislature (EIRA, 2002), national budget speeches from 2014 until 2019 and the *Manual on Work-life Balance* for public sector/service employees (OPM, 2021) and investigates whether FFPs have in fact affected the Maltese GPG. Secondly, this research then takes a micro-level approach and seeks to identify potential gendered roles and assumptions which contribute to the GPG within the Maltese Financial and Insurance sector and lastly, it delves into the uptake of FFPs and how that may contribute to the GPG of this particular industry.

3.2.1. Epistemological Viewpoint

To meet the objectives of this research an interpretive approach was used as it looks to comprehend the values, ideologies and explanations of a societal phenomenon (Tuli, 2010) which in this case is the GPG. Through this approach, a thorough comprehension of people's experiences and actions are obtained (Tuli, 2010), which are then used by the researcher to formulate and make sense of the collected information. This approach frequently looks for results by developing and sustaining several understandings of the subject's viewpoint (Nguyen Cao and Tran Thi Le, 2015). As a result of this, the researcher approaches reality from individuals' personal experiences and cultural beliefs. The interpretivist approach is

quite broad since it takes into consideration a variety of perspectives from diverse people (Nguyen Cao and Tran Thi Le, 2015).

3.3. Research Design

A research design presents a structure for the gathering of information followed by an analysis (Bryman, 2012). The following sections present the research design chosen to meet the overall objectives of this study.

3.3.1. Qualitative Approach

Given the theoretical underpinning of this research, a qualitative approach was considered best to reflect this. Studies which adopt this approach value personal, interpretative features of society and emphasize the importance of the researcher's very own comprehension and interpretation of the topic being explored (Snape and Spencer, 2003). A qualitative approach seeks various perspectives of social reality and is considered to be diverse and subjective. This means that there are numerous life experiences not just one (Hesse-Biber, 2010). Qualitative studies are more focused on wording rather than numbers whilst gathering and analysing information (Bryman, 2012).

Considering the nature of the research questions, the purpose and the type of information needed to meet the study's objectives (Ritchie, 2003), two qualitative data collection instruments were chosen for this research which were document analysis and structured interviews.

3.3.2. Sample Selection

For this research, a purposive sampling technique was utilised to identify units from which data was acquired. This type of sampling technique is non-probabilistic, which means that

the investigator does not sample units randomly (Bryman, 2012). Instead, these are purposely chosen so as to echo specific characteristics (Ritchie, et al. 2003).

Since there is no official document which outlines all the FFPs which are offered both in the public and private sector, purposive sampling (Bryman, 2012) was utilized so as to create a sample to address the first research question. Through this sampling technique, three types of documentation were chosen, consisting of; subsidiary legislations, budget speeches and a *Manual on Work-life Balance* (OPM, 2021).

- Four subsidiary legislations together with recent amendments were selected since they outline FFPs which are most relevant to this study.
- Six Maltese national budget speeches from 2014 until 2019 were purposively selected for this study. This timeframe was chosen because in 2014 the Government first introduced free childcare (Ministry for Finance, 2013), and the latest update on the Maltese GPG was recorded in 2019 (Eurostat, 2021a).
- The *Manual on Work-life Balance* (OPM, 2021) was chosen because it outlines certain FFPs which are not obligated by the EIRA (2002) nor mentioned in the national budgets, but are offered to employees within the public sector/service. Although not exactly the same, organisations within the Financial sector also offer such measures but such documentation is not accessible.

Furthermore, since the second and third research questions of this study addressed the GPG specifically within the Financial and Insurance sector, it was important to clarify what 'financial and insurance activities' (Appendix F) entailed in line with the Eurostat statistical classification of economic activities (NACE Codes) (Eurostat, 2008). Once this information was acquired, an email was sent to the Malta Financial Services Authority (MFSA) requesting assistance to identify companies from their Financial Services Registrar (MFSA,

n.d.) which carried out any of the services listed in Section K of the Eurostat Nace Codes (Eurostat, 2008).

From this list, organisations having at least ten employees were chosen. This criterion was established because when Eurostat (2017) calculates the GPG, it only takes into consideration organisations with a minimum of ten employees and excludes organisations with a lesser amount. Once a list of eligible organisations was established, a recruitment letter was sent to each company via email. Similar to organisations, participants who occupied a managerial position within the company preferably in relation to HR and/or recruitment were selected in order to obtain an HR perspective on GPG. This requirement for participation was explained in the recruitment letter. A sample of twelve participants from six medium sized and six large sized organisations were recruited for this study.

3.4. Data Collection Methods

For this research, two data gathering methods were utilized to collect two sets of qualitative data. First, a document analysis was carried out which was then followed by structured interviews. These are further discussed in the sections below.

3.4.1. Document Analysis

Document analysis involves a methodical process for analysing written material of documents (Bowen, 2009). For this study, the official documents found in Table 2 were analysed. These documents allowed for a way of reviewing the change and progression of FFMs and their potential impact on the Maltese GPG.

Building on the constructivist approach (Bryman, 2012), these documents were considered to be a socially constructed effort and, allowed the researcher to identify relevant policies and their underlying values that eventually guided social actors in formulating such

documentation. This also supported the argument brought forward through this study which is that it is these underlying values and assumptions, constructed by individuals, that eventually impact the GPG phenomenon.

3.4.2. Structured Interviews

The second set of data was gathered using structured interviews. This type of data collection instrument entailed the interviewer asking the participants a set of pre-established questions (Qu and Dumay, 2011). To meet the objectives of this study, the interview process had to be structured in order to acquire descriptive information on the participants' experiences with specific policies and procedures (Arthur and Nazroo, 2003).

Through a structured interview guide, pertinent contextual data about the organisations, its policies and procedures was collected (Arthur and Nazroo, 2003), which allowed the researcher to have a clearer comprehension of the participants' environment in which they operate and to analyse the features and uptake of the organisations' policies. Additionally, the interviews also provided the chance to clarify certain responses which resulted in a better comprehension of a deeply-rooted and sensitive subject (Lewis, 2013).

Twelve interviews were carried out separately on a particular date and time which best suited each participant. Due to Covid-19 restrictions and for safety reasons, the majority of the interviews were virtually held. Two participants preferred to physically meet. The subjects were questioned for an hour each, using the interview guide (Appendix D). Although a structured interview guide was used, the participants were still allowed to make reference to their own personal experiences, beliefs and other matters which they deemed to be relevant.

Apart from being attentive to what participants talked about, it was also important to analyse how individuals replied to the questions (Bryman, 2012). Therefore, the interviews were

audio-recorded with the participants' consensus. The data were transcribed for reporting and analysis purposes. One participant refused to be audio recorded and the notes were taken instead.

3.5. Analysis of the Data

Data analysis is an extensive procedure. The initial step involves the organisation of information and the second step comprises making sense of the data by way of descriptive and critical narrative (Ritchie, et al. 2003).

3.5.1. Document Analysis

The procedure of document analysis involves “finding, selecting, appraising (making sense of), and synthesising data contained in documents” (Bowen, 2009, p. 28). Building on the literature which was previously discussed, specific FFPs were initially identified from the chosen documents. The selection of these measures was based on what was considered to be most relevant to the issue of the GPG.

A thematic analysis (Braun and Clarke, 2006) was initially carried out on the chosen measures. Once themes emerged, these were then linked to the Maltese local context. This allowed the research to analyse the potential impact of these FFMs to the Maltese GPG.

3.5.2. Thematic Analysis

To analyse the information gathered from the document analysis and the structured interviews, Braun and Clarke's (2006) six step framework was used as the following; familiarising with the information collected from the policy documents and interview transcripts; developing preliminary codes (Appendix A); exploring possible themes and

revising them; establishing, defining themes and developing thematic maps (Figure 3 and Figure 4) for each data set and lastly developing a written report.

3.6. Methodological Limitations

A limitation of this research is the inability to generalise the results. This is mainly due to the fact that the sample does not reflect all the companies which fall under the Eurostat Nace Code list. Whilst this research attempted to acquire a least one representative from each section, this was not achieved due to lack of participation. Additionally, the sample size of the participants is also quite small and the information gathered from the interviewees may not entirely reflect the perspective of all HR professionals on the current situation of the GPG within the Financial and Insurance sector. Given that a qualitative approach was taken, the study was more concerned with carrying out an in-depth investigation of the GPG phenomenon and so whilst results cannot be applied to the entire population, they may still be indicative to future large-scale studies.

Another limitation is that since the selected documents were written for a particular reason apart from research, these were produced autonomously of any research agenda (Bowen, 2009). They did not offer information on the process of how these FFPs were formulated, which could have helped this study to enhance its argument on their impact. Also, the documents do not include FFPs of private organisations because they were not accessible.

The difficulty to replicate is another limitation. Despite the fact that procedures relating to the research strategy, sample selection, gathering of data and analysis were explained, replicability still remains an issue. This is because what will be given high importance, what will be observed and how the data is interpreted are the researcher's own perspective and viewpoint (Bryman, 2012).

3.7. Ethical Considerations

Whilst the individuals who participated in this research are not considered as vulnerable, the GPG phenomenon is quite a sensitive subject therefore, ethical considerations were given importance throughout. Prior to the recruitment process of the participants, ethical clearance from the FEMA Ethics Committee was requested. Once approved (Appendix E), a recruitment email with an information letter (Appendix B) attached was sent to different companies. Individuals who were interested in taking part in this research contacted me voluntarily.

Prior to every interview, a consent form (Appendix C) was sent to each participant informing them of the terms and conditions. Pseudonyms were used to cover the participants' identity and information which may have identified the participants or the organisation was not utilised in this research. With the selected documents, there were no ethical concerns since these are publicly available online.

3.8. Conclusion

This chapter gave an overview of the methodological approach used in this research. The study's epistemological stance was briefly discussed and a qualitative approach was carefully chosen so as to meet the overall objectives of this study. A purposive sampling technique was adopted by the researcher in order to select relevant documents and recruit suitable participants. The chapter then outlined the research design and provided justification for choosing two qualitative research methods which were document analysis and structured interviews. Building on this, thematic analysis using Braun and Clarke's framework (2006) was chosen as it was deemed best to analyse the collected data. Lastly, this chapter also presented methodological limitations and made reference to ethical

concerns. The next chapter will focus on the findings which were acquired through the document analysis and interviewing process.

Chapter 4: Findings, Analysis and Discussion

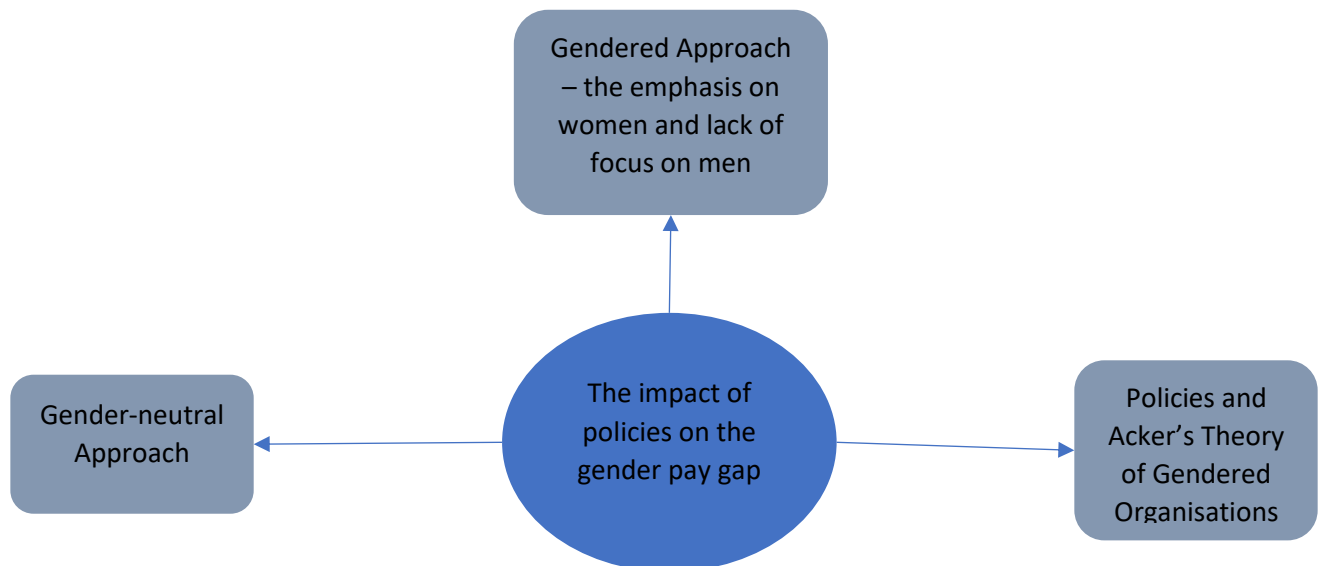
4.1. Introduction

This chapter comprises of two sections. The first section presents the findings which emerged from the document analysis, while the second section presents findings from the interviews. These are discussed and analysed.

4.2. Findings from the Document Analysis

In relation to the first research question, three main themes emerged from the first set of data which are: the gendered approach – the emphasis on women and lack of focus on men; the gender-neutral approach; and lastly, policies and Acker’s theory of Gendered Organisations (1990). These are also visually presented in a thematic map in Figure 3 below.

Figure 3: Thematic Map of Document Analysis



Source: Own compilation, 2021

4.2.1. Selected Official Documents

The selected documents for analysis are presented in Table 2 below. They were selected on the basis of what the literature in Chapter 2 considers as relevant to the GPG.

Table 2: Selected Official Documents

	Name of document	Nature of the document	Year	Family-friendly measures chosen from the document for analysis
Items from the Employment and Industrial Relations Act. (c.452). (2002)	Subsidiary legislation 452.91 - Protection of Maternity (Employment) Regulations	Regulatory	2004	Entire document
	Protection of Maternity (Employment) (Amendment) (No. 2) Regulations	Regulatory	2011	Entire document
	Subsidiary Legislation 452.101 – Minimum special leave regulations	Regulatory	2008	Birth Leave
	Subsidiary Legislation 452.88 – Urgent family leave	Regulatory	2004	Entire document
	Subsidiary Legislation 452.78 – parental leave	Regulatory	2003	Entire document
National Budget Speech 2014 (English Version)	Maltese budget document	2014	Free Childcare Centres p. 22	
			New Early Hour School Service p. 22	
			Reduction of income tax for the Use of Childcare Centres p.22	
			Tax Exemption for Females Joining the Workforce p. 23	
			Incentives for Individuals Willing to Work p. 25	
National Budget Speech 2015 (English version)	Maltese budget document	2014	Benefits for low-income earners p.29	
			Benefits for single parents (tapering of benefits) p. 34	
			Raising the rate of Maternity Leave Benefit p. 39	
			Maternity Leave Fund p. 39	
			Financing the Maternity Benefit for self-employed women p.39	
			Childcare Centres p.62	
				In-Work Benefit p.17

	National Budget Speech 2016 (English Version)	Maltese budget document	2015	Childcare programme p. 35
	National Budget speech 2017 (English Version)	Maltese budget document	2016	Assistance to low-income earners (in-work benefit) p.37
Raising supplementary assistance p.38				
Building of schools and educational centres p.64				
	National Budget Speech 2018 (English version)	Maltese budget document	2017	Extension of the In-Work Benefit scheme p. 22
Tapering of social benefits p. 22				
Childcares Centres p. 74				
Club 3-16 p. 77				
	National Budget Speech 2019 (English version)	Maltese budget document	2018	childcare p.98
In-work benefit p.98				
	Manual on Work-life Balance Measures	Manual for public sector/service employees	2021- last updated	1.3. – Maternity Leave and breastfeeding facilities p. 9-12
1.4. Parent Leave p.13				
1.8. – Urgent Family Leave p.17				
2.2 – Parental Leave p.25-27				
2.4 – Responsibility leave p.29				
3.1 – Work on reduced hours p.33-35				
2.3 – Career break p.28				
3.2 – Teleworking p.36				
3.3 – Flexitime pp. 37-38				

Source: Own compilation, 2021

4.2.2. The Difference Between the Public and Private Sector

Prior to discussing the main themes, it was imperative to outline the major differences in FFMs in the public and private sectors in Malta. It should also be noted that these findings cannot exactly confirm what FFPs private organisations offer to their employees.

The *Manual on Work-life Balance Measures* document refers only to public sector/service employees. The legal documents and budget speeches are applicable to both the private and public sectors. For example, the EIRA (2002) requires private employers to offer maternity, birth, parental and urgent family leave. The budget 2014-2019 documents refer

to childcare, maternity leave and fiscal incentives such as the 'tapering of benefits' and the 'in-work benefit'. These apply to all public and private employees.

This study examined the rationale of these FFPs and work-incentive measures and analysed how they may or may not affect the GPG. The findings suggest that overall, there appears to be two main approaches which these measures take. These are discussed further below.

4.2.3. Gendered Approach – The Emphasis on Women and Lack of Focus on Men

Two main FFPs which separately target female and male employees emerged from the official documents. These are maternity leave, applicable to pregnant women; and secondly birth leave, given to fathers on the birth of their child. The subsidiary legislation 452.91 - Protection of Maternity (Employment) Regulations (2004) in the EIRA (2002), requires all employers to give fourteen weeks of paid leave to pregnant women. This law was later amended, extending maternity leave to eighteen weeks. The last four weeks are optional and not paid by employers. Even later, the 2015 budget stated that the last four weeks of maternity leave were to be paid at the minimum wage rate. This measure was also applicable to self-employed women (Ministry for Finance, 2014c). The *Manual on Work-life Balance Measures* (OPM, 2021) reflects the law, offering eighteen weeks maternity leave including the 2015 budget measure (Ministry for Finance, 2014c). This policy appears to leave an impact on the GPG, since the last four weeks are not paid according to the stipulated salary but are paid through the Social Security Act (GVZH 2013a). Consequently, the mothers' wages would be lower whereas the wages of fathers would not experience a reduction.

There is a major discrepancy between the paid leave offered to mothers and fathers. According to the Subsidiary Legislation 452.101 – Minimum Special Leave Regulations

(2008) – men working in the private sector are eligible to just one day of paid leave when they have a child, while public employees are offered five days (OPM, 2021). On the other hand, none of the budget speeches include any measures related to paternity leave.

As in Budig et al. (2015), these findings suggest that with the little time provided to fathers, their role in childcare responsibilities is not given equivalent importance as that of mothers. These beliefs feed into stereotypical gender norms where the woman is expected to remain home and care for the child while the man goes to work to earn income for the family. Such policies continue to broaden the childrearing gap between women and men (Dahl et al., 2016), resulting in women having further career interruptions in order to deal with the caregiving responsibilities. This widens the Maltese GPG.

4.2.4. Gender-neutral Approach

With the exception of maternity and birth leave, most FFPs appear to take a rather gender-neutral approach. Employed parents can avail themselves of FFPs. For example, Subsidiary Legislation 452.88 – Urgent family leave (2004) and Subsidiary Legislation 452.78 – Parental leave (2003) refers to ‘every employee’. Similarly, the *Manual on Work-life Balance Measures* refers to ‘eligible employees’ which offers career breaks, reduced hours, responsibility leave and parental leave to both male and female parents. The telework and flexi-time policies are similarly available to all employees including those without children (OPM,2021).

These policies may seem to be gender-neutral however, studies on the uptake of these measures show a different reality. This is corroborated by a report on the usage of FFPs in the public sector, which shows that parental leave, reduced hours, flexitime, telework and career breaks in 2018 and 2019 were predominantly availed of by female employees

(Institute for the Public Services [IPS], 2019). Similarly, an NSO (2020a) report concluded that more females than males made use of FFMs. Considering that the NSO report looks at the entire labour market, it appears that the issue of uptake exists in Maltese public and private sectors.

Though the objectives of FFPs are to create a balance amidst labour and familial duties, it does not seem to be enough to generate an equal playing field for mothers and fathers in the workforce. While these policies make no distinction between genders, the disparity of the use of FFMs suggests that household and childcare responsibilities are still associated with women due to gendered assumptions of the woman being the main caregiver and the man as the breadwinner. As a result, employers may be inclined to discriminate against female workers during recruitment and promotion processes, causing further vertical segregation and GPG as suggested by Gangl and Ziefle (2009), and Mandel and Semyonov (2005).

The 2014 budget speech (Ministry for Finance, 2014b) first introduced the 'free childcare centres' and the 'early hour school service'/'breakfast club' in order to "assist families in exploiting the full potential of each household member whilst finding an adequate work-life balance" (Ministry for Finance 2014b, p.22) These measures intended for both parents were retained until the 2019 budget speech. The 2014 document extended the decrease in income taxation for parents who utilised private childcare services (Ministry for Finance, 2014b). In the 2018 budget, the government also extended the 'Club 3-16', an after-school service for children with working parents (Ministry for Finance, 2017).

Although these policies appear to be gender-neutral in their approach, it appears that more women gained from these measures. In the 2016 budget document, it was pointed out that with the introduction of the free childcare centres "numerous women are joining the work force for the first time" (Ministry for Finance 2015, p.35). The 2018 budget speech

emphasised that the '3-16 club' policy, "shall be facilitating women who are in employment and those who are entering the labour market" (Ministry for Finance 2017, p.77). This finding suggests that the majority of childcare duties continue to be shouldered by women, which again highlights the underlying gender roles that exist locally.

Fiscal work incentives were also gender-neutral in their approach. Thanks to the 'in-work benefit' (Ministry for Finance, 2014b; Ministry for Finance, 2014c), low-earning families where both partners (even single parents) were working and had children below the age of twenty-three received financial assistance. This measure was extended by the budgets that followed (2016-2019), and the rate of this benefit was also increased in the 2017 and 2018 budget speeches (Ministry for Finance 2016; Ministry for Finance, 2017). The 'tapering of benefits' (Ministry for Finance, 2014c, p. 34) also encouraged recipients of social assistance to seek employment by reducing their benefits gradually over a period of three years. This measure was extended in the 2016 and 2018 budget speeches (Ministry for Finance, 2015; Ministry for Finance, 2017). Similar to the childcare policies, the recipients of such fiscal measures were mostly women and as a result this led to a rise in the females entering the workforce in Malta, as stated in the 2017 and 2019 budget speeches (Ministry for Finance, 2016; Ministry for Finance, 2018). Borg (2021) claimed that these measures targeted mostly women with low education and skills therefore, the fiscal policies might have further enhanced occupational and vertical segregation across various sectors despite being gender-neutral, resulting in a wider GPG.

At the same time, the budget measures which facilitated childcare may have also assisted women who were already employed to further commit to their job position and facilitate their prospects for higher managerial positions (Gammie et al., 2013, cited in Cimirotić et al., 2017). As a result, their impact was twofold: narrowing and widening the GPG.

4.2.5. Policies and Acker's Theory of Gendered Organisations

The analysis also considered how these FFPs fit into the notion of gendered organisations as described by Acker (1990). The findings suggest that there are policies in these official documents which go against Acker's 'ideal worker' template. According to Acker (1990), organisations value employees who are fully committed to the job. By default, such policies do not meet the employers' expectations because they offer time off from work or, in some cases, flexibility/reduction in working hours. If the uptake of FFPs is mostly undertaken by women, as mentioned earlier, it negatively affects them the most since their presence on the job would be much less than their male colleagues. This makes women appear less 'ideal' (Acker, 1990) and puts them at a disadvantage (Glass 2004), thus widening the GPG.

If mothers are given more time off through the Protection of Maternity (Employment) Regulations (2004) than fathers, as argued by Acker (1990), employers will prefer males who are more committed to the job position since they are only given one day of paid leave (Minimum special leave regulations, 2008). This study found that in an attempt to tackle this form of discriminatory behaviour, the 2015 budget (Ministry for Finance, 2014c) introduced the financing of the maternity leave fund. This obliged private sector employers to contribute a small amount to this fund. The costs for maternity leave of all organisations are obtained from this fund. The aim of this policy was to "minimise all obstacles and discrimination against women being employed in the private sector" (Ministry for Finance 2014c, p.39). This measure was a move forward in order to tackle discrimination and inequality in the private sector. However, it is still not enough to encourage employers to offer and support the uptake of other forms of FFPs, such as parental leave, reduced hours, telework and flexible working hours. This may also be one reason as to why the GPG is wider in the private industry in comparison to the public sector, as found by NSO (2018).

Long-term leave, such as that related to maternity, parental, responsibility and career breaks in particular, lead to major interruptions in the careers of mothers, whereas fathers who make far less use of long-term leave are considered committed to the workplace. Employees who make use of parental and maternity leave are not entitled to monetary bonuses related to performance, apart from losing work experience. Such circumstances not only make it more challenging for females to advance in higher jobs, but also widens the GPG since women who make use of such policies will automatically earn less than their male colleagues, who do not make use as much of parental leave. Similarly, reduced hours put females at a disadvantage. This corroborates Cabeza et al. (2011), who concluded that when such policies hinder women from acquiring further responsibilities and work experience, it affects their chances for career advancement. This limitation, together with gender stereotypes about women's incapability to juggle job and family responsibilities, put working mothers at a disadvantage in cases of promotions or when requesting a higher wage.

While telework and flexitime also go against the 'ideal worker' template, these measures cause less interference since workers remain attached to their work. The IPS (2019) results show that while flexitime is also mostly used by women, the gender difference is much smaller than in other policies (IPS, 2019). This suggests that men are more inclined to utilise FFPs which are less disruptive and which do not reduce their pay.

The free childcare policy, the reduction in income tax for parents who pay for private childcare, the introduction of the 'breakfast club', the 'in-work benefit' – all of which were introduced in the 2014 budget (Ministry for Finance, 2014b) – and the 'tapering of benefits' (Ministry for Finance, 2014c), together with the continuation of the Club 3-16 in the 2018 document (Ministry for Finance, 2017), do not seem to go against Acker's ideal worker

template. These policies encourage females to re-join the workforce and remain committed to the job position without having the need to take time off.

One policy takes into consideration female workers' needs when they have children. Through the Maternity Leave and Breastfeeding Facilities policy (OPM, 2021), employed mothers in the public sector/service are allowed an hour per working day to breastfeed. Government departments are also required to provide mothers with a private space within the office to do this and the employee may also be allowed to leave the premises to breastfeed (OPM, 2021). In contrast to Acker (1990), this measure recognizes that the universal employee is not just a male body. It acknowledges women's bodies and their needs. Government departments therefore, defy the notion of the 'ideal worker' and promote gender equality at the workplace. Yet, it is unknown whether these breastfeeding places are actually available at the workplace. Despite sounding positive, it is unknown if and how many mothers could actually breastfeed without disrupting their career.

4.2.6. Conclusion of Document Analysis Findings

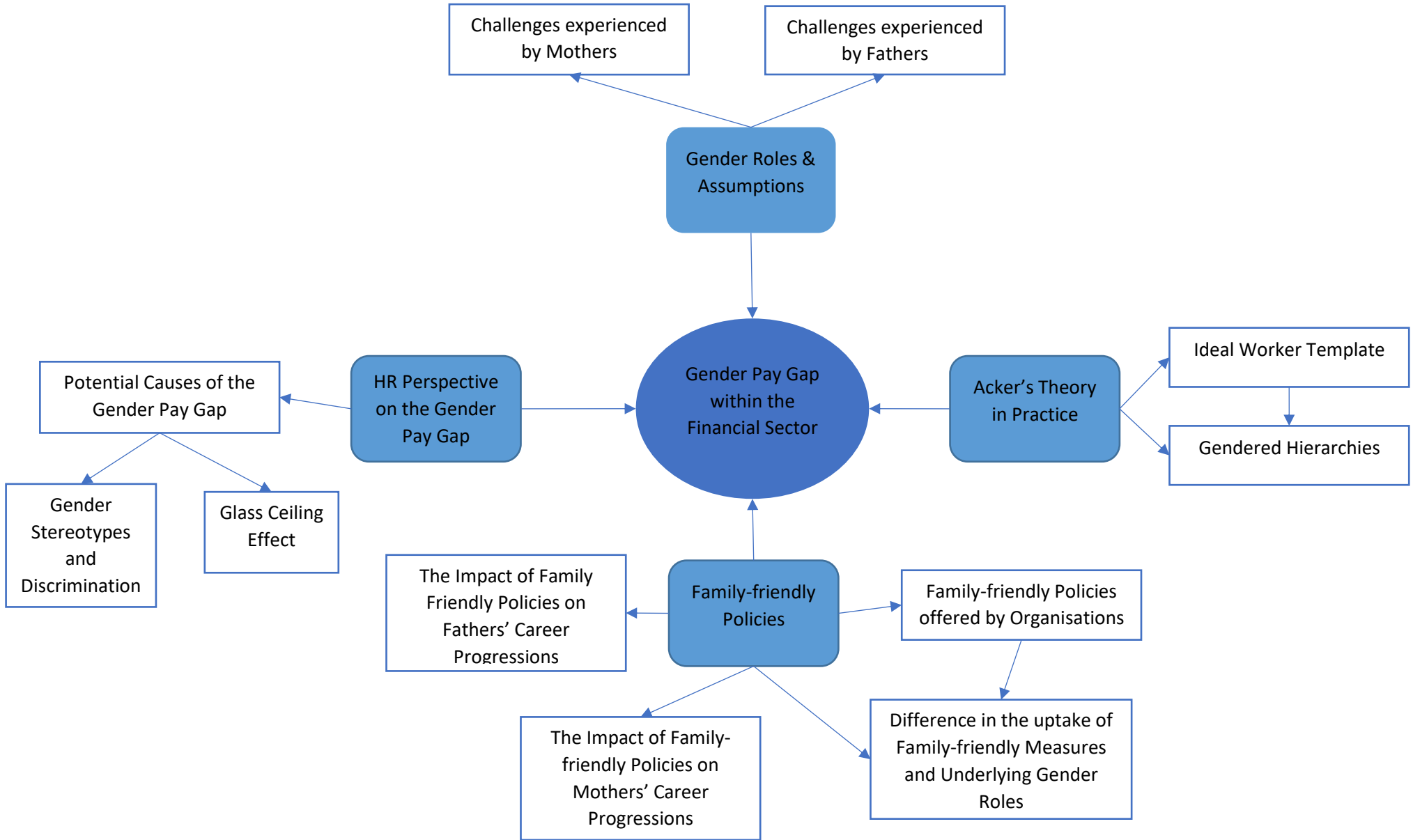
The selected documents and policies appear to leave different impacts on the Maltese GPG. These findings outline the difference in the provision of FFPs and work incentives in the public and private sector. The results show that there are two main approaches which these measures fall under. They also identify underlying gender assumptions within the different work-related laws, measures and fiscal incentives. The effect of such approaches and their underlying gender roles are either indirectly contributing to the GPG or else they are not targeting the root cause of the problem of assigned gender roles and unpaid work. The analysis also examined how such policies feed into the 'ideal worker' template, thereby leading to further gender inequality and GPG. The next part of this chapter employs a closer

look at these issues by looking at gender roles and FFPs in the Maltese Financial and Insurance sector.

4.3. Findings from the Interviews

The second section of this chapter answers the second and third research questions of this research. Findings from the interviews are categorized in four main themes, namely: gender roles and assumptions; Acker's theory in practice; FFPs, and HR perspective on the GPG. Each of these themes branches out into sub-themes. A visual presentation of these findings is included as another thematic map in Figure 4.

Figure 4: Thematic Map of Interview Findings



Source: Own compilation, 2021

4.3.1. Overview of the Participants

The sample of this research comprised of twelve participants; five males and seven females, all of whom hold an HR managerial position in their respective organisation. Table 3 below outlines information on the participants, their organisation and the pseudocode given to each.

Table 3: Information on participants

Eurostat Nace Code		Type of organisation	Size of organisation	N°. of female and male employees in top management positions	Gender of participant	Pseudo-code
K.64 - Financial service activities, except insurance and pension funding	K.64.1 - Monetary Intermediation	Maltese company	large	25% - females	male	M1
				75% - males		
	K.64.3 - Trusts, funds and similar financial entities	Maltese company with international relations	large	51% - females	female	F1
				49% - males		
		Maltese company with international relations	large	20% of highest positions and 54% middle management females	female	F2
				80% of top positions and 46% of middle management males		
Maltese company	medium	50% -females	female	F3		
		50% -males				
K.64.9 - Other financial service activities, except insurance and pension funding	K.64.91 - Financial Leasing	Maltese company	large	38% - females	male	M2
				62% - males		
	K.64.92 – other credit granting	Maltese company with international relations	large	30% - females	female	F4
				70% - males		
		Maltese company with international relations	large	25% of executives and 40% of senior management - females	female	F5
				75% of executives and 60% of senior management - males		
K.65 - Insurance, reinsurance and pension funding, except compulsory social security	K.65.11 - Life Insurance	Maltese company	medium	60% - females	male	M3
				40% - males		
	K.65.12 - non-life insurance	Maltese company	medium	No female board members and 50% senior management females	female	F6
				Board members all males and 50% senior management males		
		Maltese company	medium	32% -females	female	F7
				68% - males		
K.65.3 - Pension Funding	Maltese company with international relations	medium	35% - females	male	M4	
			65% - males			

		Maltese company with international relations	Medium	25% - females 75% - males	male	M5
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Source: Own compilation, 2021

4.3.2. Gendered Roles and Assumptions

The second research question seeks to identify gendered roles and assumptions and how these contribute to the GPG within the Financial and Insurance sector. For this purpose, participants were asked questions related to career progression and challenges experienced by mothers and fathers.

When asked about whether mothers/fathers faced any particular challenges in career progression, the participants felt that from an organisational point of view, there were no challenges. The obstacles of mothers and fathers were viewed as more of a personal matter rather than an issue of the organisation itself. “It’s not a structural challenge where... having issues with not giving enough flexibility or the firm not understanding... You know the requirements or needs of working parents as to not mention mothers. So I think we’re very flexible” (F1).

However, other evidence suggests that female employees, in particular, encounter structural obstacles at work which emerge from strict gender roles and stereotypes (The Lancet, 2018). Contrary to what the findings of this present study suggest, organisations have a major role in the challenges that mothers and fathers experience.

Most participants agreed that mothers faced several challenges, and that fathers encountered fewer hurdles than mothers. M5, however, explained that challenges to career progression are not related to gender *per se*, but to who the main caregiver is within the family.

Many respondents blamed traditional Maltese culture and the way it imposed most caregiving responsibilities on women and financial responsibility on men. They also believed that this perception was gradually changing. “The culture in Malta is very straightforward... it is the mother who is the main caregiver and the father normally is the main breadwinner... culturally it’s how we were brought up...” (M5).

F2 and M3 also suggested that the nature of women played a major role in mothers' career prospects. "I do believe that there is some natural instinct that kicks in... alright? That a female basically is there to protect the child, most probably more than the male. I don't know but I really believe so..." (M3).

4.3.2.1. Challenges Experienced by Mothers

Lindsey (2016) reports that the caregiving and employee roles constantly contend with each other for time and focus. Several participants suggested that the mothers' main challenge in career progression was in trying to find a balance between two major roles – that of being an employee as well as the main caregiver of the family. *"I think the challenge is.. it's for them on a daily basis to fulfil their role.. When they have obviously personal situations which could not enable them to possibly give as much time as others"* (F1).

The participants explained that due to care-giving responsibilities, mothers find it difficult to manage a high managerial position, since it usually requires more time and commitment, something which they found difficult to provide. A few female participants referred to their own personal experiences and the challenges they encountered when pursuing higher managerial roles. "From experience just to try and stretch yourself between being 100% a good professional and being a good 100% mother it's difficult you know? So you end up with a very psychological stressful situation because you feel like you're not doing either of them well" (F3).

Belwal and Belwal (2014) noted that the caregiving-and-job demands can negatively impact mothers, causing exhaustion, sense of failure and signs of depression. Similarly, Camilleri-Cassar (2017) found that women were often anxious about time management. Three participants explained that when women had children, they felt discouraged to seek a higher position because of the problem of fulfilling the care-giving and employee roles. "I see it from myself and my peers, women in management who hold back a lot. You don't push yourself because if I push for a promotion, I won't manage to keep up.." (F7).

Contrastingly, there were other participants who felt that these challenges did not affect mothers' career prospects, and most felt that their prospects were good. F2, F3 and M4 believed that the ability to climb the career ladder was a matter of the mother's 'personal choice' and depended on her 'ambition'. M4, however, insisted that in order to progress, mothers worked much harder when compared to men.

Contrary to these beliefs, Lips (2012) argues that it is not a personal choice but rather a response to dealing with two challenging roles. In line with this, F6 mentioned that the lack of females in high managerial positions was more of a choice which women were forced to make.

Findings from this study also identified the motherhood wage penalty as described by (Blaun and Kahn 2017). F6 noted that there a lot of negative biases and assumptions which senior managers have on employees who are mothers. “Unfortunately, I think there is this mentality that women lose their value to the company..” (F6).

The participant explained that not only do these biases affect mothers’ progression but female workers in general. This finding corroborates with the argument proposed by Ridgeway et al. (2004), namely, that since the caregiving role is associated with women, they are undervalued by organisations.

4.3.2.2. Challenges Experienced by Fathers

Concerning challenges fathers faced in their career progression, two main perspectives emerged. Overall, female participants felt that the fathers’ experiences in career progression was very different from the mothers’. Fathers faced fewer challenges because traditional gender norms expected them to be the breadwinner of the household. Therefore, they had a minor or, in some cases, no role in caregiving duties within the family dynamic and so did not find it difficult to commit to higher job positions. The female participants expressed their discontent with this situation and hoped things changed in future. “...normally fathers who have new born children or those who have perhaps older children are rarely affected by the upbringing of children” (F2).

F3 and F7 mentioned challenges that fathers found it more difficult to be involved in childcare than to occupy top management positions. F6 pointed out that rather than challenges, fathers experienced pressure to progress in their career in order to acquire more financial return. In other words, fathers strived to fulfil their role as the main breadwinners. “I’ve noticed from my experience is that when we have male employees that become fathers, there is more of an urgency to progress in their career because they feel like they need to provide even more...” (F6). This finding spotlights the gender assumption that males are the main income earners of a household and as a result when they have children they are rewarded by higher earnings (Wilson, 2017).

The response of male participants on this issue was quite different from that of females. M2 and M5 explained that the challenges of fathers were the same as those of mothers. However, M2 stated that the mothers were still more likely to experience such obstacles. On the other hand, M5 explained that when the caregiving responsibilities fell on the father, he experienced the same challenges as a mother in terms of career progression. Similarly, M4 stated that he did not look at gender on matters like this, but he mentioned an instance when a male employee did not take a higher job position because of family responsibilities.

The findings suggest that the traditional gender roles of males and females linger. Bergmann et al. (2018) argue that the personal choices of males and females ought to be questioned in order to fully understand the level of inequality between genders. Indeed, the results illustrate that because mothers bear the biggest caregiving duties they may decide not to seek higher managerial roles, whereas fathers carry the breadwinner role and were pressured to earn more income. This study highlights the gender stereotypes and assumptions that exist within these organisations. As found by Peus et al. (2015) and Hentschel et al. (2019) as well as this study, it can be concluded that the major obstacles women experience in their career progression are the outcome of gender stereotypes.

The reality is that due to gender roles, fathers continue to prosper in these organisations, whereas mothers face barriers when attempting to advance upwards. This shows that gender stereotypes and assumptions contributed to the GPG in the Maltese Financial and Insurance sector.

4.3.3. Acker's Theory in Practice

A perusal of Acker's theory of Gendered Organisations (1990) helped this study to identify underlying gendered stereotypes and bias in these organisations' structures and logic, which were then linked to the GPG in the Financial and Insurance Industry.

4.3.3.1. The Ideal Worker Template and the Abstract Job

Participants were asked to describe their own version of the 'ideal worker' and that of their organization. M1 and M4 replied that there was no such thing as an 'ideal worker' as each job position/organisation required its own

particular skills and qualities, which in turn may not be suitable for other positions/organisations. "...for me an ideal worker is someone who fits with the job profile that you have at that point in time, which takes into consideration all the responsibilities needed and as well the company culture at that point in time" (M4).

The other ten participants suggested that while technical skills such as qualifications and experience were important for any job, certain soft skills including 'personality'; 'attitude'; 'adaptability'; 'proactiveness'; 'willingness to learn'; 'trustworthiness'; 'accountability' and 'flexibility' were valued highly, especially when promoting an employee.

A frequently mentioned quality of an ideal worker was 'flexibility'. By this term participants meant that though job specifications were put on paper, employees who went further by working more hours to meet the needs of an organization were valued highly.

These findings are similar to those reached by Camilleri-Cassar (2017), namely, that the Maltese organisational culture values long working hours. These expectations are very much in line with the ideal worker template who, according to Ridgeway et al. (2004), is willing to dedicate long hours to be physically at the workplace, to continue with their job after hours and to be at the employer's disposal if a work situation arises. Women who bear most childcare responsibilities may consider this difficult and they may be overlooked when an opportunity for a higher position is available. In fact, the expectation of several organisations is that as you climb the career ladder, you are expected to commit more time to your job.

In line with this, F7 explained that these expectations did not worry fathers. Since female partners put their career on hold to deal with the caregiving responsibilities, male partners could focus all their energy on the job; "...a lot of men have their wives either working part-time or doesn't work a lot" (F7).

These findings corroborate Acker (1990), who states that the male is able to commit fully to the job because "his wife or another woman takes care of his personal needs and children" (p. 149). Similarly, Camilleri-Cassar (2017) found that the male's time was given more importance, while women paused from their careers to deal with household duties so that their male partners could focus on their jobs.

4.3.3.2. Gendered Hierarchies

According to Acker (1990), these expectations and the so-called ideal qualities of an employee which fit the man eventually feed into what she described as 'gendered hierarchies'. As a result, female workers get stuck in lower positions of organisations. This argument also emerged from this study. "I think if you're female and you work like a man, then you're fine ...if you don't work like a man, then you would have a bit of a problem" (F6). "... for certain roles, people would prefer a male rather than a female" (F5).

All twelve participants stressed that their organisations promoted equality and did not consider gender to be an issue in matters related to career progression and promotions. In fact, some respondents mentioned female employees in top management positions in their own organisation to emphasise the fact that their organisation supported mothers. "3 partners who I mentioned ... 2 are single, separated mothers. We understand the difficulties of ...keeping up and trying to support. ...At least we don't try to create more stumbling blocks" (F3).

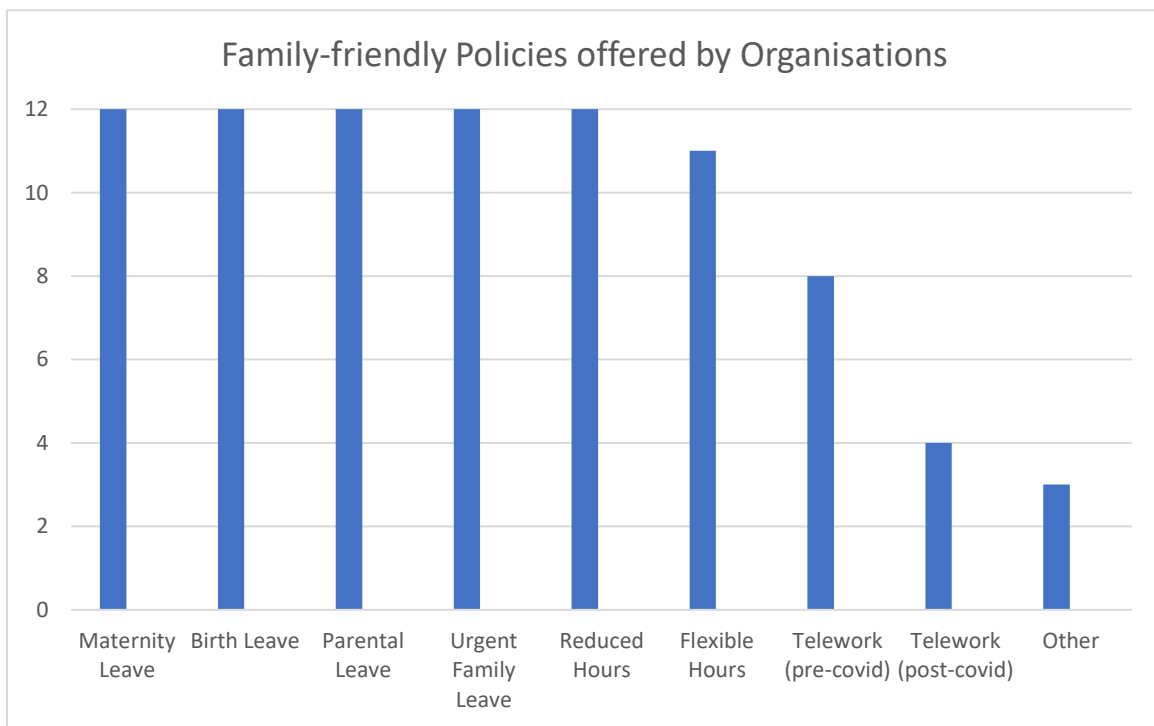
Contrary to the arguments mentioned above, 33% of respondents stated that they were mostly concerned with performance and quality of work and allowed an element of flexibility for their employees. F1 and F6 explained that flexibility depended on 'trustworthiness' between the organisation and the employee. Such beliefs question Acker's theory (1990) of the ideal worker, since these participants appear to acknowledge the fact that employees, particularly mothers, had other responsibilities not related to the job. Nonetheless, the findings indicate that these beliefs are the exception, not the norm for organisations. Although M3 and F6 encourage an element of flexibility within their respective department, they explained that organisations in general are still somewhat hesitant in allowing this. "I believe that local employers still believe that flexibility creates an issue. Because they would still prefer a traditional work environment rather than a modern work environment" (M3).

This suggests that Acker's theory is still relevant to the current context. While participants stressed that they did not discriminate, their preferences and what they valued in employees indicate that unfortunately, due to gender roles, women found it difficult to meet such expectations. As a result, female workers remain in lower positions and earn less than their male colleagues.

4.3.4. FFPs Offered by the Organisations

The third research question of this research investigates how the uptake of FFPs contributes to the GPG. To address this, participants were requested to provide information on the types of FFPs their organisation provided and the uptake of FFPs by gender. Participants were also asked whether the uptake of such policies affected the career progressions of mothers and fathers, so as to determine the impact of FFPs on the GPG.

Figure 5: FFPs offered by Organisations



Source: Own compilation, 2021

Figure 5 illustrates how many organisations from this study, offer each of the above-mentioned FFPs. The vertical axis represents the twelve organisations and the horizontal axis show the list of FFPs. The results show that all twelve organisations offered maternity leave, birth leave, parental leave, urgent family leave and reduced hours. Whilst all organisations offer birth leave, the majority of the participants believed that the minimum special leave regulations (2008) do not offer enough leave for fathers. 67% of the participants stated that they offer more than what is stipulated in the law by giving extra leave ranging between one to seven days. Two participants also explained that fathers usually also take personal leave following birth leave.

Parental leave is offered by all organisations, M5 implied that employers in general, are not fond of long-term leave because it affects the organisation. "...not every employer is happy that their employee goes out on parental leave... 6 months unpaid because it affects" (M5). M2 also pointed out that whilst they always accept requests for unpaid leave, the organisation appreciates it when it is not long-term, especially if the female employees were recently recruited.

Flexible hours are offered by most organisations, with the exception of M5. 25% of respondents stated that flexibility is offered on a case-by-case basis, whereas the other 67% explained that flexibility of hours is provided to everyone, not just parents. These participants also mentioned that whilst flexibility is offered to all employees, the decision to allow the uptake of such a measure is taken by the head of each department within the organisation. Depending on the nature of the job, some departments such as customer services may find it difficult to offer an element of flexibility.

Prior to the Covid-19 pandemic, 67% of the organisations offered the telework policy. Once Covid-19 hit Malta, all organisations had their employees switching to remote working for safety reasons. In Figure 5, those organisations which offered telework prior to Covid-19 were listed apart from those organisations which only offered telework as a response to the pandemic (33%). It is important to note that employers were still uncertain about telework due to the belief that employees do not work as much at home.

Since the pandemic, the majority of respondents felt that there was a change in the perspective of the organisations' cultures and skepticism about remote working. *"as a company we don't believe a lot in telework to be honest... I mean our culture... we do not promote it ... Currently we have I think 70% of the people who make use of remote working"* (M4).

Still, other participants suggested that telework was only offered for safety reasons and that the organisation did not allow this option for its employees with the exception of emergencies. Similarly to flexible working hours, participants explained that whilst the option of telework works for back-office departments, it remains an issue for frontline employees such as receptionists and call centre agents. Likewise, Belwal and Belwal (2014) also found that certain employers were concerned about providing FFPs such as teleworking due to the unclarity of how this would work in practice.

In Figure 5 'other' refers to FFPs which are not required by law, nor encouraged by the government to provide. From the sample, there were three organisations which offered additional FFPs to their employees including; parental sick leave and subsidies on childcare services and summer schools where the organisation compensates a partial amount of the employees' costs on such services.

Results show that there are organisations which offer similar measures to those offered in the public sector/service (OPM, 2021). In some cases, they offer over and above what is minimally required by law (EIRA, 2002). Yet, there are other organisations which are still reluctant to offer flexible working hours and telework. Two participants stated that long term leave was not encouraged. Corroborating with Ridgeway and Correll (2004)'s argument, if organisations do not support the uptake of FFPs, employees who request them will be viewed negatively. Mothers are more likely to request FFPs and hence in the long run, this may contribute to the GPG.

4.3.4.1. Difference in the Uptake of FFPs and the Underlying Gender Roles

Participants were asked to give an estimation on the uptake of these FFPs by gender. All respondents stated that all employees who had children took maternity and birth leave. The uptake of maternity leave was by females and the uptake of birth leave was by males.

When asked about the uptake of the last four weeks of maternity leave which are not paid by the organisations, different responses emerged. 50% of participants mentioned that whilst it was not the norm, there were a few cases where the women did not take the full eighteen weeks. This finding is very similar to results from the research report on the usage of FFPs within the public sector, which showed that the uptake of the last four weeks of maternity leave was 30% less than the paid fourteen weeks of leave (IPS, 2019). 50% of respondents explained that since the pay of the last four weeks is equivalent to the minimum wage, mothers do not utilise them and go back to the job because the income is very low compared to their salaries.

This suggests that whilst the 2015 budget measure which provided minimum wage as payment for the last four weeks of maternity leave (Ministry for Finance, 2014c), attempted to improve the earnings of mothers during

their time-off, it is still not enough for female employees to take the full eighteen-week period. As a result, they are forced to return back to their job.

With parental leave, 75% of responses concluded that this measure is mostly utilised by women and that the majority of female employees take parental leave soon after their maternity leave. When asked about the uptake by men, only three organisations mentioned that they had cases of fathers taking parental leave but this was an exception not the norm. Cabeza et al. (2011) argued that the absence of monetary assistance throughout such leave does not encourage men and women to divide caregiving duties. As a result, the uptake of this policy is taken by women due to their traditional gender role and lack of support from their partners.

Like the last four weeks of maternity leave, since parental leave is unpaid, 25% of respondents stated that they did not have any uptake of parental leave from employees. F3 explained that because they offer flexibility, employees do not feel the need to use it. M4 and M5 stated that due to financial reasons, their employees usually take personal leave instead.

With urgent family leave and reduced hours, the participants explained that whilst there are instances where men make use of such measures, the majority of cases are still women. The uptake of flexible working hours was difficult to sum up for 67% of the participants, since these organisations do not consider flexibility as a FFP, instead it is part of the company culture and so all employees avail themselves from this measure. On the other hand, 25% of respondents whose organisations offer flexible working hours on a case-by-case basis, confirmed that more women request this measure.

Regarding telework, all the participants pointed out that the uptake was very high from both genders during the pandemic. However, when organizations were asked about the uptake of remote working before Covid-19 pandemic, there were mixed responses from participants.

50% said that the uptake of remote working was mostly by women. F2 explained that although all employees had the opportunity to request remote working, she believed that women were still more inclined to make use of this measure. Conversely, 17% stated that the uptake of telework prior to Covid-19 was equally requested by both genders.

Similarly to the document analysis findings, these results suggest that the uptake of FFPs is predominantly by female employees. Once again, this data further confirms the research's argument that traditional gender roles feed into the perception of such policies. Still, the difference in the uptake of FFPs between genders was viewed differently by the participants. Only 75% of participants acknowledged that there is a distinction in uptake of FFPs amidst males and females and confirmed that the uptake of such policies is dominated by women.

In line with Azzopardi's argument (2017), several respondents suggested that culture and traditional roles play an important part in women's use of FFPs. Conversely, F4 and M1 believed that the uptake of FFPs is a personal matter of the employees themselves and it is not an issue of the organisation per se.

Participants also mentioned instances where men occasionally made use of FFPs and emphasized that such cases were not the norm. Evidently, the reason why male employees used these policies was because their female partner had a higher position and earned more money. In their study, Bertrand et al. (2010) found that childcare has no effect on the job and on the wages of women who have male partners with lower pay than theirs. Hence, there are a few cases which go against the traditional roles of males and females and move further towards gender equality. Nonetheless, the persisting gender stereotypes of women and their role as the main caregiver continues to emerge.

Some participants suggested that the difference in uptake varies from one policy to the next. Whilst urgent family leave, parental leave and reduced hours are mostly requested by women, the difference on the uptake of flexible hours and telework between genders is much less. Although these participants saw it as a sign of equality, F6 pointed out that men who request such policies usually do so for leisure, whereas women take such measures for caregiving responsibilities. "Women will request them as family-friendly measures... men are more likely to request them as their work-life balance measures" (F6).

In line with the document analysis findings, these results suggest that FFPs within the Financial and Insurance sector are not encouraging women and men to divide paid and unpaid work. Instead, mothers are burdened with attempting to seek a balance between dual roles and consequently are forced to make use of such measures (Azzopardi, 2017; Crompton 1999 as cited by Smithson et al. 2004; Mandel and Semyonov, 2005).

4.3.4.2. The Impact of the Uptake of FFMs on Mothers' Career Progressions

Evidence suggests that the uptake of long-term leave puts mothers at a disadvantage within the labour market (Cabeza et al. 2011). Mandel and Semyonov (2005) concluded that whilst FFPs allow females to enter and remain part of the workforce, these come at a cost of financial and career advancement. Considering this, participants were asked whether the uptake of FFPs leaves an impact on the career progression of mothers. There was a lot of confusion and hesitation from the participants and mixed responses emerged.

Contrary to the literature, 33% of respondents believed that the uptake of FFMs does not affect mothers' career progression. In her response, F1 mentioned two recent cases where female employees on reduced hours were promoted to senior managers and said, "we wouldn't penalise someone because they are part time or reduced hours on their ability to move up the scale" (F1).

The other 67% also pointed out that the uptake of FFMs does not affect mothers' career progressions, but as the conversation developed, their statements contradicted what they initially said. Whilst these respondents insisted that the organisation does not discriminate or penalise mothers for taking FFPs, they did mention that long-term leave such as maternity and parental impact mothers' career progression because they spend an amount of time away from the organisation and, in turn, may affect their experience and knowledge. According to Mandel and Semyonov (2005), when an extended amount of time is spent away from the job, women lose out on experience and their salaries are weakened, thereby contributing to the GPG. F4 and F7 also pointed out that due to the uptake of such measures, career progression slows down for mothers. "Realistically I would like to tell you that it doesn't make a difference, but I think it does. I wouldn't say they would never get a promotion; I would say it takes a bit longer" (F7).

Other participants believed that whilst their organisations support their employees and do not stop them from applying for top management positions, there are issues which arise mostly when women in high managerial positions make use of FFMs, particularly reduced hours. They explained that the impact of FFMs on mothers' career progressions mostly depends on the nature of the job. This is because organisations still valued high

managerial employees to be physically present at the workplace and work fixed and long hours. "...more effort, more focus, more working hours, that's the reality" (F2).

F3 pointed out that whilst they promote mothers who make use of FFMs, the employee herself and the organisation suffers. "We have put women who are mothers, ...in a very high position in her department. But then the whole department struggles when she's not available as we would like her to be..." (F3).

Evidence also suggests that career interruptions caused by measures which are intended to balance familial and work duties, negatively affect female's pay, particularly in top managerial positions (Grönlund and Magnusson, 2016). These findings are consistent with what emerged from the document analysis and appear to conform to Acker's theory (1990) about the employer's expectations for the 'ideal employee' to be fully committed to the job. As a consequence, women are excluded from top managerial positions since they make use of FFMs, which confirms that gendered hierarchies exist within this sector.

The findings further imply that underlying gendered biases and misconceptions create a stigma around the uptake of FFMs, which affects mothers' advancements. F6 explained that whilst the organisation is quite flexible in offering FFMs to employees, it remains hesitant to promote employees who utilise any of the measures.

F6 pointed out that these biases are changing slowly but still needs to fight against such stereotypical assumptions. During a discussion "*about the promotion of a female person.. and I was discussing with very senior people who were males, I was the only female in this discussion.. I [suggested] a person who was female*". The reply was "*but she works on reduced hours. The I asked them... the hours that this person works, what is her output? Is it good or is it bad? They said its good, excellent.*" (F6).

These responses highlight the existence of the motherhood wage penalty and are consistent with Luhr's argument (2020), that mothers face discriminatory behaviour by their superiors in matters relating to promotions and salaries. Discriminatory behaviour against mothers who make use of FFMs is also emphasised by other scholars. Mandel and Semyonov (2005) concluded that when employers discriminate against women who make use of FFMs, these female workers will eventually lack the capability to reach high managerial jobs and wages, since men with no uptake of policies will be preferred.

Contrary to the argument brought forward by the literature and other participants, F6 suggested that the place of work and the working hours should not be an issue in top managerial positions. In fact, she pointed out that women who make use of FFMs still work hard and their productivity improves. This was also noted by F3. "...Women do much more than probably, because they are doing it from home" (F3).

Consistently with this, Belwal and Belwal (2014) found that FFPs are helpful and improve performance. However, as previously mentioned Ridgeway and Correll (2004) emphasise that the support of employers is essential for policies to be beneficial. In the same manner, F6 emphasised that for the policies to leave a positive impact, organisations need to remove the biases related to FFMs and provide further support to its employees. "...it's up to the company to provide opportunities that allow you to progress within the company and also to have your family..." (F6).

4.3.4.3. The Impact of the Uptake of FFMs on Fathers' Career Progressions

Since several studies confirm that the uptake of FFMs is low among men (NSO, 2020a; IPS, 2019), it can be concluded that the impact of the uptake of FFPs on father's career progressions is minimal. However, participants had different views on this matter. 42% believed that the uptake of FFMs affects the career progression of mothers and fathers in the same manner. M1, M2 and M3 emphasised that they do not make a distinction amongst men and women and suggested that the uptake of FFMs has no impact on the career progressions of either parents. M4 and F4 also believed that the uptake of FFMs affects parents the same way, but contrary to the others, they argued that there is an effect.

The other 58% felt that the uptake of FFMs does not affect the career progressions of fathers, since the majority of employees who make use of FFMs are women not men. Whilst F6 believed that fathers are less affected than mothers in career progression, she mentioned a situation where a male employee who made use of FFMs was viewed in a negative light by the organisation because there is this stereotypical belief that women are meant to use these FFMs not men. F6 explained that because of these gender biases, the uptake of FFMs negatively

affects the career prospects of the male employee. "...whenever they speak about this male who benefits from the special leave, they never speak positively about him benefiting from the special leave" (F6).

These responses further depict the gender assumptions of men being considered as the main breadwinner. Ridgeway and Correll (2004) argue that due to traditional stereotypes, it is expected for fathers to be the main income earner and if they spend time away from the job, they would not be considered as committed as other male workers and assumed by top management as not fit for managerial positions. Similarly to mothers, if a male worker is responsible for the majority of caregiving duties, he will experience the same negative biases. Having said this, such negative effects are not commonly experienced by male workers since the findings show that mothers are still associated with the caregiving role.

These findings together with relevant studies suggest that FFPs remain associated with traditional gender roles, which is why the majority of the uptake is by female employees. Whilst organisations offered a variety of policies, a stigma still remains on the uptake particularly in high managerial positions. The motherhood wage penalty together with underlying biases and negative perceptions on the uptake of FFPs enhance the glass ceiling effect, preventing mothers from advancing in their careers and also contributing to the existing GPG (Datta Gupta, et al., 2008) within the Financial and Insurance sector. Whilst instances on how FFPs negatively affect fathers were outlined, this impact is considered to be minimal since the uptake from them remains very low.

4.3.5. An HR Perspective on the GPG within the Financial and Insurance Sector

Overall, respondents were surprised to see how high the GPG actually is within the Financial and Insurance industry, since there are regulations which enforce equality between genders. The majority of the respondents asserted that within their organisation, there was no GPG because all the employees are equally paid. There were other participants who felt that the GPG was not 'fairly calculated', arguing that if men and women are paid the same salary for the same position, then there is no discrimination. "...they take all the women, all the men and their average wage per year in every sector is a bit skewed because when you have the majority of people in junior positions, how can you tell?" (M2).

Such responses suggest that there is lack of awareness and understanding on the GPG. If organisations do not acknowledge the issue of pay disparity and truly understand the contributing factors, this inequality will certainly not be eliminated any time soon.

4.3.5.1. Potential Causes of the GPG within the Financial and Insurance Sector

Since the second and third research questions address the GPG within the Financial and Insurance sector, it was important to consider what contributing factors cause such a high GPG. Respondents were unsure on what causes the GPG within this sector. Nevertheless, with the exception of one participant who preferred not to comment, the other eleven participants made suggestions to potential factors that may affect the GPG in this industry. These are discussed in more detail in the subsequent paragraphs.

4.3.5.2. Glass Ceiling Effect

The segregation of women in lower positions was brought up by several respondents. Participants explained that although the Financial and Insurance sector is made up of female and male employees, top managerial positions remain dominated by men. In fact, as presented in Table 3, the highest positions within 75% of these organisations are mostly occupied by male employees and only 25% had a mix of both female and male employees occupying top management positions.

A few participants pointed out that whilst their organisation does not discriminate in pay, the majority of senior management is made up of male employees. Therefore, when calculating the average hourly rate pay of the organisation as a whole, the GPG is very evident. "I don't know if the pay gap comes because.. in the senior levels there are more males than females... we offer the same salaries in line with the markets.. there's no gaps..." (M4).

Vertical segregation among these organisations was apparent and can be considered as a major contributing factor to the GPG within the Financial and Insurance Industry. Similarly, Cabeza et al. (2011) concluded that glass ceiling obstacles hinder female employees from reaching higher managerial jobs and from receiving equivalent pay and monetary benefits as their male colleagues. In line with this, F6 stated that employees in top

positions within this sector have a tendency to earn bonuses. Since such positions are mainly male-dominated, men are automatically earning more than their female colleagues. Yet, if one had to compare the pay of same scale positions, the GPG would be much smaller. “I think in the financial sector, a large part of that gap is due to also the bonuses... where males have higher bonuses than females... because there are more senior people males in senior positions, then it contributes to it a lot” (F6).

These findings suggest that gender stereotypes and assumptions contribute to the glass ceiling effect within this sector, causing GPGs. In her study, Azzopardi (2017) found that across several Maltese industries, top management is still considered to be “a man’s world” and that “men take care of their own” (p. 52). This was also the case within the Maltese Financial and Insurance sector. In fact, certain female interviewees felt that senior positions within organisations are affiliated with men rather than women as suggested by Acker (1990). “I think it’s because it is very male dominated, there are roles that are so far more associated with males” (F3).

Azzopardi’s study (2017) also suggested that because top management is dominated by men, female workers found it more difficult when they attempted to reach higher positions. Similarly, M5 explained that if top positions are male dominated, women will find it difficult to ‘break the ceiling’. Hence, it is the role of the organisation to facilitate this.

4.3.5.3. Gender Stereotypes and Discrimination

Gender stereotypes and discrimination were also considered as contributing factors to the GPG by participants. Segovia-Pérez, et al. (2020) suggest that traditional gender roles have a part in discriminatory behaviour. The perception of top management on the challenge to balance work and family duties impacts their impressions of competence and productivity (Hoobler, et al., 2009). Therefore, women who take care of household duties are considered as being low performers with the organisation. Consequently this affects females’ chances to advancement in higher positions, enhancing the glass ceiling effect (Hoobler and Wilson, 2010) and wage disparities. In line with the literature, participants also made reference to negative gender stereotypes senior management have about female workers. For example, M5 mentioned that there still is the perception that men work harder than women.

F6 and F7 also explained that gender stereotypes play an important role when employees request higher wages. “When females ask for an increase in salary... they are viewed in a negative light...” (F6). Such biases also contribute to the GPG. Similarly, Healy and Ahamed (2019) found that at high managerial positions within the British Financial sector, there were major monetary bonus disparities among men and women caused by discriminatory behaviour from employers. Conversely to other respondents, M3 and M5 believed that direct discrimination in pay is not as common as it used to be, especially with current regulations in place. “You cannot have Mr. A and Mrs. A working in the same job and getting paid differently, that’s illegal... I don’t believe that that situation is still that predominant” (M5).

This was contradicted by F3, who mentioned that at her previous job, the GPG was evident across employees. She explained that, once she pointed out this disparity, the difference in pay was fixed. The respondent stated that from her own experience, the GPG was not intentional discrimination.

Overall, this theme gives an idea of how HR managers within the Financial and Insurance sector perceived the GPG. The findings show that participants view top management within this industry as dominated by men and so they consider vertical occupational segregation, stereotypes and discriminatory behaviour as the main contributing factors to the GPG within this sector. Likewise, Healy and Ahamed (2019) concluded that the male dominated culture within the Financial sector generate gender bias and assumptions, which put female workers at a disadvantage in career progressions and pay.

4.3.6. Conclusion of Interview Findings

The second section of this chapter identified underlying gender stereotypes and assumptions, which seem to affect the career prospects of mothers and fathers within financial and insurance organisations. The notion of the ‘ideal worker’ and ‘gendered hierarchies’ within this sector were also analysed. The findings together with the literature also show that the uptake FFPs appear to be gendered and impacts the progressions of mothers more than fathers. Lastly, an HR perspective on the GPG within the Financial and Insurance industry and its potential causes also emerged. Their viewpoints suggest that vertical segregation, stereotypes and discrimination are the main contributors to the GPG within their respective industry. Overall, the results reflect

common as well as contradictory viewpoints and opinions of HR managers on the challenges encountered by mothers and fathers. The next chapter will present the conclusion of this research together with recommendations for policy and further studies.

Chapter 5: Conclusion

5.1. Introduction

This chapter will address the study's research questions and assess the significance of the findings and discussion which emerged from the previous chapter. In addition, recommendations for policy and further research are also presented together with concluding remarks.

5.2. Answering the Research Questions

5.2.1. RQ1: How do Family-Friendly Policies and Work-related Incentives for Women in Malta Affect the Gender Pay Gap?

From a macro perspective, FFPs and work incentive measures have different approaches to reach the beneficiaries. Underlying gender stereotypes and traditional gender roles associated with these policies were identified. Guided by Acker's theory (1990), this research concluded that FFPs which offer time away from the workplace go against the employer's expectations of a committed employee, thereby putting women who make use of them at a disadvantage in comparison to men. In contrast with this, work incentives and childcare policies which facilitate employment and working hours do not put women in a negative light as the others. In this manner, the study shows that the policies' impact on the GPG differs from one another.

Findings show that there are policies which take on a gendered approach, particularly maternity and paternity leave where the emphasis is placed on the mother to assist them to cope with dual roles of being the main caregiver and an employee after childbirth. However, once becoming a parent, men are barely considered in matters relating to childcare and they are not expected to share the care burden of their children at par with the mother. This reflects the underlying gendered assumptions and expectations on the roles that women and men should hold within the family. The bigger burdens carried by mothers cause career interruptions which also lead to the GPG in Malta.

Contrastingly, whilst FFPs including parental leave, career breaks, urgent family leave, telework, flexible and reduced hours, childcare policies and work incentives including fiscal policies and tax reductions seem to be gender-neutral in their approach, the uptake of these measures indicated that gender stereotypes feed into these

policies. Women are pushed and encouraged to either enter or else remain in employment but caregiving responsibilities are still linked largely to them. With the exception of childcare, the FFPs analysed in this study reduce the attachment of mothers to the labour market and generate discriminatory behaviour from employers. These findings together with reviewed literature conclude that such consequences contribute to the widening of the GPG.

Work incentives such as: the in-work benefits and the tapering of benefits, helped inactive women to enter the workforce. However, they entered in low-paying jobs due to their lack of experience and lower education level. Consequently, this enhanced the vertical segregation leaving men in high earning positions and women at the bottom causing bigger GPGs across several industries.

This study further concluded that measures focusing on childcare target two types of beneficiaries; inactive and employed women. Hence, their impact on the GPG is binary. With inactive women, these policies have similar effects on the GPG as work incentives whereas, with employed women they relieve mothers who are already employed from caregiving duties, allowing them to further commit to the job and thus, minimizing career interruptions, discriminatory behaviour and the GPG overall.

To conclude, in their description, FFPs and work incentives are meant to encourage employment, a healthy work-life balance and most importantly equality between man and woman. However, traditional gender norms and underlying assumptions about women and their main role of caregiving create an imbalance in the uptake which either hinder women from work advancement or else limit them to low-paying jobs. As a result, the study shows that they can be considered as contributing factors to the Maltese GPG in different ways.

Following the evidence acquired from the documents, the study then turns to the findings which emerged from the HR respondents so as to answer the second and third research questions.

5.2.2. RQ2: What are the Gendered Roles and Assumptions, if any, which Contribute to the Gender Pay Gap within the Financial and Insurance Service Sector in Malta?

This study confirms that workers within the Financial and Insurance sector are also impacted by gendered roles and assumptions regarding the roles that women and men are linked to. As perceived in this industry, the role

of mothers remains that of the primary caregiver whereas the fathers' role is that of the main income earner of the household. The results indicate that whilst some participants blame the Maltese culture, others believe that nature plays an imperative role.

In line with the literature, this research found that due to these gender stereotypes and traditional roles, working mothers experience several challenges as they attempt to find a balance between being the main caregiver and having a job. In many cases this hinders mothers from progressing with their careers to higher positions. There were contrasting results which suggest that the decision for mothers to opt for higher positions depends on their own personal choices and determination. However, through further analysis and reference to relevant literature this research concluded that it is not the case. Perceptions on the challenges that fathers experience in their career progressions contrasted with one another. Whilst female participants agreed that they do not face challenges, male respondents felt that fathers would experience the same challenges as mothers if they were responsible for the caregiving duties. Still, by considering the persistence of traditional gender roles, the study confirmed that mothers encounter more challenges than fathers in career advancements and consequently this contributes to the GPG within this sector.

Participants considered these challenges as a personal matter and not an organisational issue. However, through the theoretical framework, the study concluded that organisations within the Financial and Insurance sector are not gender neutral but are gendered as corroborated Acker (1990). The findings demonstrate that companies give value to full-time commitment and long working hours especially in managerial roles. This makes it more difficult for mothers who take on the bigger care load, to fit in the 'ideal worker template' whereas men do not. Results also indicated that high managerial positions remain associated with men therefore, no matter how hard women work they still struggle to be considered as 'ideal'.

Additionally, the perception of HR managers is that vertical segregation, gender stereotypes and discrimination are the main contributors to the GPG within this industry. These findings together with peer reviewed literature, provided further confirmation that gender stereotypes and assumptions enhance the glass ceiling effect causing further vertical segregation and discriminatory behaviour from employers against female workers, thereby contributing to the GPG within the Financial and Insurance industry.

5.2.3. RQ3: How does the Uptake of Family-Friendly Policies within Organisations Contribute to the Gender Pay Gap in the Financial and Insurance Service Sector in Malta?

In line with the regulations, all organisations considered within this study offer the mandatory FFPs including maternity, birth, parental and urgent family leave. Indeed, there are companies which go over and above the requirements and offer more than what is required, whereas other organisations seem to be more hesitant in allowing certain policies, particularly telework and flexible hours.

Consistently with other local studies, this study found that with the exclusion of maternity and paternity leave, FFPs are predominantly taken by women include parental, reduced hours, flexible hours (when offered on a case-by-case basis) and telework (pre-covid). Similarly, to the situation at macro-level, at a micro-level results also indicate that gendered stereotypes and assumptions are rooted within these FFPs which is why the uptake is disproportioned amongst genders.

Although organisations provided these measures, there are misconceptions and stigma surrounding the uptake of FFPs, especially those which provide long-term leave and reduced hours. This was evident across high managerial positions since they seem to be embedded in a culture within this industry which expects people in high positions to spend more time and be physically present at the workplace. This study established that since the uptake of FFPs is mostly by women it affects their career advancements in spite of their productivity. The negative impact on mothers who make use of these measures puts them at a disadvantage when compared to fathers who barely make use of them. As a result, this is reflected in further vertical segregation and consequently in the evident GPG within the Maltese Financial and Insurance sector.

5.3. Recommendations for Policy

Although there is clear legislation (EIRA, 2002) prohibiting discrimination at the workplace, the GPG still remains a persisting issue which will not go away on its own. Therefore, there is a very clear need for the development of policies to target this form of inequality at national level.

Further to this, specific initiatives need to also target the GPG at sectoral levels since the GPG differs from one industry to the next. Government can develop an obligatory system where organisations would be required to

obtain an equal pay warranty from a government entity such as the NCPE. The certification would only be given once they prove that they are promoting equal pay amongst all workers.

The focus of FFPs needs to shift away from the idea of creating a work-life balance for women and focus more on equally dividing paid and unpaid work between genders. Current FFPs need to be revisited so as to minimise the care gap amongst fathers and mothers. This can be done by encouraging and incentivising fathers to be more involved in caregiving duties and make use of FFMs. An example of this would be to extend the paternity leave and ensure that parental leave is fully paid and with a reserved quota for the father. Only in this manner can equality between genders be achieved.

The issue of gendered roles and stereotypes needs to be addressed at an earlier stage particularly through education. Government initiatives such as awareness raising campaigns can educate children and promote further gender equality.

Government initiatives need to also eliminate the bias associated with the uptake of FFMs. This can be done through national budget measures to either incentivise employers to encourage the uptake of FFPs or else provide monetary assistance to relieve the costs which private organisations may experience when employees make use of them.

Other potential government initiatives could also be introduced with the aim of fostering a culture where performance and flexibility are given more value than rigid long working hours.

5.4. Recommendations for Research

Future research can take a broader quantitative approach to analyse the GPG within the Financial and Insurance sector and determine how much of it can be explained and unexplained. In this manner, there will be clearer picture on what are the main causes that lead to this level of unequal pay within this industry.

Further research can also take a different approach and look at the perception of female employees on the GPG within the Financial and Insurance sector instead. Research can focus on their own personal experiences,

whether they themselves came across barriers to career progression, discriminatory behaviour from employers and GPGs.

5.5. Concluding Remarks

This research provided an in-depth understanding on how FFPs, work incentives and gendered roles contribute to the GPG between mothers and fathers from a macro as well as micro approach. At macro-level, the study identified underlying gendered assumptions which feed into FFPs and work incentives thereby affecting the GPG.

Through a more micro perspective, the research examined the Financial and Insurance industry from which traditional gendered roles emerged and their impact on the uptake of FFMs was discussed. Gender stereotypes together with the bias associated with these FFMs were found to be contributing factors to the GPG within this industry. Having a GPG of 25% within this sector should not be tolerable, immediate action must be taken to ensure that this sector becomes more gender inclusive. Overall, the study demonstrated the need for the development of policies to target this inequality both at macro and micro-level in Malta.

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Appendices

Appendix A – Extract from Analysed Interview Transcripts

Interview Guide Questions	Answer	Code	Overarching theme
11. Do you think that fathers face any particular challenges in their career progressions?	ultimately fathers are almost expected to be the breadwinners so yes they're expected to be at work while the mother is at home caring for the children, if they go home and they're tired and they want to sit watch TV and so that tomorrow they're fresh for work	Fathers as the breadwinner Traditional gender role	Gender roles and Assumptions
13. In your view, what is an ideal work?	For me ideally they would be flexible because for example people who work on reduced hours okay, but they are always available. For example we as employers are offering flexibility.. then they need to offer flexibility that if for example they're not working and a problem at work comes up.. at least they can be available to at least answer questions and try to help	Flexibility is valued employers expect commitment	Acker's Theory in Practice
30. Why do you think discrepancies exist on the uptake of family friendly measures?	it's gender mainstreaming.. meaning the responsibility of childcare is always of the women	Mothers viewed as caregivers Traditional gender roles	Family Friendly Policies
40. Why do you think that the pay gap is so high in this sector?	the industry itself its how it has been over the years. I think its improving, em.. but I think because of that because there are more senior people males in senior positions, then it contributes to it a lot. We.. I mean I didn't.. I mean its quite a big pay gap.. for me the biggest issue with this is, rather than the pay gap, it's the lack of females in senior positions that are contributing to it because I do think then once people are.. if you compare female in this position and a male in this position, maybe the male is a bit more paid.. paid a bit more.. which is wrong but the gap is much smaller. Em.. I think there aren't enough possibilities for women..	Vertical segregation Women face barriers to progress Male-dominated culture	HR Perspective on the Gender Pay Gap

Appendix B – Information Letter

Dear Sir / Madam,

I am a postgraduate student within the Department of Public Policy at the University of Malta. I am currently working on my dissertation entitled “Investigating the Gender Pay Gap in the Maltese Financial and Insurance Services Sector: A Macro and Micro Approach”.

The aim of my study is to see whether gendered roles and gender assumptions exist within the financial sector in Malta and if so, how they contribute to the existing gender pay gap. The study also aims to provide an in-depth understanding on how the uptake of family friendly policies within financial organisations contribute to the gender pay gap.

The output of my study is intended to be of benefit as it will provide an in-depth understanding of the gender pay gap and bring about further awareness on such a concerning issue. This type of research may also be useful for financial institutions in Malta to strengthen family friendly policies and practices to reduce the existing gender pay gap.

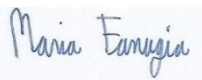
You are kindly being invited to participate in this study. Before you decide whether or not to participate, kindly read through the information provided hereunder and do not hesitate to ask me should you have any questions.

Your participation will consist of a 45 minute structured interview. Should the situation related to the COVID-19 persist, the interview will be carried out online through a video call, on a date and time of your choice. The online interview will be recorded and transcribed with your permission. Anything you say during the interview will be kept strictly anonymous and utilised only for the purpose of this study. All data collected will be stored with a secure password and destroyed upon completion of this study.

Participation in this study is entirely voluntary. At any point in your participation in this study, you would be free to discontinue participation without needing to give any reason whatsoever. You may also choose not to answer any of the questions that I ask. If you accept this invitation, you will be given a consent form to sign, which sets out the conditions of your participation and allows me to interview you and use the documents which you provided for the purpose of this study.

Thank you for taking time to read through this information. If you would like to participate, I would be grateful if you could contact me on my mobile number [REDACTED] or by email on [REDACTED] for us to fix an appointment at your convenience. Should you wish to receive the findings from my study, I would be pleased to provide them.

With thanks and regards,



Appendix C – Consent Form

By signing this consent form, I confirm that:

I have read and understood the invitation letter to participate in the research study on “Investigating the Gender Pay Gap in the Maltese Financial and Insurance Services Sector: A Macro and Micro Approach” conducted by Maria Farrugia as part of the requirements for obtaining a Master of Science degree in Public Policy and Strategic Management.

I understand that the purpose of this research study is to see whether gendered roles and gender assumptions exist within the financial sector in Malta and if so, how they contribute to the existing gender pay gap. The study also aims to provide an in-depth understanding on how the uptake of family friendly policies within financial organisations contribute to the gender pay gap.

I confirm that I was given a chance to ask questions about this study.

The study is intended to be of benefit as it aims to provide an in-depth understanding of the gender pay gap and bring about further awareness on such a concerning issue. This type of research may be useful for financial institutions in Malta to strengthen family friendly policies and practices to reduce the existing gender pay gap.

I understand that agreeing to participate in this study means that I will take part in one interview which will only occur once and will last no more than one hour.

I understand that my participation is entirely voluntary, and that my refusal to participate will involve no penalty or loss of any benefits to which I am entitled.

While I understand that all precautions have been taken to avoid causing any distress during the interview, I have been informed that should I experience any distress, I may ask for a break during the interview, or may discontinue participation at any time without penalty or loss of any benefits to which I am otherwise entitled.

I give permission for the interview to be audio recorded and for brief notes to be taken.

I have been told that any details which would allow people to recognise me will be taken out or changed, but that anonymised quotes may be used when the study is written up.

I have been told that the information I provide will only be used for the purpose of the dissertation, and that the dissertation may also be accessed through the University of Malta library.

I understand that in terms of the Data Protection Act and GDPR, I have the right to access, modify and erase any and all data that concerns me. I understand that all data will be kept in a secure place, that confidentiality will be maintained at all times, and that only the researcher and her supervisors will have access to any data concerning myself. On completion of the research study, all data relating to myself will be destroyed. I understand that I may contact the researcher or her supervisors, whose contact details are provided below, to request information about my personal data and to request further information about the research.

I have been offered a copy of the findings of this study, and have informed researcher that I do / do not wish a copy to be sent to me.

(If yes, please send to this email address _____)

I have been given a copy of this Consent Form.

Name of participant

Date

Signature

Maria Farrugia

Researcher (Mob. no: [REDACTED])

Date

Signature

email: [REDACTED]

Appendix D – Interview Guide

Preliminary questions

1. Can you tell me a bit about yourself?
2. Can you explain your role within the organization?
3. How long have you been employed with the company?

Questions about the Organisation

4. Is your organization nationally based, national with international relations or is it a subsidiary/branch of an international company?
5. How many staff members does your company employ?
6. Can you provide an indication of the ratio of female to male employees in your organization?
7. Can you provide an indication on how many women and men are employed and occupy top management positions within the organization?

Gender roles and Assumptions

8. How do men and women progress with their careers within your organization?
9. Do you think that mothers face any particular challenges in their career progression? If so, what are they?
10. Can you provide a real-life example of this?
11. Do you think that fathers face any particular challenges in their career progression? if so, what are they?
12. Can you provide a real-life example of this?

13. In your view, what is an 'ideal worker'?
14. Can you describe the 'ideal worker' for your organization? (ex. who is more likely to be promoted/ move upwards in their career)

15. When there are promotion opportunities within your organization, what percentage of applicants are mothers and fathers?
16. Is there a difference between the number of fathers and mothers who apply? If so, why do you think that is?

Family Friendly Measures

17. Which of the below family friendly policies does your organization offer to its employees?

- | | |
|--|---|
| <input type="checkbox"/> Maternity leave | <input type="checkbox"/> Reduced Hours |
| <input type="checkbox"/> Paternity (birth) Leave | <input type="checkbox"/> Flexible working hours |
| <input type="checkbox"/> Parental Leave | <input type="checkbox"/> Telework |
| | <input type="checkbox"/> Urgent Family Leave |

Other: _____

18. Can you provide an indication on the uptake of maternity leave?

19. Has every pregnant employee/ mother availed from maternity leave? If not, what was the reason? Why do you think this happened?
20. Can you provide an indication on the uptake of paternity leave?
21. Has every father within your organization availed from paternity leave? If not, what was the reason? Why do you think this happened?
22. Can you provide an indication on the uptake of parental leave?
23. In your experience, who is more likely to request this type of leave, women or men? And why?
24. Can you provide an indication on the uptake of flexible working hours?
25. In your experience, who is more likely to request them, women or men? And why?
26. Can you provide an indication on the uptake of reduced working hours?
27. In your experience, who is more likely to request them, women or men? And why?
28. Can you provide an indication on the uptake of telework?
29. In your experience, who is more likely to request this type of working arrangement, women or men? And why?
30. Is there a difference on the uptake of these family friendly measures by men and women? if so, why do you think that this discrepancy exists?
31. In what way do you think that the uptake of family friendly measures affects the career progression of mothers within your organization?
32. Why do you think this happens?
33. In what way do you think that the uptake of family friendly measures affects the chances of promotion of mothers within your organization?
34. Why do you think this happens?
35. In what way do you think that the uptake of family friendly measures affects the career progression of fathers within your organization?
36. Why do you think this happens?
37. In what way do you think that the uptake of family friendly measures affects the chances of promotion of fathers within your organization?
38. Why do you think this happens?

Gender Pay Gap

As of 2018, according to Eurostat, the gender pay gap in Malta stood at 13%. The financial sector in particular, had the highest percentage of 27.6%.

39. What are your thoughts about this?
40. Why do you think that it is so high in this sector?

Appendix E – FREC Approval

28/03/2021

University of Malta Mail - Ethical Clearance



L-Università
ta' Malta

Maria Farrugia

Ethical Clearance

1 message

Fema Ethics Committee

17 June 2020 at 09:32

To: Maria Farrugia

Cc: Anne Marie Thake

, Anna Borg

, Marie Louise Mangion

Dear Maria

Please note that FREC has reviewed your forms and has approved your proposal. You may continue with your research project.

Regards

Joslan Grech

Secretary to the FEMA Research Ethics Committee

Faculty of Economics, Management & Accountancy

Dean's Office

Room 425

Humanities B (FEMA)

University of Malta

Msida

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Email: research-ethics.fema@um.edu.mt

Appendix F – Eurostat Nace Code List: Section K – Financial and Insurance Activities

Detailed Structure of NACE Rev. 2

n.e.c. : not elsewhere classified			* part of	
Division	Group	Class	ISIC Rev. 4	
SECTION K — FINANCIAL AND INSURANCE ACTIVITIES				
64		Financial service activities, except insurance and pension funding		
	64.1	Monetary intermediation		
		64.11	Central banking	6411
		64.19	Other monetary intermediation	6419
	64.2	Activities of holding companies		
		64.20	Activities of holding companies	6420
	64.3	Trusts, funds and similar financial entities		
		64.30	Trusts, funds and similar financial entities	6430
	64.9	Other financial service activities, except insurance and pension funding		
		64.91	Financial leasing	6491
		64.92	Other credit granting	6492
	64.99	Other financial service activities, except insurance and pension funding n.e.c.	6499	
65		Insurance, reinsurance and pension funding, except compulsory social security		
	65.1	Insurance		
		65.11	Life insurance	6511
		65.12	Non-life insurance	6512
	65.2	Reinsurance		
		65.20	Reinsurance	6520
	65.3	Pension funding		
65.30		Pension funding	6530	
66		Activities auxiliary to financial services and insurance activities		
	66.1	Activities auxiliary to financial services, except insurance and pension funding		
		66.11	Administration of financial markets	6611
		66.12	Security and commodity contracts brokerage	6612
		66.19	Other activities auxiliary to financial services, except insurance and pension funding	6619
	66.2	Activities auxiliary to insurance and pension funding		
		66.21	Risk and damage evaluation	6621
		66.22	Activities of insurance agents and brokers	6622
		66.29	Other activities auxiliary to insurance and pension funding	6629
	66.3	Fund management activities		
66.30		Fund management activities	6630	