



According to a recent study, a soaring 84 per cent of female respondents believe Maltese women are growing more economically independent. The main reason cited is that, nowadays, a good number of them are in paid employment. But... are women really feeling that way?

*In the wake of International Women's Day, **Maria Theresa Portelli** from the National Commission for the Promotion of Equality explores the million-dollar question to understand whether females in 2012 have enough money in their pockets.*

Unlocking female potential AND POCKETS

ACHIEVING ECONOMIC independence for women has been one of the main objectives for gender equality worldwide. One way of overcoming economic dependence is to have a job – a steady and reliable source of income gained from employment ensures enough economic security in the provision of a sufficient wage, with benefits and opportunities for career advancement.

The quantitative research study, *Unlocking the Female Potential* – carried out on at least 600 women, of which nearly 87 per cent were employed, 24 per cent were inactive and four per cent were unemployed – asked the respondents: Do you feel financially independent? A total of 63 per cent, primarily respondents in a high position of employment, declared they do. The rest do not.

Having an income, or a job, is the main reason why females feel financially independent, while being able to provide for self and family and earning enough to live comfortably are also why employed females feel financially independent. With regards to the inactive, or unemployed females, having easy access to the husband's, or partner's income, and being in control of the household's finances are considered what makes them economically independent.

So what are the advantages women experience when they are economically independent? In the study, respondents disclosed that they have more peace of mind, financially. Financial independence gives them control in that they do not need to rely on another person for a source of income.

But while some women may have improved their economic position, others are

still suffering financial hardship. As revealed in the study, almost half of those who do not feel financially independent pointed out that they are not doing anything to change their situation.

The reasons why they do not feel economically independent are attributed to the dependence on their husband/partner for money, not earning any, or enough money, not having enough income to cover their expenses, and insufficient social security benefits.

The "not feeling economically independent" factor means it is important for the NCPE to educate from a young age that both genders should have equal opportunities in employment and in the family. Child-rearing responsibilities should be shared so that every member can participate actively in the family and in paid employment.

In the past, women did not seek to be financially independent because of the prevalent perception that their place was in the home. It still is, to a certain extent, the NCPE maintains, striving to encourage men and women to move away from these stereotypes.

Various factors may hinder women from taking up employment and be less financially dependent. A high 95 per cent of all respondents believe that family roles are to be shared between partners to be able to encourage women to consider going out to work, and a large majority of respondents expect that more support systems and family-friendly measures, education for young children, and awareness campaigns would help them enter the labour market. ●

HOW WOMEN RESPONDENTS DEFINED "ECONOMIC INDEPENDENCE"

- The ability to choose one's own lifestyle.
- No need to rely on another person for providing a source of income.
- Earning enough to live comfortably and provide for future dependents.
- Being able to support the family alone in case of emergency.
- A steady source of income from a job.
- Being able to spend your own money as you like.



WHAT HINDERS WOMEN FROM TAKING UP EMPLOYMENT?

- 44%** Having children.
- 23%** Responsibilities of family and work would be too stressful.
- 12%** Lack of support structures and family-friendly measures.
- 3%** Lack of childcare centres in Malta.

For a detailed overview of *Unlocking the Female Potential* research, part of an EU co-funded project, contact the NCPE on 2590 3850, or simply send an e-mail to equality@gov.mt