

Female and Child Poverty in Malta.

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Problem Statement

Statistics show that females and their children are more prone to slide into poverty in Malta. Through this research study, the researcher intends to analyse what leads to this situation and how female and child poverty in Malta may be addressed more effectively.

Research Approach

- For the purposes of this researcher study, the researcher has adopted a QUALITATIVE research approach.
- For this research study, the researcher adopted grounded theory as the methodological stance in this research.
- The grounded theory approach is considered as the most appropriate method of research as it is renowned to elicit rich insights into this research area.

Project Overview

Through this research study, the researcher intends to shed more light on the present situation relating to female and child poverty in Malta. The purpose of this research is to help to understand what leads to female and child poverty in Malta and to recommend how this situation may be addressed effectively.

Research Objectives

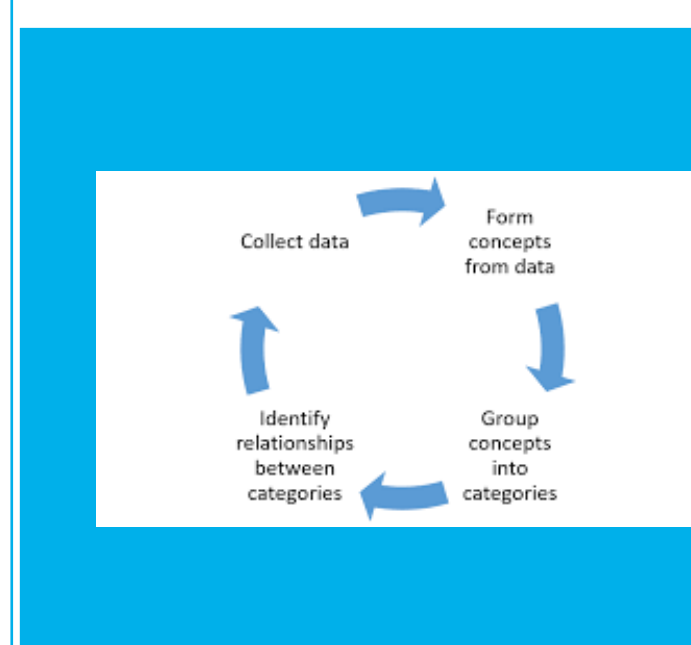
- Objective 1: To assess the existing situation of female and child poverty in Malta.
- Objective 2: To analyse the factors that lead to female and child poverty in Malta.
- Objective 3: To recommend ways how to address the issue of female and child poverty in Malta.

Methodology

Data Collection:
Interviews were conducted with the participants.

Data Analysis:
Interviews were transcribed. MAXQDA was used to analyse the data.

Data Analysis:
Grounded Theory Codes, Categories & Sub-Categories were created.



Research Propositions

- The main research propositions emerging from this research study include:
- Research Proposition 1; There is the need to revise how poverty in Malta is measured.
- Research Proposition 2: The issue of gender pay gap needs to be addressed efficiently as it is still existent in Malta.
- Research Proposition 3: Encourage females to further their education and to be more participative in the labour market.
- Research Proposition 4: The issue of over indebtedness needs to be effectively addressed.
- Research Proposition 5: Address the need for IT skills and digital literacy, especially for the elderly, who may be more prone to financial abuse.
- Research Proposition 6: Financial Literacy needs to be introduced as part of the educational curriculum as from early education of school children.
- Research Proposition 7: Financial literacy programmes need to be delivered on a larger scale, reaching out to the different needs of the audience.

Key Figures

Table 4. At-risk-of-poverty rates by age group and sex

Age group	Sex	2020		2021	
		%	%	%	Number of persons below the threshold
All ages	Males	15.6	15.8		41,700
	Females	18.3	18.0		44,054
	Total	16.9	16.9		85,754
Under 18	Total	20.4	19.6		16,300
	Males	12.8	12.3		21,778
	Females	14.3	14.0		21,779
18-64	Total	13.5	13.1		43,557
	Males	24.7	25.9		11,250
	Females	27.8	30.1		14,647
65 and over	Total	26.3	28.1		25,897

- Source: EU-SILC 2021: Salient Indicators, National Statistics Office, Malta (2021) pg. 5.

Research Propositions

- Research Proposition 9: The issue of female and child poverty in Malta needs to be addressed in an innovative way, without duplicating existent services that already exist in Malta.
- Research Proposition 8: Mentoring and female entrepreneurship are considered as two effective ways how to alleviate female and child poverty.
- Research Proposition 10: EU Funding should be considered to finance the delivery of specialised financial management training programmes on a one-to-one basis to individuals who are in poverty, or who are at risk of sliding into poverty. Such service users may include victims of domestic violence, victims of different type of addictions and prison inmates.

References

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