NCW hosts the 4th Congress of the Small States of Europe

Mr. Joe Camilleri Director General of Social Services with NCW President Grace Attard and Hon. General Secretary Doris Bingley during the Public Dialogue, “Social Security Entitlement for Women”

Participants during the Public Dialogue on Social Security Entitlement

The Hon. Giovanna Debono Minister for Gozo with NCW Members during the Exhibition “Promoting Old Traditional Crafts”

Doris Bingley, Pauline Azzopardi, Simone de Comarnond, Artemis Toumazi, and Elin Norodahhl at 9WAMM

Spanish Presidency Seminar: The Hon. Chris Said, H.E. Maria Isabel Vicandi together with speakers and representatives of women’s organisations

Chair EESC Member Grace Attard, Group III President Staffan Nilsson and Luca Jahier Vice-President during the Group III meeting in Madrid

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Members of

International Council of Women
Founded 1888
Motto: “Do unto others as ye would that they should do unto you.”

European Centre of the International Council of Women
Founded 1961

In Special Consultative Status with the Economic & Social Council of the UN.

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ARETUSA NETWORK

NCW Malta attended the annual general meeting of the Aretusa organisation held at the headquarters of Patronato San Vincenzo at Bergamo, Italy on the 8th and 9th April 2010. The NCW Malta representative at this meeting was Vice-president Doreen Micallef. During the annual general meeting, Doreen Micallef was unanimously elected as vice-president of Aretusa. NCW Malta was also elected to the administrative board of Aretusa during the same meeting. The new president of Aretusa is Dr. Marcello D’Amico, representative of Associazione Irene of Italy while the new treasurer is Dr. Filippo Vanoncini, representative of Patronato San Vincenzo. The secretariat will still be taken care of by Grazia Zucchetti and her team at Patronato San Vincenzo.

ARETUSA is a network of associations working in EU countries for the promotion of equality between men and women. ARETUSA was legally established in Brussels in 2007 as a result of an ambitious project led by IRENE Association together with the important collaboration of 17 other associations, one of which is NCW Malta.

This group had already experienced the added value of transnational cooperation at European level through an informal network. The joint actions and exchange of experiences through the informal European Network Against Trafficking in Women for sexual exploitation, have increased the efficiency and visibility of the activities of each association at both local and European levels. Aretusa will be working on new European projects related to working against trafficking especially of women and children.

It is with great sadness that we announce the demise of Maria Paola Colombo Svevo, the first president of Aretusa and also ex-president of Irene Association. Mrs. Colombo Svevo was an Italian politician, a member of the Italian People’s party and former MEP. She was elected to the European Parliament during the 1994 elections. Apart from her valuable work as a parliamentarian, Mrs. Colombo Svevo worked tirelessly for the rights of women, especially against trafficking of women and children and the education of women. Our sincerest condolences go to Mrs. Colombo Svevo’s family and to Irene Association.

Doreen Micallef, NCW Vice-President

Promoting Old Traditional Crafts Exhibition

The National Council of Women in collaboration with the Ministry for Gozo organised an exhibition entitled “Promoting Old Traditional Crafts” on Saturday 8th May 2010 during the morning. Ms Alda Bugeja, a teacher of various crafts at the Gozo Art Centre and her students were very enthusiastic in showing their works. Ms Bugeja gave a very interesting talk on weaving, spinning sheep’s wool, macramé and kumihimo. The talk was followed by an informative video on various Gozitan crafts and trades. Mr Tony Borg gave a welcome speech wherein he highlighted the many ambitions projects the Ministry has embarked to promote Gozo as in ECO tourism. The Minister for Gozo Giovanna Debono praised the work of the National Council of Women and thanked the council for its very valid contribution towards society in general especially with its annual resolutions which are read by many parliamentarians and many times implemented as legislation.

Many members and friends enjoyed the exhibition as some of the crafts were unknown to them. They also made some purchases of handmade items which Ms Bugeja and her students prepared especially for the exhibition.

Marie Demicoli, Environment Committee

Exhibition of Old Traditional Crafts Gozo
HSBC Malta has signed a sponsorship agreement with the National Council of Women. The three-year agreement covers the publication of the Council’s newsletter and website to communicate with its members and the public at large on issues tackled and activities taking place. It also strengthens the continued collaboration between the Council and HSBC’s organisation Banking on Women, in promoting and educating women in financial matters.

“Women maintain a pivotal role in society as they nourish traditional values and move on in careers and decision-making positions,” said Sally Robson, HSBC Malta’s Chief Technology & Services Officer. “In an environment where women are rightly assigned roles according to merit, education and communications are meaningful tools which HSBC gladly supports.” “Corporate social responsibility and partnerships between the social and economic sectors can serve to maximise on the potential of human resources from which all society will benefit” stated NCW President Grace Attard

Grace Attard, NCW President
The members of the Education Committee are Ruth Falzon and Maud Muscat, (Coordinators/Rapporteurs/ Rapporteurs), CCR/MUT representative Marlene Housley, Fransina Abe Abi Brincat, Jane Axisa, Annabelle Busuttil, Marlene Calleja, Rosemarie Carbone, Rosemary Dalli, Thelma Gera, Carmen Muscat, Josephine Ann Sammut, Margarette Schranz, and Mary Rose Zahra.

The committee focused on educational issues and cultural activities that would cater as well for working women.

The educational issues discussed were
- Absenteeism (with committee of Social Issues) meetings were held with the Commission for Children, the Doctors' Association, and with Mr George Borg, Education Dept. A university student following a degree course in Youth and Community Studies has based her area of research for her final dissertation on absenteeism. She is supervised by Maud Muscat and is exploring in depth reasons for truancy and absenteeism from school.
- Inclusion and post-16 education/work for the disabled;
- Stress and schooling – still to be worked on;
- Parenting skills: there are many events on parenting skills being organized by different organizations and communities, however, very often, one is preaching to the converted and the people we really want to reach do not attend. The Committee recommends that Parenting Skills courses are held on an annual continuous basis and are considered as mandatory on a national basis.
- Assessment services – need for the Education Department to build up a strong psychological team together with other professionals in order to provide adequate assessment of students' needs.
- Media education – planned talk with Fr Joseph Borg. TV exposure – The possibility of having short slots on television in order to create more awareness regarding the National Council of Women was proposed.
- Transition from Primary to Secondary – Planning and making, in employment, the persistent pay gap.

Meetings were held in February, March, April, May, June/July. Matters discussed included the need to keep pressing on an increase in maternity leave; WHO and EWL recommended an increase to 24 days while Trade Unions, Employers and EESC agreed on 18 weeks as a gradual introduction due to financial difficulties as a result of the recession.

The Commission mid-term report on the Roadmap for Equality 2006-2010 revealed a number of areas where targets were not reached including: women in decision making, in employment, the persistent pay gap, lack of family friendly measures and the role of the father in sharing family responsibilities.

The Committee discussed the EESC information booklet on the European Ombudsman. It also touched on the Manifesto drafted to improve a genuine European Civil dialogue. The EP adopted a resolution on the 13th January, 2009 to improve civil dialogue on the perspectives for developing civil dialogue under the Treaty of Lisbon.

The Committee also discussed an opinion on the directive promoting the safety and , health at work of pregnant workers who recently gave birth or are breastfeeding adopted in May by the EESC Plenary in May adopted The opinion approved the extension of maternity leave by four weeks to 18 weeks, which has not been adopted by the European Parliament.

The ECICW events and the NCW Women MEPs campaign were also discussed. The European Social Partners have agreed to extend parental leave entitlement from three to four months. Another important aspect of this new agreement relates to the non-transferability of one of these four months between the parents so as to encourage fathers to share family responsibilities with the mother - Closing the Gender Gap through Sharing Responsibilities.

The Committee also discussed the launch of the EU campaign to tackle gender pay gap. The European Court of Justice helped in expanding the notion of non-discrimination in so far as equal pay for work of equal value is concerned through case studies. We would like to thank all the members for their contribution to the Committee. Other methods for the dissemination of EU information are being discussed.

Ruth Falzon, NCW Education Committee Co-ordinator

Grace Attard, NCW EU Affairs Committee co-ordinator
NCW Social Issues Committee Report-2009

Our Objective
This year’s main objective of the Social Issues Committee was to discuss social issues that are affecting the Maltese society mainly the socially excluded, children and the family in general. The main aim behind these discussions was to present proposals to the government with hope that same proposals bring about the required changes to the benefit of society in general.

Our Members
The Committee met regularly between April and December 2009 with the exception of the month of August. For the third consecutive year, Maria Camilleri acted as the Coordinator. Ingrid Azzopardi took the role of Convener, while Marlene Ebejer kept her role as the Central Committee Representative. Patricia Falzon was appointed Rapporteur.

Our Agenda
Apart from the two activities and proposals mentioned above, the committee worked on another issue which was pending from last year that of Computers for Elderly Institutions.
Talks and discussions continued and these were held with various entities. Fortunately, most talks were quite fruitful. In fact, the committee is presently waiting for a reply from the Malta Communications Authority to have the first computers installed in a church home.

Mother’s Day Activity
On the Occasion of Mother’s day The Social Issues Committee has once again organised an activity for disadvantaged mothers on the occasion of Mother’s Day. This activity, was sponsored by MCAST hairdressing school and the Birzebbuġa Girl Guides. In fact, MCAST students provided the hairdressing services (including the hair products), while the Birzebbuġa Girl Guides who through an activity, they had raised some money, sponsored the mini van transport for same mothers.

Christmas Activities
The Social Issues Committee has once again organised its Christmas activity in collaboration with the B’Bugia Girls Guides. This time, same committee decided to give a Christmas present to the eighty five elderly residents at the Holy Family Home in Naxxar. The presents which were provided by various sponsors, consisted of toiletries and mugs, were presented to the elderly residents on Saturday 19th December by same committee members and the B’Bugia girl guides.

Conclusion
I would like to thank NCW’s Executive Committee for the wonderful experience in these last three years. Last but not least, I would like to thank all the members of this committee for their work and commitment and also for their honest trust and faith in me as their coordinator.

Maria Camilleri, Dip in Social Work, NCW Coordinator, Social Issues Committee

NCW YOUTH COMMITTEE 2009 ANNUAL REPORT

The Youth Committee met on a regular basis during 2009 with the aim of addressing issues relevant to youths in today’s society.

ACTIVITY – PARENTAL SKILLS IN SEXUAL EDUCATION: The Youth Committee in conjunction with Cana Movement have organised a series of informative and interactive sessions on the topic of ‘Parental Skills in Sexual Education’. The sessions were held at the Catholic Institute on the 16th, 23rd and 30th October 2009 between 5.30pm and 8.30pm.

The aim of these sessions was to raise awareness among parents on sexual health issues concerning their children.
The Health Committee for 2009 was made up of the following members: Nadya Anne Mangion – Coordinator & Rapporteur, Mercedes Schembri Wismayer; Monica Schranz; Dame Blanche Martin Mary Rose Zahra, Irna Farrugia Cassano, Margaret Abela (Midwives Association), Sandra Castillo (Midwives Association), Gertrude Abela (Breast Care Support Group Europa Donna Malta), Lora Pullicino (MUMN), Antoinette Saliba (MUMN), Maria Cutajar (MUMN), Josephine Muscat (MUMN), Carmen Cilia and Mary Gearty

The first meeting was held on 18th March 2009 and proposals for possible activities put forward. A talk by a gynaecologist and a sexual health care specialist regarding the Human Papilloma Virus and its vaccination in young girls was also proposed. After discussion within the committee it was decided to postpone this talk to a later date in 2010.

The month of March also brings 2nd October, the Malta Midwives Association in conjunction with NCW organised a half day seminar on working towards women-centred care during childbirth. The main theme of the seminar was that an expectant mother would feel more comfortable having her baby delivered by a person who has followed her throughout pregnancy. Inducing labour, which is very common in Malta and happens in one-third of births, leads to further interventions being required. Induced labour means having your water broken, an intravenous drip of oxytoxin hormone applied to help labour proceed and lying in bed while the baby is monitored. Being immobile makes pain management more difficult, many things leading to a woman needing an epidural. This in turn could stress the baby and make a forceps delivery or Caesarean section necessary, stated Ms Grace Thomas, Consultant midwife at Gwent Trust Hospital Wales UK.

Tips for a better birth were given by midwife Ms Censina Deschrijver and a mother’s personal experience of birth was described by Ms Marika Pace Gauci. The right for a woman to be well-informed when taking decisions regarding their health. The HC urges all women that receive an invitation to be tested to follow it through. This prevents the anguish of having to deal with the effects of cancer when not detected in time. The HC also hopes that this screening service will eventually be made available to women outside this age bracket in line with WHO standards for a better quality of life.

The Health Committee Coordinator Nadyanne Mangion

Future plans:
A talk & discussion regarding cervical screening is proposed. Women who have their baby delivered at MDH are automatically given a post-partum smear appointment. This is sometimes the only time women undergo this type of screening. More emphasis on cervical screening needs to be made considering the fact that many young women are sexually active earlier in life. The primary health care reform document was launched in December 2009. The HC intends to monitor the way this document will be modified during consultations which will be taking place with all stakeholders.

The Health Committee Coordinator Nadyanne Mangion

Nadya Anne Mangion NCW Health Committee Co-ordinator
As part of the activities for the European Year Combating Poverty and Social Exclusion 2010, NCW organised a public dialogue on Thursday 13 May on Social Security entitlement for Women at the Archeological Museum Valletta. Mr Joe Camilleri, Director of Social Services made a presentation on developments in social security measures with particular reference to entitlement of widows’ benefits.

During the presentation Mr Camilleri gave an overview of the concepts of social security, listing the contributory and non-contributory benefits and on what conditions entitlement is decided. He also explained in detail how minimum and maximum rates of pension payable are worked out. He also explained how every year pension rates are revised, with particular reference to developments in pensions with respect to widows. With more women entering the labour market, benefits for female beneficiaries, both related to family care and to work were discussed, supported by NSO statistics.

The discussion which followed from the floor raised a number of issues relating to minimum number of contributions for entitlement to a full pension and the minimum number of years required to work, especially in the case of breaks from work for family/child care for entitlement to full pensions. Other key points that still require further study are the fact that more men than women receive contributory benefits and more women than men receive non-contributory benefits, which means that women are more likely to experience poverty than men. NCW will be holding a meeting with the Chair of the Working Group of the revision of pensions systems, in line with the

EU Commission publication on the relevant green paper. Queries and comments may be sent to NCW on email address: ncwmalta@camline.net.mt

Also for further information kindly contact the Social Policy Information Centre, SPIC on 159; website: www.msp.gov.mt, email: social.security@gov.mt or email: joseph.camilleri@go.mt.

Grace Attard, President

PUBLIC DIALOGUE - SOCIAL SECURITY FOR WOMEN

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Grace Attard, President

International Equality Conference In Oslo, Norway on 7-8 June 2010

Organised by Norwegian Ministry for Children, Equality and Social Inclusion and the Ministry of Foreign Affairs

The Conference was divided into a general session on the first day during which Gender, as a priority area for EEA + Norway Grants was emphasized. Both the Minister for Children, Equality and Social Inclusion, Mr. Audun Lysbakken, and the Deputy Minister for Foreign Affairs, Mr. Erik Lohnstein, addressed the meeting and insisted on this issue being given priority by all beneficiary countries.

A session was dedicated to focus on a bilateral project carried out in 2009 between Norway and Spain entitled: Balance among personal, family and professional life in Spain and Norway (38,000 EURO / EEA). The interesting thing about this project, and about Spain in general is that with a similar cultural background to Malta, they now have women’s participation at a level that is close to Norway and other Scandinavian leaders in this area of social, democratic and economic participation. The important step came with the decision of Zapatero’s government to prioritize and budget the Ministry for Children, Equality and Social Inclusion and the Ministry of Foreign Affairs.

• NGOs (10%), after that the EEA Grants for Environment and clean energy (30%) and
• 4.5 MILLION EUROS

Mr Joe Camilleri Director General of Social Services, NCW President Grace Attard and Hon. General Secretary Doris Bingley

Working Groups:

• There were three parallel working groups. It turned out that each of Malta’s delegates had selected a different one. This gave us perfect coverage of the whole meeting. The three areas under discussion in the groups were: Equality Pays; Work Life Balance; Women and Power

Focus: Programmes on Gender and Women in Decision Making Positions

The current financial period (2009-2014) for both the EEA and the Norway Grants have a new priority area which beneficiary countries have been asked to take special note of. This is the area of Gender. The focus is aimed specifically at addressing the percentage of women in decision making roles in the beneficiary countries. It also seeks to address the structures in society which concern and support all individuals (women, men and children) in their family and work lives. The issue of state investment required during the years of education/training/specialization of a country’s work-force and the economic impact of the loss of these expensively trained individuals during the nurturing (young children) years.

The employment rate of the population aged 20-64 should increase from the current 69% to at least 75%, through the greater involvement of women, older workers and the better integration of migrants in the work force.

Europe 2020: A European strategy for smart, sustainable and inclusive growth.

Programmes and Projects:

The structure for application of funds through eventual bilateral projects with Norway has been slightly modified. The first stage requires the country to list the areas it would like to work with EEA Funds under various PROGRAMMES. At this first stage all that is required is that a list of areas is provided. In this list two areas are obligatory they are:

• environment and clean energy (30%) and
• NGOs (10%), after that the EEA Grants

Mr Joe Camilleri Director General of Social Services, NCW President Grace Attard and Hon. General Secretary Doris Bingley

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Grace Attard, President
Maternity, paternity leave - the other side of the coin

Recent comments (Wednesday 16 June 2010) on the report of a study carried out regarding the costs of maternity and paternity leave need to address the issue through a wider perspective.

One needs to clarify that the primary aim of the controversial Directive 92/85 EEC on maternity leave is to introduce measures to encourage improvements in the safety and health at work of pregnant workers and workers who have recently given birth or are breastfeeding. The second aim is to pave the way for a sharing of family care and work responsibilities for both men and women.

In fact, for the first time, EU Gender Equality legislation is providing a legal basis for an integrated approach to maternity and parental leave. Recent developments show that European law is evolving from a traditional approach to maternity issues towards an approach that also incorporates paternity issues and, more broadly, the matters regarding the reconciliation of family and working life in all types of work.

There is the need to avoid narrowing its scope and implications; consequently, the importance of a holistic and comprehensive approach to these matters, to see the whole picture and achieve economic and social progress is a priority. In this context, policy makers must consider different needs, competing values and conflicts of interest in issues such as demographic issues (including low birth rate and fast growing number of pensioners); labour market needs; accessible and affordable childcare facilities; reconciliation of working, family and private life; the fight against poverty and social exclusion; the best interest of the child; equal opportunities for women and men; solidarity between generations and education and lifelong learning.

Keeping women in the labour market is a priority. Many women leave the labour market because of difficulties in reconciling work and domestic responsibilities. Labour market inequalities make it rational for many women, rather than their male partners, to give up employment to care for children or others. Longer spells of unemployment to reconcile work and maternity can have negative consequences for experience, skills and motivation for re-entry into the labour market.

In the EU, the employment rate of women with dependent children is only 65% compared to 91.7% for men. This can lead to less women returning to the labour market after having a child. The EU employment policy promotes a life-cycle approach to work, acknowledging that workers have different needs and priorities at different stage of their lives. The gap between women and men with dependent children is also high (19%).

European social partners, the counterparts of our social partners are seeking ways of addressing these challenges through medium and long term measures through the recent Framework Agreement on Parental Leave, which was signed by the European social partners (BUSINESSEUROPE, ETUC, CEEP and UEAPME) on 18 June 2009; in fact the revised Directive 2010/18/EU is based on this agreement, providing for better protection against discrimination and a smoother return to work.

Developments are also addressing the needs of self-employed workers. We are all aware that SMEs, in the EU and in Malta are the backbone of our economy. The recent adoption of the Directive on Self-employed Workers and Assisting Spouses endorsed by EU governments Brussels (7 June 2010) improves the social protection rights of millions of women in the labour market, boosting female entrepreneurship.

An innovative approach to the family-friendly issues geared towards economic growth and competitiveness has been clearly identified as a priority in the EU 2020 Strategy, and more recently in the first phase of the revised Commission Working Time Directive not least as a result of current studies on the recession resulting from male-dominated decisions.

In line with these developments, there is the need for a national policy, a package of family-friendly measures for both the public and private sector whilst taking into consideration the situation of SMEs. This will ensure a level playing field in the sharing of costs and benefits for maternity and paternity leave by both private and public sector, offering opportunities for an increase in employment rates. It is undemocratic today to repeatedly come across statements saying that extending maternity leave will be counterproductive to female employment. We need to ensure that adequate conditions are created in order to prevent any new forms of discrimination from arising.

Malta also needs to urgently put in place legislation on temping agencies, in particular to address human resources needs during maternity and paternity leave and start thinking of employing foreigners when we have exhausted the Maltese potential. Raising the employment rate of women is a priority, not least because Malta is committed to the EU 2020 targets of 75% male and female employment. Social protection measures through state social security systems together with non-financial incentives are necessary to reduce the costs on the business sector in order to remain competitive.

The private sector needs to be proactive and innovative. Increasing the participation rate of both men and women is a reality we have to face in the interest of parents, children, society by all stakeholders, including government. The challenge for the future is to ensure the competitive edge for which we are all working - to seek win-win solutions rather than remain stuck in outdated counterproductive employment policies.

Grace Attard, President NCW
On the initiative of the Spanish Ambassador to Malta H.E. Maria Isabel Vicandi, a seminar entitled, “The Road Map for Equality After 2010” was held at the Corinthia Palace Hotel, Attard on Wednesday 12th May 2010. Representing the National Council of Women, were Grace Attard, NCW President, who chaired the first session on Women and Work. Dr. Suzanne Gatt, Researcher on Gender Issues at the University of Malta. Chaired the second panel.

NCW President Grace Attard has been instrumental in the consultation and preparation for the Roadmap for Equality between Men and Women 2006 – 2010 in her post as member of the European Economic and Social Committee and in its follow-up. The Roadmap 2006-2010 outlined six priority areas: Achieving Equal Economic Independence for Women and Men; Enhancing Reconciliation of Work, Private and Family Life; Promoting Equal Participation of Women and Men in decision making; Eradicating Gender based Violence and Trafficking; Eliminating Gender Stereotypes in Society; and Promoting Gender Equality outside the EU.

In his opening speech the Hon. Chris Said praised the Spanish Presidency of the European Union for committing itself to actively promote Equality between Men and Women and to campaign strongly against all types of violence and discrimination against women, especially the launch of two initiatives: the establishment of the EU Centre for monitoring domestic violence and the adoption of the European Protection Order so that the rules dictated by the national courts for protection of victims of violence may be extended across the entire European territory. He also spoke about Malta’s adoption of the Equality Action Plan for 2010-2015.

Ms Antoinette Caruana Group HR Manager of Farsons’ Group and NCW member gave an excellent presentation on Gender Equality, Education and Employment, giving facts and figures of Malta’s formal participation in the labour Market and the challenges for enhanced gender equality. The detailed statistics of the local scenario were extremely enlightening to all present. In a most effective way Ms Caruana concluded her presentation with a very important message “Gender equality is not only a female issue. It is everyone’s challenge and should be mainstreamed across all policies, structures and initiatives and considered holistically”.

Other speakers who addressed the seminar were Dr Vanni Xuereb, Ms Therese Bugeja, Ms Marceline Naudi, Ms Anna Borg, Ms Doris Sammut, Mr. Christian Peregin and Dr Therese Comodini Cachia. The seminar addressed some very important issues on family-friendly measures, domestic violence, employment of women and portrayal of women in the media as well as the transposition of EU law into national law. The seminar attracted a large audience of individuals from different backgrounds. This reflects the need for more dialogue and information on gender issues.

The NCPE 6th Annual Conference, held on the 5th June at The Palace Hotel, Sliema, once again, proved to be a showcase of the vast work carried out during the year 2009. Dr Janet Mifsud, outgoing Commissioner gave an overview of the NCPE remit and its expanding responsibilities. Hon Dolores Cristina, Minister for Minister for Education, Employment and the Family, expressed her satisfaction for the work of the Commission and outlined initiatives by Government to address gender equality, highlighting the need for cultural change, non-traditional career choices, family-friendly measures and the role of both parents in reconciling work and family life.

Therese Bugeja, Executive Director made a detailed presentation of the work carried out in 2009. Indeed NCPE have been very active! Dr Therese Comodini Cachia, Legal Advisor highlighted a number of legal aspects that the Complaints Committee come across in their work, especially in the area of employment - a crucial role of NCPE. One of the most interesting and fruitful presentations was made by Dr Marica Fsadni who will be coordinating a multi-pronged research project on the most crucial aspects of Gender Equality in Malta.

The involvement of the guests was clear evidence of the need for more information on measures to address gender equality. NCPE is now having a wider remit covering all forms of discrimination and will therefore need more human and financial resources to be really effective in its work. NCPE is sure that in the coming years, NCPE, through its initiatives, will help bring about the necessary policies and practices for a more democratic society in which all citizens are equal.

Grace Attard NCW President
Self-employed workers to gain maternity and pension benefits under new EU law

Self-employed workers and their partners will enjoy better social protection – including the right to maternity leave for the first time – under new legislation endorsed by EU governments today. The Directive on self-employed workers and assisting spouses repeals and replaces an earlier law (Directive 86/613/EEC) and improves the social protection rights of millions of women in the labour market, boosting female entrepreneurship. At present, women represent only one in three entrepreneurs.

“This new law makes real improvements to the rights of self-employed workers and their partners, in particular women,” said Viviane Reding, EU Commissioner for Justice, Fundamental Rights and Citizenship and Vice-President of the European Commission. “It will help them to better balance work and family life and encourage more women to become entrepreneurs – which is good for the economy too. I would like to pay tribute to the Spanish and Swedish Presidencies and in particular to the European Parliament’s rapporteur Mrs Astrid Lulling for their hard work in reaching this agreement.”

The legislation, agreed with the European Parliament on 18 May and endorsed today by EU Member States, considerably improves the protection of female self-employed workers and assisting spouses in case of maternity or motherhood. It will provide equivalent access to maternity leave as for employees, but on a voluntary basis. At EU level, this is the first time a maternity allowance has been granted to self-employed workers.

The new rules will also serve to promote entrepreneurship in general and among women in particular. There is a currently a major gender gap in this area – only 30% of entrepreneurs in Europe are women. Finally, the provision on social protection for assisting spouses and life partners (recognised as such in national law) is also a considerable improvement from the 1986 Directive. They will have the right to social security coverage (such as pensions) on an equal basis as formal self-employed workers. This will help to provide a stronger social safety net and stop women from falling into poverty.

The Council of Ministers is now expected to formally adopt the legislation on 24 June 2010. EU countries will then have two years to introduce it into national law. Where justified by particular difficulties, they may have an additional period of two years to implement the provisions concerning assisting spouses.

Background
Self-employment is a significant – albeit minority – form of employment in Europe, representing around 16% of the active population.

Around 11% of self-employed workers in Europe rely on the help of spouses and partners who work on an informal basis in small family businesses, such as a farm or a local doctor’s practice. These assisting spouses are traditionally completely dependent on their self-employed partner. As such, they are at a high risk of poverty in the event of divorce, their partner’s death or bankruptcy.

As far as employees are concerned, the EU recently adopted a new Directive improving the right to parental leave (IP/09/1854) and the Commission’s proposal for a revised Directive on maternity leave is currently in first reading by the European Parliament (see also IP/08/1450).

Further information
Proposal for a Directive on equal treatment between self-employed men and women
http://ec.europa.eu/social/BlobServlet?docId=608&langId=en
EU gender equality policy and legislation
http://ec.europa.eu/social/main.jsp?langId=en&catId=418
Women and entrepreneurship

UN WOMEN

The United Nations General Assembly unanimously decided to establish UN Women, the UN Entity for Gender Equality and the Empowerment of Women.

The creation of a strong UN organization that will be a champion to promote and advance the rights of women and girls worldwide has been a goal that many have been advocating for years, and now all women can celebrate and embrace this momentous achievement.

UN Women will merge UNIFEM with its three existing sister UN entities working on gender issues: the Division for the Advancement of Women (DAW), the Office of the Special Adviser on Gender Issues and Advancement of Women (OSAGI), and the UN International Research and Training Institute for the Advancement of Women (INSTRAW).

UN Women will be the lead driver and lead voice advocating for gender equality and women’s empowerment globally. It will support Member States to advance gender equality, in line with national priorities and international norms and policies. It will build effective partnerships and mobilize support, both political and financial, for the achievement of international goals for women. UN Women will provide substantive support to UN bodies on all aspects of gender equality issues.

Doris Bingley
NCW Hon General Secretary
The European Year Combating Poverty and Social Exclusion 2010
Gender Equality, Social Security and Pension reform to ensure adequate pensions entitlement for all eligible elderly persons

Social Security and Pensions should be designed in a way that do not penalize those who do unpaid care work and home care.

While acknowledging the need to increase the retirement age to 65 years of age for both men and women, the contribution period increased to 40 years will impact negatively on women, due to gaps in their contribution record.

Also, with the increase up to 25 years or more in the years of study and consequently the delayed entry into the labour market for both men and women, the 40 year contribution period (up to 65 years of age) will not allow for flexibility to undertake periods of study, re-skilling and training.

Recommendations

- Measures such as accredited NI contributions for a period of unemployment for individuals who interrupt their registration to carry out temporary work should be extended to individuals, whether in full-time or in part-time employment who opt to undergo training during the period of unemployment. Such a scheme will also address the needs of women employees in transition as a result of family/child/elderly/disabled commitments.
- There is the need for a balance between financial incentives and family-friendly measures.
- The extension of maternity paid leave from 14 to 18/20 weeks, to be introduced gradually and the extension of parental leave including a number of weeks non-transferable leave. Government and social partners within the MCESD need to ensure that the necessary measures including amendments to the Industrial Regulations Act to extend the above maternity leave are in place.

Active Labour Market Policies

- Within the MCESD, the flexicurity debate should give more attention to gender differences. Gender equality has been largely absent from the flexicurity discussion. Despite the fact that more flexibility through part-time work are welcomed by the majority of women and men to ensure a better work-life balance, women are often at a disadvantage in the labour market in terms of flexibility and security, and upward convergence with men should be sought.
  - The concept of productivity linked with diversity rather than number of hours of work both in the public and private sector should be explored.
  - This can be achieved by exploring alternative ways to achieve adaptability, facilitate lifelong learning, improve productivity and foster innovation, vital dimensions of the Lisbon process.

Single Parents and work

Measures should aim at encouraging individuals to enter the labour market and not rely on social benefits (active labour market policies). Empowerment through economic independence opens up opportunities for self fulfillment from which society as a whole will gain.

We recommend incentives for the use of childcare facilities for single parents registering for part-time or full-time employment who opt to undergo a period of training or employability programme.

Grace Attard, NCW President
Commonwealth Ninth Women’s Affairs Minister’s Meeting Barbados
Partner’s Forum 4-5 June 2010 and 9WAMM 7-9 June 2010
“Gender Issues in the Economic Crisis Recovery and Beyond: Women as Agents for Transformation”

The National Council of Women Malta in conjunction with Commonwealth Secretariat, Social Transformation Programmes Division, Gender Section participated at the Partner’s Forum with a session entitled “Lessons from Europe: Promoting Financial Market Recovery through Gender Responsive Reforms”. Doris Bingley, NCW General Secretary, organized the event to highlight the role of women as agents for transformation in the face of the recent global economic crisis. NCW Malta and the International Council of Women believe that gender issues must continue to be highlighted in national economic crisis recovery and beyond. Equality is a fundamental human right and a value common to European countries and Commonwealth countries. It is a necessary condition to spearhead the achievement of countries objectives of growth, employment and social cohesion.

As part of the process of recovery from the global financial crisis, countries when reconstructing their economic strategy must have legal and regulatory means in place which ensure that national policies are gendered to guarantee the Commonwealth Plan of Action’s call for at least 30 percent representation of women in decision making positions. These countries should take on action which influences fiscal policies to implement Gender Responsive Budgets (GRBs) and have fiscal and general macroeconomic policies designed to promote women’s economic empowerment and encourage the formulation of policies related to entrepreneurial development. The National Council of Women Malta as a member of the European Union and the Commonwealth advocates that improving women’s quality of life and their economic empowerment and independence would reduce most of the challenges affecting women addressed in the Commonwealth Gender Plan of Action.

The session NCW Malta organized, is in recognition of the role of women as agents of change: it provided a platform for them to share their challenges, achievements, perspectives and strategies on their role as resourceful agents of economic transformation in their countries in the wake of the economic crisis, to agree on a feasible mechanism on how these good practices will be emulated in other countries and sensitize participants on the need to engender national economic recovery strategies in both public and private institutions.

The Speakers at NCW Malta’s Session were: Mrs Artemis Tournaz – President and Chief Executive Officer of the Cyprus Women’s Cooperative Bank Ltd who with members of the Business and Professional Women’s Organisation launched the Bank in Cyprus 10 years ago; Ms Doris Bingley who spoke on “Investing in Women: European Perspective”; Ms Pauline Azzopardi, President of Banking on Women HSBC Malta (one of NCW’s Affiliated Organisations) spoke on “Women’s Role in Economic Development: Challenges and Opportunities” and Ms Elin Norodahl, Lawyer, Internal Revenue Iceland who spoke on “The Capital Management that Survived the Crisis and Future Prospects”.

NCW’s session was a great success. It created debate and discussion and it also revealed that there are shared common issues in different countries.

At 9WAMM Barbados, Doris Bingley represented both the National Council of Women Malta and the International Council of Women.

The Partner’s Forum Statement and 9WAMM Bridgetown Communiqué are also available from www.ncwmalta.com and www.thecommonwealth.org

Doris Bingley, Hon General Secretary

STATEMENT
COMMONWEALTH PARTNERS’ FORUM
9TH WOMEN’S AFFAIRS MINISTERS MEETING
GENDER ISSUES IN THE ECONOMIC CRISIS RECOVERY AND BEYOND:
WOMEN AS AGENTS OF TRANSFORMATION
BARBADOS, 4-5 JUNE, 2010

PREAMBLE
We, the representatives of Commonwealth organizations, professional associations and civil society organizations, convened at Bridgetown, Barbados from 4-5 June, 2010 to deliberate on the special theme - Gender Issues in the Economic Crisis Recovery and Beyond: Women as Agents of Transformation for the 9th Women’s Affairs Minister’s Meeting (9WAMM);

Noting that 9WAMM is the second meeting since the unanimous accession to the Commonwealth Plan of Action for Gender Equality and that the 10WAMM should report its achievements;

Concerned that while most Member States have National Gender Machineries, their policies, state budgets and national development plans have not delivered on commitments made for women’s empowerment;

Recognising that the challenge of promoting gender equality can only be addressed comprehensively by coordinated action, effective partnerships and increased accountability; and emphasizing that Women’s Civil Society is a valuable resource in this process.

We call upon the Commonwealth Women’s Affairs Ministers to:

• Ensure that social care systems are provided, maintained and enhanced to protect the most vulnerable in the process of economic recovery, as they facilitate women’s active contribution to economic development.

• Support the UN Gender Entity which will enable governments to implement national gender equality priorities, and act as a single strong international voice on gender equality and women’s political, social and economic empowerment.

• Fully implement commitments made in such documents as the Beijing Platform for Action, Convention on the Elimination of All Forms of Discrimination Against Women and the International Conference of Population Development Program of Action and related regional agreements, including making them widely understood amongst policymakers, legislators, civil servants and the general population.

• Ensure the collection, use and dissemination of standardized age and sex-disaggregated data.

• Create and/or strengthen formal mechanisms that enable women and girls of diverse groups to engage effectively with governments in the development and implementation of national gender-responsive policies and programmes.

• Ensure the voices and realities of women and girls inform the...
development and implementation of national gender policies.
• Commit to and strengthen partnerships with civil society organizations, especially women’s NGOs and the Commonwealth Women’s Network, in the implementation of the Commonwealth Plan of Action for Gender Equality.

**GENDER-RESPONSIVE ECONOMIC REFORMS**
The effects of the crisis have had serious impacts on women. This has had far-reaching consequences for children, families and communities, exacerbating their vulnerability to external shocks, and increasing disaster risks.

Women and girls have key roles in creating resilient and prosperous economies. Excluded groups such as persons with disabilities, indigenous/first peoples and those from isolated communities are also an essential part of the economic rebuilding process.

Women have a strong record as entrepreneurs, both in the informal and formal sectors, yet have a low record of accessing venture capital, land tenure and financial services.

**Recommendations:**
• Ensure that budget allocations meet the needs in social sector funding.
• Support universal and social protection programmes, through gender-responsive budgeting, in order to address the particular realities of women and girls – such as their greater burden of family care work.
• Strengthen mechanisms and resources to enable women’s access to venture capital funds and other forms of financing, land tenure, and other means of production.

**VIOLENCE AGAINST WOMEN AND GIRLS**
The increasing incidence of violence against women results in serious costs for them, their communities and national economies.

**Recommendations:**
• Establish and maintain effective services that prevent violence and protect women from violent situations.
• Enact and enforce legislation on human trafficking and violent crime and support vulnerable groups who live with the effects.

**HIV & AIDS**
In addition to addressing the immediate barriers to access of prevention, treatment and care services, HIV & AIDS strategies should focus on factors such as sexual violence, poverty and inequality that render women and girls vulnerable.

**Recommendations:**
• Address the known underlying factors that make women and girls disproportionately vulnerable to HIV & AIDS.
• Fund a comprehensive approach to prevention, care, support and treatment which also addresses the role of men and boys.

**MATERNAL MORTALITY AND REPRODUCTIVE HEALTH**
Lack of access to healthcare and sexual health services as a result of economic and social status means one woman dies every minute through pregnancy-related complications and many more develop infections or disabling problems.

Maternal mortality is the leading cause of death in 15-19 year olds in developing countries. Between 2002 and 2005, less than 50% of pregnant women fulfilled the WHO recommended standard of four pre-natal visits.

**Recommendations**
• Guarantee skilled and adequate health workforces at all levels, including training of midwives and addressing problems of skills migration in the health workforce.

• Guarantee full access to culturally-sensitive family planning services, including adequate provision of language services for women living in rural areas and for those who have suffered sexual violence.
• Give support to teen-age mothers in continuing their education.

**EDUCATION**
Education and training for economic empowerment and social participation of girls and women are crucial for achieving the MDGs.

**Recommendations:**
• Educate women and girls about their strengths and human rights to contribute to their gender equality.
• Implement gender-responsive curricula to ensure the promotion of gender equality and shared family responsibilities.
• Support and invest in life skills that promote well-being and increase education and training for human development, work and entrepreneurship.
• Use information and communications technology in the building of effective leadership skills and for women’s entering and participating in political and public life.

**POLITICAL PARTICIPATION AND LEADERSHIP**
Political leadership is a precondition for social and economic empowerment. Equal participation by women in governance and leadership can only be achieved by providing an enabling environment for women’s leadership training and opportunities for engagement.

**We call on Member States to:**
• Honor commitments to existing 30% targets and fast track toward equal representation of women in decision-making at all levels.
• Support capacity-building and provide spaces for public advocacy amongst women leaders, potential women leaders and persons with disabilities, and women and girls in isolated communities and overseas territories.
• Provide opportunities for gender training for Parliamentarians and their advisors.

**PEACE AND SECURITY**
Women are disproportionately affected by conflict and displacement and are left with the responsibility for care giving, including food security.

Women and girls experience devastating forms of gender-based violence including sexual violence during and after conflict situations.

The impact of societal violence continues to disproportionately affect women and girls, even in the absence of large-scale armed conflict. Violence against women remains one of the largest global threats to human security in all societies.

Despite their significant role in peace-making and peace-building, women are marginalized from the post-conflict reconstruction process.

**Recommendations**
We call on Member States to actively work together to prevent, mitigate and resolve conflicts.

To this end, Member States need to:
• Ensure that sustainable peace is achieved through fully engaging women in all levels of post-conflict, demobilization, recovery and development processes.
• Comply with and enforce the provisions of Resolution 1325 and 1820, ensuring that gender is integrated into national action plans.
• Identify the relationships between peace and access to basic needs, including food security, fuel and finance.
• Enable migrants, displaced persons, refugees and asylum-seekers, particularly women and girls, to access their human rights.

**CIVIL SOCIETY STATEMENT - BARBADOS 2010**

Dr. Mark Collins Director Commonwealth Foundation, Doris Bingley NCW Hon. General Secretary and Nelcia Robinson Chair Commonwealth Women’s Network
July - September 2010

News from the EESC

EESC April Plenary: EESC developments currently concern the next term of office, due in October 2010. Staffan Nillson, Sweden, from Group III was elected EESC President. Luca Jahier (Italy), was elected President of Group III. During the month of April, nominations for the five Maltese representatives for the posts on the EESC were submitted to MCESD Chair. Official approval of nominations will be soon known.

EESC organised a public hearing in Gozo on ‘Addressing the needs of SMEs in small and remote areas of Europe’. NCW President participated as EESC Group III member.

EESC organised a public hearing in Brussels on ‘The social aspect of the EU 2020 Strategy’. Grace Attard and Doris Bingley participated.

Other important initiatives were: The EU Commission issued a consultation communication on the Working Time Directive. Grace Attard attended the EU Parliament Women’s Right's Committee session on the Directive on pregnant workers in a self-employed activity, presented by MEP Astrid Lulling, which has now been adopted by Parliament and is in the process of being adopted by Council.

EESC May Plenary The 2010 EESC biennial conference entitled ‘Education to combat social exclusion’ was held in Florence. Herman Von Rompuy, President of the EU Council addressed the assembly of the May Plenary Session followed by a debate with the members.

The debate during the May Plenary was on Education for Inclusion.

May Plenary: The following opinions were adopted: The professionalisation of domestic work: Collective civil society initiatives for sustainable development and Socially responsible financial products and Employment guidelines Proposal for a Council Decision on guidelines for the employment policies of the Member States -Part II of the Europe 2020 Integrated Guidelines.

EESC June events: Grace Attard participated in an EU Russia relations meeting which was held in Moscow, with representatives of Russian Civic Chamber.

During the month of May she participated in a number of opinions including Financial Participation of Workers, Frontex revised regulation and Children and Child Abuse.

She also participated in the Group III Extraordinary meeting on a sustainable economy in the crisis recovery and EU2020 context held in Madrid.

Grace Attard, EESC Maltese representative

Australian First Female Prime Minister

NCW Malta congratulates Prime Minister Julia Gillard as the first woman Prime Minister for Australia. Her historic and unexpected swift rise to the top job will resurract the hopes of women worldwide. She was sworn in by the first female Governor General Her Excellency Dr Quentin Bryce.

CONGRATULATIONS MS HELEN D’AMATO, MS CECILIA ATTARD PIROTTA AND DR ROMINA BARTOLO

Mrs Helen D’Amato

Congratulations to Mrs Helen D’Amato on her new role as Commissioner for Children. Ms D’Amato has expressed her commitment towards working to ensure that children have the opportunity to grow up with a stable family. Her vision of working on four pillars - the promotion of children and young people’s rights, the protection against harm, the strengthening and provision of necessary services, and the participation of children and young people in all aspects of society is highly valued by the National Council of Women.

Mrs Cecilia Attard Pirotta

The National Council of Women would like to congratulate Ms Cecilia Attard Pirotta, who is the first woman to be appointed Permanent Secretary at the Foreign Ministry in 2004 and has now been appointed Deputy Secretary General of the Union of the Mediterranean. Ms Attard Pirotta, who in the past also served as Malta’s Ambassador to Spain, will move to Barcelona where the UfM Headquarters is sited and will be responsible for social and civil affairs. This role includes the coordination of civil protection among the 43 member states of the UfM.

Dr. Romina Bartolo

NCW congratulates Dr Romina Bartolo, for her appointment as Commissioner for the Promotion of Equality. Dr Bartolo has a wide range of experience through her previous post on the Commission for the Advancement of Women and through her valid contribution to trade union policy, particularly in the field of gender. NCW looks forward to working with NCPE more closely in the future.
# Diary of Events January 2010 to March 2010

## April

**8th**
ECICW Spring Assembly Nadyanne Mangion and Doreen Micalef attended

**9th**
Meusac in collaboration with the Consumer & Competition Division Briefing & Consultation for Members of Sectoral Transposition on the directive on Consumer Credit Agreements

**10th**
Communicating Poverty Conference at the Excelsior Hotel Therese Cassola attended.

**14th**
Il-Prevenzjoni tad-dipressjoni u s-Suicidju Possibbli MCESD Civil Society Committee meeting Grace Attard attended Executive Committee Meeting

**16th**

**19th**
MEUSAC Joint Sectoral Committee meeting – Dar l-Ewropa. Grace Attard participated

**21st**
MEUSAC Environmental Sectoral Committee Doris Bingley attended

**27th**
EEC Plenary Session. Grace Attard attended Philoxenia Profect meeting at the LCA Offices Mary Gaerty attended EU Funding Training Session for NGOs Marie Demicoli and Therese Cassola attended

**28th**
Making IT Personal – Joining the Dots project at MCC Marie Demicoli attended

## May

**3rd**
Business Breakfast Workers on the Move 6th Anniversary of Malta’s Accession to the EU Doris Bingley and Grace Attard attended

**4th**

**5th**
University Gender Issues Committee Meeting Doris Bingley attended.

**7th**
EESC Hearing in Gozo on SMEs in small island states Grace Attard participated

**11th**
MEUSAC Environment Meeting Doris Bingley attended

**12th**
The Road Map for Equality after 2010 Seminar organized by the Spanish Embassy

**13th**
Public Dialogue on Social Security Entitlement organized by NCW at the Museum of Archaeology

**14th**
Asylum in Malta & the EU: Rights & Realities Seminar

**15th**
Combating Poverty & Social Exclusion through Anti-Discrimination Seminar

**19th**
EESC Study group on FRONTEX . Grace Attard participated

**20th**
Monitoring Committee meetings Marie Demicoli and Doris Bingley attended.

**24th**
Executive Committee Meeting

**25th**
MEUSAC Seminar on CSF Marie Demicoli and Therese Cassola attended

**28th**
- 30th - Vizjoni 2015+ Identita, innovazzjoni, Inkluzjoni Grace Attard, Doris Bingley and Marie Demicoli attended

## June

**2nd**
European Civil Society Project – Remarks of the survey to be discussed with members of the European Parliament.

**4th** - 8th - Commonwealth: 9WAMM and Partners’ Forum in Barbados, Doris Bingley General Secretary NCW and Pauline Azzopardi President, BOW HSBC attended NCPE 6th Annual Conference Grace Attard, Mercedes Schembri Wismayer and Therese Cassola attended

**5th**
Laghqa ta’ Konsultazzjoni dwar l-Abboz tal-Poltika Culturali Nazzjonali

**7th**
Oslo Conference on Gender Claire Thake Vassallo attended

**9th**
NCW Vice-president Mary Gaerty interviewed on Calypso Television MEUSAC Conference on Europe’s Common Agricultural Policy Start of New Computer Courses at NCW CTLC

**11th**
EESC Group III Meeting in Madrid Grace Attard participated

**15th**
National Conference on Elder Abuse MaryRose Zahra and Mercedes Schembri Wismayer attended

**17th**
Information session on NCW on NET TV. Grace Attard participated

**21st**
PL colloquium on Pension Trends in Europe and the Impact on the Labour Market: Now and the Future at Dar l-Ewropa Valletta. Mary Gaerty attended Executive Committee meeting

**23rd**
Vanessa Macdonald interviews MEPA Chairman Austin Walker at the Palm Suite International Hotel Malta Mary Gaerty attended EESC Study group on Child Sexual Abuse. Grace Attard participated

**25th**
Children & Mental Health at the Sala Speranza at Dar l-Ewropa Valletta Maryanne Zammit attended.

**27th**
 to 30th - EU_Russia Relations: Meeting with Civil Society in Moscow. Grace Attard participated

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**WEB DESIGN | MULTIMEDIA | DATA CENTRE | SOFTWARE DEV | SEO | ONLINE PAYMENTS**
**CURRENT AND FORTHCOMING EVENTS**

**BBQ Buffet Dinner**

at Suncrest Hotel Qawra

**Saturday 31st July 2010 at 8.00 for 8.30pm** for members and friends.

**Price** €20.00 which includes 1 glass of wine or soft drink and flowing water, Live Entertainment and a delicious menu.

Kindly confirm your booking by Thursday 29th July 2010.

**Computer Course**

**Starting Monday 30th August**

Classes are held once a week from 9.00am. to 12.00pm and 5.00pm to 8.00pm.

- Awareness Course duration 14 weeks
- ECDL START Course duration 16 weeks
- ECDL UPGRADE Course duration 16 weeks

**Advance Awareness Course**

Duration 14 weeks

The fee for every Course is €46.59 only 8 students per course.

**A talk** on STIs (sexually transmitted infections), HPV (human papilloma virus) and HPV vaccination with question time after the presentation.

**Language:** Maltese and English

**Speaker:** Dr. Roderick Bugeja B.Sc. (Hons), E.N.B.A. (Sexual Health), P.Q.Dip. Nutrition&Dietetics, M.Phil., A.Mus.V.C.M. (Hons) (Lond.) PhD.(Southampton)

**Date:** To be Announced.

**Time:** 7.30 p.m. at NCW Centre Blata l-Bajda

**For further information and booking please phone NCW office on 21248881 or 21246982**

Email: ncwmalta@camline.net.mt

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**NCW welcomes Ms Priscilla Muscat from B’Kara as new member.**

We would like to remind all those members who have not yet paid their membership fee for 2010 to kindly do so as soon as possible. The annual Fee is €12

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**HSBC**

The world’s local bank