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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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Front Cover Photos

Top: NCW Executive Committee 2020

Bottom: Food Handling Certificate Ceremony at NCW Centre with the Chairperson of the Food Safety Commission Dr Karen Mugliett

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EDITORIAL

Dear Esteemed Member,

I hope this newsletter finds you well – maybe a bit bored, worried, or lonely – but most importantly, safe and in good health! It's been a while since we've spoken, and since that time our lives have changed. Some of us may have even become different people as we learn how to live in a new normality while we adapt and co-exist with the novel coronavirus COVID-19, which I'm sure needs no introduction!



Oh, what a time to be alive! As our plans for this new decade came to a sudden halt, we came to value that which is truly important to us. For me personally, not

being able to meet my nearest and dearest was the most challenging, and what I miss most as we go into this new normal are hugs. I miss hugging family members and friends out of fear that one of us might be asymptomatic. I spent months not being able to hold my first nephew when he was born, and celebrating my family's birthdays from a distance.

Everyone has been affected by this in one way or another. Some were unable to give a proper burial to their loved ones as they passed, or even celebrated the birth of new family members. Many had their wedding postponed, others their travel plans cancelled. Some lost their jobs or faced financial difficulties. This posed immeasurable stress and caused a lot of uncertainty, and as a result left people shook to the core. And while it did have its negative effect on people, one cannot help but recognise that there have been positives that came out of this.

This Covid-Chaos gave people time to **calm** down their hurried routines, shake up usual patterns and force them to snap out of auto-pilot mode. It gave those people who were hustling and bustling from one thing to the next a time to break away from their mundane duties and gave them time to pick up **hobbies** like cooking, reading, gardening, or even crafting projects! Some had the time to **mediate, pray** and **self-reflect**. It helped us understand what was extra and what is really **important** to us. Covid-19 has made us **cleaner** and helped us to prioritise and understand who the people who really matter are. For some, it has even spring-boarded them into learning how to use new **technology**, which we had been so hesitant to do before... amazing!

Authorities were telling us to obey 'social distancing', though they should have called it '*physical* distancing' as there were still plenty of social interactions through phone and video calls going round! Our radios, TVs and mobile devices kept us company, reminded us how to take care of ourselves in these challenging times. The **National Council of Women** itself held **six webinars**, seeing a total of **126 participants** in sessions covering a number of topics including, mental well-being, nutrition, the new cohabitation law, recycling waste, and being pregnant during a pandemic. These sessions offered support to the people in our network, and gave them a reason to log online and discuss with our very talented and intelligent trainers.

Without an inch of a doubt, the past few months have changed our lives and will have a long term effect on the way we go about our day-to-day. While we cannot control what's happening around us, we can always **control how we react** to these ever-changing situations by focusing on the positives. We're all in this together! So, on behalf of the Council, I wish you health, happiness, and look forward to seeing you participate in our upcoming support webinars this autumn.

Stay safe: Wash your hands AND wear a mask!

Lara Gail Dougall Editorial Board

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President's Message

Dear Friends

I need not tell you about the pandemic which has put the whole world at a near standstill, disrupting business, work, travel, and families. Some countries have fared better at controlling the contagion through drastic or more lenient measures obviously with results that reflect the methodologies used in the control placed by the governments and the health authorities. Voluntary organisations have been hit as well by this pandemic with some having to completely shut down, whilst others continued working virtually. We have discovered new ways of communicating, teaching, learning, meeting and schooling our children. However this has brought a world of solitude to those who are not at least familiar with social media, messaging, Whats App and other means of communication. The elderly and other vulnerable groups have at times found themselves cut off from their families, since visits were not advised and considered as being a possible danger of contagion.

After the initial shock that followed the first cases of COVID-19, we started planning as to the best way we can reach out to our members and those attending our Life Long Learning courses at the Council. The students were nearing exams and studies had to somehow continue and these were indeed managed through online tuition. Another course that was continued virtually, was the most informative selling techniques online. This course is still ongoing.

During one of the executive committee meetings also held virtually, it was agreed that informative talks can be given via Zoom. It was great to see so many joining up for these talks that varied in subjects as you shall read in this newsletter. We felt that reaching out to the community would offer a sense of comfort, especially during the discussion, time as one could express their feelings and learn that this state of being was not their own only.



We are now facing a second phase of this virus with numbers

of cases rising day by day. What should one do? Retreat at home and live in fear and isolation? Go out but be selective as to places visited whilst taking the necessary precautions as advised by the Heath Authorities? The Government has issued laws and advice as to how to avoid being in contact with possibly contagious persons, however many a time it is not solely up to us. Those with young persons in the family may be at a greater risk since youngsters meet more often and in larger numbers, at times ignoring or not realising that their exposure to the virus may not effect them but will effect those who had decided to stay at home. Ultimately it is these decisions that each and everyone should make practically all the time, whether at work or with family and friends.

It is also summer and holiday time. Let us enjoy this wonderful time of the year, the balmy summer evenings, the sea and friends and family, without fear but with our guards up against the invisible enemy.

Wishing you a lovely summer.

Mary Gaerty President, National Council of Women

UN Women's 10th Anniversary

The National Council of Women Malta congratulates UN Women on their 10th Anniversary

Extracts from UN Statement by Phumzile Mlambo-Ngcuka, UN Under-Secretary-General and Executive Director of UN Women

UN Women is 10 years old. On 2 July 2010, the General Assembly adopted a landmark resolution to merge four

parts of the United Nations system into the United Nations Entity for Gender Equality and the Empowerment of Women – known as UN Women.

Since 2010, UN Women's staff, present in some 90 countries, have delivered programmes that have almost

quadrupled in size, and that bring change to billions of those most in need.

Whether it's girls learning coding, women farmers using new climate-resilient seed stock, small enterprise owners accessing large scale value chains, women candidates being trained to run successfully for office, discriminatory laws being abolished, women negotiators bringing essential constructive compromise to peace tables, or provision of psychosocial care for women survivors of violence; millions of women have acquired new skills, been supported through adversity, and gained strength and courage through learning their human rights. Our work to support reform in discriminatory laws in 2019 alone has affected the lives of more than 1 billion women.

Together, we have worked to place women's rights, priorities and voices on critical global agendas, from the

2012 UN Conference on Sustainable Development in Rio, to reflecting migrant women's struggles in the Global Compact for Migration, to getting women front and centre in the 2030 Agenda for Sustainable Development, in which Goal 5 on achieving gender

equality and empowering all women and girls is a standalone goal and underpins all 17 Goals. The annual UN Commission on the Status of Women, which shapes global norms and standards, has brought to the fore critical issues like ending violence against women. Now 155 countries have put in place laws that criminalize domestic violence that affects one in three women in their lifetimes.

NCW Malta has special Consultative Status within the Economic and Social Council of the UN (ECOSOC) and has participated in most of UN Women conferences and debates during the last 10 years.

Employability in a Digital Era

Globalization, automation and digitalization have been and will continue to change labour market demands as well as the skills required of people in employment. These megatrends are having a disproportionate impact on the ICT sector in Europe. As the job market continues to evolve, it is critical to ensure that the skills development is well-connected to local employers to reduce skill shortages and foster employability. Training opportunities can help reduce skills mismatches and provide a smoother transition into the labour market for many people.

Due to the fast changes observed in technology, society, economy and their consequences on workplaces, a high premium is placed on the ability of people to deal effectively with work related transitions so as to regain control over a situation which by many, is seen as flying out of control.

To become employable nowadays, requires career adaptability and career resilience, especially since the world of work no longer provides employees with work-holding environment for the duration of their career lives, (Maree, 2017). The tendency is to move from "job security" to "career security" embedding a lifelong learning culture in the workplace and replacing "education for employment" to "education for employability".'

ICT implementation and adoption have enabled and presented opportunities for new ways of working, for organising and managing work and is expected to grow significantly in terms of labour demand over the next 20-30 years across Europe.

Women and ICT

ICT has enabled teleworking and flexible working arrangements to become more possible and are considered as having a positive effect on the employability of those who have difficulties in accessing the labour market, among which are women with caring responsibilities. This means that distance learning, to increase employability opportunities, and teleworking arrangements are especially valuable for women since they allow work and skills development to happen simultaneously. They also facilitate upskilling, enabling women to keep up with the constant changes in various working environments from home and at times suitable to their individual needs.

What is the Women4IT project?

Women4IT is a multi-stakeholder partnership funded by the EEA and Norway Grants Fund for Youth Employment. The project is supported by nine partners across Europe and is being implemented in seven countries, namely, Malta, Greece, Ireland, Latvia, Lithuania, Romania and Spain.

¹ Realizing Human Potential in the Fourth Industrial Revolution. An Agenda for Leaders to Shape the Future of Education, Gender and Work, (2017). The project aims at raising awareness about digital skills and the gender gap, it promotes concrete solutions to help young women explore their potential by taking up training and finding jobs in line with the EU's digital agenda. We are planning an innovative blended training experience for each young woman.

How can the project help you?

To help you choose your digital career, we have developed **Five Digital Job Profiles** that were found to be the most in-demand across Maltese employers. You will have the opportunity to acquire the digital skills needed in one of the five job profiles: Customer service support representative, Project administrator, Digital media specialist, Junior web developer and Tester. We hope this will give you an idea of what your professional future might look like.

Upon registering on digitaljobs.women4it.eu/MT you will be guided for a digital readiness test to direct you to which job profile suits you best according to your personal traits, interests and knowledge.

The online platform also provides infographics and descriptions of each profile so that you, as a potential trainee can understand what job responsibilities are in each profile, what skills should be obtained and what qualities you should have. The Women4IT project aims not only to provide free training, but also to ensure mentorship for the young women employability.

The training is made up of 160 hours of blended learning starting in October 2020. At the end of the training, the young women will be available for employment, as the goal is to secure digital jobs for all.

Who is it for?

If you are an 18 - 29 year old woman, unemployed and/or looking for a career change towards the Digital Sector, you are the right candidate to participate in our project. There is an opportunity for 100 women in Malta to take up this free training. A mentor will be assigned to you to guide you on your journey and depending on your performance in the training, internships are also offered to serve as a steppingstone for your new digital career.

🌐 www.women4it.eu

🔀 women4it@tech.mt

🖪 https://www.facebook.com/WomenForIT/





WOMEN4IT



Digital Media --------- Officer

RESPONSIBLE for creating and managing digital-related projects for their organisation in order to influence and attract customers, to promote and market goods, brands and messages uses e-mail, Internet and social media. MISSION - to creatively handle various online marketing tools, use new media and digital tools to promote an organisation and increase its client engagement.

Project — ` Administrator

CARRY OUT a variety of liaison, coordination and administrative tasks for an individual, team or organisation

MISSION - to support a manager and/or help a team, division, office or organisation in the overall implementation of a project.



Sofftware

TEST software, applications or services, following test plans and sometimes design these test plans.

MISSION - to ensure that applications function properly before delivering them to internal and external clients.



PROVIDES information to customers about a company's or organisation's services, products and policies. Resolve product and service problems and provide assistance to customers interacting with the company's online presence.

MISSION - to handle and resolve customer's complaints regarding products or services, based on pre-established guidelines to ensure customers' satisfaction and retention.



DEVELOP, implement, maintain and update web accessible software based on the designs provided. Junior web developer align the client's web presence with its business strategy, troubleshoot web-software problems and issues and look for ways to improve the websites and applications.

MISSION - as part of a team design, develop and maintain websites that drive the business growth of the client/organisation.

NCW Course – Digital Entrepreneurship Course

The Digital Entrepreneurship Course, being taught by Microsoft's Mary Downing, a Master Authorised Microsoft Instructor and Innovative Educator, with over 25 years' experience, has been delivering this 30 week course to students through the NCW and sponsored by HSBC. The course is still running and due to complete by the end of September 2020.

The course started in the National Council of Women's classroom earlier this year, then when COVID-19 hit, like everything and everyone, things halted! It then moved to an online platform using Microsoft Teams. The classroom re-ignited,

redefining that as entrepreneurs, problems come along and as business leaders, having to re-adapt and problem solve obstacles which come along and throw us off path.

The course, aimed at budding business students, to develop their own path to success, their skills and mindset to excel in their personal and professional lives, by running their own online business.

The students have worked on a wide range of professional development topics, from business idea development, building their contact networks, digital marketing, online security, e-commerce, social-media, web

design and development, soft-skills and copyright laws. Through the webinar classrooms, students are also learning to experience online skills such as sharing presentations over MS Teams, with some students already showcasing their up and running websites.

Students represent those with existing businesses, realising they need to go online to expand their products or services, while others, who have ideas and just need to know how to start the process of being an online business owner, becoming their own boss!

"The class is about providing the students with the tools that will help them get to where they want to go. The students have covered all sorts of different business areas and the NCW Digital Entrepreneurship course helps them figure out what they are going to do with the information provided. The course is a gamechanger for them", says Mary Downing!

Though the course is predominantly women, male students have also been welcomed. Mary comments, "I want all the students I teach to think about more than how to become successful, I want them to think about their own personal



definition of success and who they want to be.

The course also welcomed guest speaker Marika Tonna, from Business First, who also took part earlier this month, to highlight the changes taking place for the self-employed, help for start-ups and their online portal for finding out where and how to get help.

"The students, I am so proud of, they have come on in leaps and bounds and really developed their skills and confidence, they realise they can be and do what they want to do, no gender or age bracket can stop them! They have more confidence

> and understanding of the digital world of business and I have high hopes for them all! The support I give them is complimented with what they give to each other, although learning remotely, they encourage and give feedback to each other", says Mary.

> In the next coming weeks, students will experience how to setup their own online shops (e-commerce) sites, third-party seller platforms and legal regulations on e-commerce consumer rights. At the end of the course, students will receive a certificate of completion, this will be held at a small ceremony, but this will depend on COVID-19

and social distancing rules.

In this digital era, especially now due to COVID, NCW realised putting on a Digital Entrepreneurship course, a fundamental learning objective. Digital dominance has made it necessary for more people to rely on the internet to look for the products and services they need. Any online business that does not effectively use the internet risks losing new lucrative opportunities. The web gives access to a much larger audience that includes people in Malta and beyond. This exposes online businesses to even more opportunities and gives businesses here on the island the chance to operate on an international level.

The NCW course, showcases that having an online business means it is always available and can showcase businesses all day long in any time zone. This enables prospective customers to find products and services at any time of the day and from any location. Running a retail business, having an online store will make it accessible on a 24 hour basis and customers can conveniently make their purchases whenever they need to. This is a key advantage over offline shopping, where business owners

> have to wait until business operating opening hours come into effect. More and more people are now shopping online in Malta and home delivery becoming more popular. This is only set to increase!

> Mary's comment, "the work and support that the team from NCW give in the community is second to none. All the ladies really believe in what they do for the organization and I for one, appreciate all that they do and all that they give, with a special thanks also to HSBC for their sponsorship".

> > **Mary Downing**



Microsoft Teams - NCW Online Class Screenshot

My 'Post-COVID' Well-Being Webinar held on Thursday 18th June 2020

The *My* '*Post-COVID*' *Well-Being* webinar was the first session from a series of webinars that were organised by the NCW executive committee, and were held this Summer. The subject of this webinar was inspired by current events. The time that this webinar was prepared and held was a period when the Maltese Islands were experiencing low number of COVID-19 active cases. It was a time when people started to regain confidence in themselves, and trying to pick-up the pieces that they might have lost during the first COVID-19 wave. As an executive committee, we thought of utilising the modern way of communication, an online platform to reach out to the public with these sessions. The response for these sessions was overwhelming. This webinar treated three points: *The 'COVID' impact; Well-Being; Enhancing well-being.* The content of each part is thoroughly explained in the following paragraphs.

The 'COVID' impact

This webinar was kicked of by asking the audience to reflect on their initial thoughts, fears, feelings and reactions when COVID-19 started getting more real and closer to us before we had the first case. This question has helped the audience into positioning themselves during this 'pre-COVID' period. By reflecting on the initial thoughts, feelings, fears and reactions, one can make more sense of any current thoughts, feelings, fears and reactions and understand their roots. Some mentioned fear of the unknown, others mentioned uncertainty especially if their business was hit. Others have experienced more unpredicted happenings due to the impact of COVID-19, such as job loss and financial constraints, something which they did not anticipate. When the audience was reflecting on the unforeseeable events that they had to face during the COVID-19 period, the participants supported each other when they opened about their experiences and how they managed. Such discussions are very beneficial as individuals realised that "it is not just me!", and others have felt the same way. Nonetheless, the positive side of the self-isolation period was also discussed. Some admitted that this period was a learning curve in terms of using technology as a tool to communicate. Some explored new talents, such as art and gardening. We had to mention the baking spree that most households have embarked on as a way of passing the time together. Others mentioned that spending time at home meant more time with the family and more time for themselves.

Well-Being

The term *well-being* can have a different meaning to different people. Therefore this part of the webinar started off by exploring what this term really means. Well-being is about life satisfaction; positive emotions; a sense of meaning; the 'feel-good' factor and self-acceptance. There are five dimensions of well-being: emotional, physical, social, workplace and societal. Each of these dimensions were discussed during this webinar. The participants had the opportunity to interact and suggest things that might fall under each of these dimensions. Emotional wellbeing was highlighted mostly through Emotional Intelligence (the understanding of own emotions and those of others), as Emotional Intelligence help us understand our thought and feelings better, and react accordingly. The physical well-being was mostly related to a healthy lifestyle that includes a healthy diet, physical exercise, preventive health measures and regular medical check-ups. The social well-being is about having a support network were one can seek genuine support when needed. For those who work, we also discussed workplace wellbeing which is very much related to job satisfaction and finding meaning in the job. The last dimension of well-being is related to altruism, idea to be close to society by doing something voluntarily once in a while. The dimensions of well-being definitely support the general well-being of an individual, and not just through the COVID period.

Enhancing and maintaining a healthy well-being

This webinar was concluded by some recommendations as to how one can enhance and maintain a healthy well-being. The figure indicates six suggestions. Being active, education, the idea of giving others (e.g. time), connecting with people, keeping up-to-date with what is happening (avoiding fake news), and

caring for the environment which is a way of giving something back to the planet. The six suggestions mentioned are very broad in nature, and one choose the activity that can be done according to their abilities and availabilities.

In conclusion, I believe that the audience really benefitted from this webinar. The participants discussed and made suggestions to each other. Some were very honest about their situation and forwarded their concerns to get views from others. This webinar was not just informational, but served as an eyeopener, a sigh of relief and motivational experience.

> Josette Barbara-Cardona Occupational Psychologist



Mrs Miriam Vella Spouse of His Excellency Dr. George Vella, President of Malta

Let me first of all start by saying how pleased I am to be in touch with readers through this newsletter 'Il-Mara'.

The COVID pandemic changed my life and that of my family, in the same way it changed everybody else's. My husband George and I saw a drastic reduction in our daily engagements, as we took the directives issued by Health authorities very seriously. This did not only affect our work schedules, but also contacts with our family and friends.

I believe this was the hardest aspect of all, as we did not have physical access to our children and grand-children for several weeks.

Thankfully, technology came to the rescue and I could hold interviews and meetings online so that my contacts with the people, especially in relation to my role at the Malta Community Chest Fund Foundation, could be preserved. This also applied to contacts with my loved ones, and to some extent we still enjoyed meeting virtually, at times, all of us during one and the same call.

I can say that the one positive effect on me by COVID was that I became more and more tech-savvy that I ever was!

During those weeks I thought very frequently about those who were going through challenging times, in solitude and isolation. It is very important that we do our little part to reach out to those who are more vulnerable and do our

share to make them feel valued and appreciated. Solidarity is a core aspect of Maltese society, which I feel makes us rather unique.

I assure you that I will continue to encourage and support you in times of difficulty and need.

Madam Justice Lorraine Schembri Orland

European Court of Human Rights

Covid-19 reached a recognised pandemic status in Europe in February of this year. I use the word recognised purposely because until February, many of my colleagues including myself in the Strasbourg Court (European Court of Human Rights) were aware of an alarming increase in covid-19 cases in Italy, but life went on as usual.. Little did I anticipate that a mask would become obligatory and lockdowns would be imposed in less than three weeks.

I work in Strasbourg where a lockdown was announced in the beginning of March.Upon my husband's insistence, I returned to Malta on a repatriation flight. The journey was surreal with both train, airport (France) and plane being close to empty. I must say in times like these it is best to be home.

I spent the first 14 days in quarantine whilst my family lived apart, ensuring that I received sufficient supplies to keep me healthy in body, mind and spirit. Work was my lifeline as the Court continued to function remotely with notable success, with deliberations proceeding uninterruptedly. The entire machine of the Council of Europe and the European Court was mobilised to ensure that human rights violations would continue to receive immediate attention.

On a personal level, I would support those who found that living in lockdown strengthened family relationships although, sadly, this would not be the case for

also were gifted precious memories of quiet living and family unity.

those who see their home as a prison rather than a refuge. In my case, my son also worked from home and we had the rare pleasure of family meals, and family time. Needless to say it was extremely difficult to leave this little cocoon once public hearings and deliberations resumed. Many experienced tragedy and heartbreak during and as a result of Covid, but many

As you know I am a former President of NCW and have always believed that women must have a voice in society. I am pleased to see that NCW continues to be relevant to women in all walks of life, social, professional and political.





Pandemic

H.E. Marie-Louise Coleiro Preca, President Emeritus

President of Eurochild, Chair of The Malta Foundation for the Wellbeing of Society, Chair of The Malta Trust Foundation

During the COVID 19 pandemic I worked from home, and it took me about a fortnight to adjust to a new schedule. The worst part was the stress of making sure that my family had the least contact with people outside, therefore even when we had home deliveries from the shops, it was a bit of a strain to make the people aware that social distancing is of utmost importance, at all times, without offending them.

Working from home meant sitting at my computer for hours on end. To be honest, although I have always worked for long hours, I felt I was working even more. Definitely it was an exhausting experience not only mentally but also physically. Unfortunately I fell back on certain daily activities, such as exercise, due to the long hours at my desk and computer.

It was not easy to deal with these changes; I must say that usually I have little patience to read computer instructions. Having to work with different applications to communicate remotely, made me feel quite technologically savvy. I have learnt a lot about the possibilities that technology provides us with for connection.

My hobby is mainly reading. This did not suffer at all. It is an integral part of my life routine, and never changes.

NCW is the longest standing Women Organisation in our country. It has

offered a most important platform for decades for women to share, learn and develop, but also NCW was always an effective advocate for women's rights.

May NCW continue to show the way to ensure the effective implementation of women's rights in Malta, in particular with regards to the much needed adequate female representation in Parliament, Public Life, Industry and Business.

The Hon Miriam Dalli MEP

Member of the European Parliament

These past months, I found myself working remotely with specific targets to reach. I found remote working to be highly effective as it has allowed me to be more efficient in my balancing my work and family commitments which during COVID were more pronounced.

I was always a big advocate of remote working and today I am even more convinced that work can be carried out at any time, from any place, provided that employees have the right tools to work with.

I was definitely more productive since I could do away with travelling to work and wasting time in traffic or looking for a parking spot. I believe that remote working can be a win-win situation both for employees and employers and also for the government. Less cars on our roads would mean less traffic congestions and less pollution from transport.

Covid-19 made me realise the importance of quality of life and this has to go hand in hand with a greater focus on mental health and our citizens' general well-being. Remote working if planned out properly can help us find the right balance to ensure that we do our work properly and at the same time spend more quality time with our family members.

I realised that although there are some services that I simply cannot do without, the way I go about them can change and can be adapted easily. Take

domestic products or food, for example. I don't need to commute to get them and the time saved can be used as quality time with my family.

The remote way of doing things is the next natural step to take. This should serve us as our learning opportunity. We can put our heads together and think of what worked during the pandemic, why it worked, and how we can still make it work in the future.





NCW Budget Proposals 2021

General Introduction

Addressing the gender dimension in a range of areas including the labour market, political and economic decision-making, gender-based violence, mental health, R&D, sustainable development, climate change and not least education are among the priorities of the National Council of Women. These areas need to be addressed as cross-cutting issues, based in the socio-economic context of the Maltese culture and current and future developments



Women in the Labour Market

Women in the labour Market have been working from home especially during COVID-19 in difficult circumstances to cope with family and work simulutaneously. Therefore home schooling should be planned and organised and supported, especially if women have fulltime employment. We need to move on to the 'dual carer' concept in employment, where both parents share family care and working time. We still come across employees who are not given the full wage when working from home as certain benefits are excluded from payment. This results in a much reduced hourly rate when working from home. This anomaly needs to be addressed as otherwise it will result in serious social and economic problems, especially with single parents who would like to opt to work, when many of them already have the necessary skills or are in the process of re-training

School Hours

The issue of school hours has not been seriously addressed so far. COVID-19 has disrupted schooling, however the issue of school hours vis-a-vis working hours has been developing due to short school hours. Women especially, are missing out on fulltime employment as they have to match their working time with that of school hours. This does not mean that we should have a system where children and students are to be at school from 8/8.30 till 5pm. The introduction of extra curricular activities should be a priorotiy on the nationl curriculum. There are various advantages to this measure – not least less traffic congestion with children being taxied here and there for such activities. Children whose parents cannot afford to pay for private tuition for music classes, ballet/dance, art, drama, sports and other activities, are missing out on opportunities that will are crucial for a holistic development, more so in the world of today. Women will have better opportunities at work, including better paid jobs, which go with high positions, if they can extend their working hours. In the long run this will result in better pensions.

Income Tax Incentives

The rate of income tax should be lowered for companies so that these can retain more personnel together with the continuation of incentives for family business transfers

Environment

Better awareness and education in addressing waste management.

Collection time services need to be addressed as this is causing disruptions in traffic and traffic jams, especially when these services are offered in the morning. Night collections should be introduced. Regarding the introduction of the bin not bag, a large amount of plastic is being generated especially for the collection of recyclables. A bin without a bag is more than sufficient. This will reduce the amount of plastics by a huge amount as this type of plastic is single use and cannot even be recycled. Glass should also be collected in a bin, not in anything else. Bins are reusable, bags are singlr use.

Education

NCW has proposed the certification – skills card or recognition of skills card, which should be a 'passport' to better work possibilities. Many employers do not employ without the presentation of a certificate even though the person would be well experienced in his/her trade skills. Skilling and upskilling especially in digitalisation – and this not only for workers but also for the older generation who might not be so computer and smartphone usage literate. This skill is essential in today's world when digitalisation is becoming the only source in purchasing and communication, even more so if COVID-19 persists. as a result all individuals will have to be rained to make more use of online services for purchases and services (eg. banking services), communicating with the family among many others

Voluntary Sector

The voluntary sector is shrinking year after year due to lack of volunteers and with voluntary sectors unable to pay a wage to employ a person for office duties. The government should assist such organisations by seconding retiring persons or employees who wish to enter in such employment without having their wages reduced in any way. The education system should introduce awareness courses on voluntary work and its advantages both as an individual and as a contribution to society in valous ways; however this should not be a way of exploiting volunteers

Mary Gaerty President National Council of Women

The elements of the new Cohabitation Law in Malta

The new cohabitation law has repealed the previous cohabitation law in toto, and has provided for a renewed process for the recognition of cohabitations in Malta. The new law stipulates that all cohabitations must be registered through a public deed abolishing the recognition of de facto cohabitations.

Who can enter into a cohabitation deed?

In order to contract into such an arrangement the parties must be:

- At lease 18 years of age or over (with the exception of persons who are over 16 who obtain authorisation from parents/ guardians or court)
- living in the same household (cohabitation home) continuously and habitually.
- Not related The couple must be living together together as a couple and not be related in direct line, siblings, half-siblings, or adopter and adoptee.
- Be free from any obligation and not be bound by marriage, civil union or be part of any other cohabitation arrangement whether in Malta or abroad.
- Be able to contract, and not be interdicted or incapacitated.

How does one enter into a cohabitation deed?

- The Couple must appear in front of a notary public and present a free status certificate indicating that both parties are free and able to enter into such a deed.
- Each Party must declare that they have no impediment at law to enter into such an a contract and that they have not entered into such an agreement/arrangement in the past which is still valid.
- The couple must be free from any other legal obligations which may override or give rise to similar or same rights cohabitation would in favour of third parties.
- The couple may adopt a community of assets, or grant any other rights or obligations which are not prescribed by law.
- Cohabitation rights start applying from the day of publication.

What are the rights and obligations attached to such regime?

- Right to live in the Cohabitation home, this includes the recognition of any lease entered into after the publication, by one tenant.
- The couple shall have equal right and shall assume equal responsibilities during cohabitation and shall owe each other moral and material support. (similar to marriage with omission of fidelity
- The Cohabitants are bound each in proportion of their means to maintain each other and contribute towards the family needs.
- Cohabitants are granted the same rights to persons who are married or in a civil union interns of about and family law, including rights related to leave, work practices etc. with the exclusion to accompany one's partner or spouse to courses sponsored by the government abroad.
- Right to take all decisions relating to medical care of the other cohabitant.
- Right to live in the cohabitation home for 12 months where the cohabitation home was fully owned (or had emphyteusis title) by the deceased cohabitant.

- Right to pensions and social security plans, foster caring, child allowances etc.
- Must give consent to alienate or assign by title inter vivos the cohabitation home unless

consented by court (if withheld unreasonably); or alienated by judicial sale by auction. Any unauthorised transfer may be annulled within 1 year from registration of transfer.

What are the effects of cohabitation on children?

- A dependent child is a child of the cohabitants or any one of the cohabitants, regard to whom any one of them is acting in loco parentis, and who still have a right to receive maintenance.
- Dependent children of the cohabitants will have a right to live in the cohabitation home.
- Cohabitation will also include the obligation to look after, maintain, instruct, and educate dependent children.

What is included in the Community of Assets?

- Opt-in applicable from the date of the publication of the public deed of cohabitation, and shall cease upon dissolution.
- The assets which are included are: i.Cohabitation home (even if in the name of one cohabitant) even if it is bought by moneys from donations or succession (saving the right of such cohabitant to deduct the disbursed sum for the acquisition). ii. Movables found in the cohabitation home acquired after the public deed was entered into. (unless such movables were donations, personal gifts of acquired through succession) Exclusion of moneys, securities, vehicles, boats, and any movable purchased to be used exclusively by the one cohabitant.
- All other assets fall outside the scope of the community of assets.

How does one carry out Changes to the cohabitation deed or Dissolve the cohabitation deed?

- Any changes to the deed must be authorised by court.
- Dissolution of cohabitation deed must be done through court intervention.
- The Cohabitation contact is also dissolved ipso facto if the cohabitants contact a marriage or civil union.
- The Parties may jointly or individually apply for the dissolution of cohabitation.
- There is no obligation to provide a reason for dissolution.
- The court has the authority to make arrangements for any dependent's custody and use of home pendente lite.
- Dissolution of the cohabitation shall only be operative with regard to third parties from the day on which the judgement is published or deed enrolled in the Public Registry and all rights and obligations brought about shall terminate upon dissolution of the cohabitation deed.

Dr Elizabeth Gaerty NCW Executive Committee Member





COVID-19 Pandemic ... continued from page 8

Abigail Mamo

CEO Malta Chamber of SMEs

COVID has brought about great disruptions and changes but it has also opened up new perspectives on how to work more efficiently. Being a mum to two young girls I found the first couple of weeks when school was cancelled very challenging. I was very busy at work, I needed to be present



and protect my members going through a difficult time, and had to do this remotely. I also had to adapt to a new routine of home schooling and keeping kids entertained. It was a lot at one go but from a professional point of view we have developed new ways of communication that are very effective and still popular months later, which we intend to maintain. On a personal note I had the opportunity to spend more quality time with my family and working from home has never been easier, something that I also intend to integrate more to improve my work-life-balance.

With a very small level of investment a whole new world opened up for us. Professional tools to conduct online meetings are really inexpensive and they make certain activities much more convenient. Being an organisation that represents many sectors we hold regular meetings for sectors, committees, etc.. These were challenging to organise and even costly, now the time we used to spend in finding a room and setting it up and the work afterwords is spent more productively.

In the same way a meeting that used to take an hour and a half would in practice take out a whole afternoon for any member joining – driving to the location, finding parking and driving back. The level of convenience and efficiency is greatly appreciated by everyone. Carrying on with our business was a smooth process and we did not suffer particular setbacks thanks to these facilities. Other less sophisticated changes including clearing a room to make space for a proper study as I quickly realised that having a desk inside the playroom was not a very wise decision. COVID has brought about different changes some temporary and others potentially permanent, the more we embrace change and find our own way to make it work, the more we will be successful. There are a number of long term wins that can be harnessed. First experiences are also the most difficult and we are now much better at it so if we continue living with the disease everyone, including us and our support structures, will be better at it. I have also had kids interrupting me during meetings, having to stop for a minute to tend to them, etc.. these incidents were always met with great understanding and it either also happened to the people I was talking to on the other side of they shared their same experiences with me. The experience is therefore more likely to be a pleasant one.

Gertrude Abela MQR

President Europa Donna Malta

My experience regarding the COVID-19 pandemic has been an eye-opener because I know that we have to pass through a situation like this to know how to adjust to the needs of everyday life.

I was away for the first 3 months visiting my daughter who had her

baby in April, so I can say that it was a happy occasion to spend time with her family. We were under lock down too so my outing was in the garden, shopping was on line and no physical contact with the outside world.

The thing I missed most when I returned was the support meetings with the members of Europa Donna Malta, but eventually we started the on-line support sessions under the supervision of our councillor, these were very well received by the members who joined the sessions.

The most important thing is to know that you are not alone and people are thinking about you and your welfare. You know that someone is just a phone call away when you need help.

We are still organising these meetings but look forward to meet personally and be able to offer a handshake and a hug.

Europe needs to care more about care

The EU is facing a shortage of carers, and the demand is growing as the population ages. Most professionals in the formal care sector are women and their working conditions are often very demanding. Heavy workloads, night shifts and low pay characterise their work. These factors will not attract more people to a sector that is already overburdened and under-resourced. **EIGE's new report** on gender equality and long-term care highlights why Europe needs to care more about care.

"COVID-19 has shown how essential carers are to the well-functioning of society and the economy. During the pandemic, people showed their appreciation for care workers by clapping nightly across the EU. But we must also recognise the value of care work by increasing wages and improving working conditions. These measures could also attract more men to work in the sector – making it more gender-balanced," said Carlien Scheele, EIGE's director.

The shortage of home-based long-term care services mean that women often pick up the burden of unpaid care at home. This limits their career opportunities and earning potential. Children are also involved in caring for family members – girls more often than boys. Caring for adult family members means that children might miss out on opportunities to live a normal life and socialise with people their own age.

Cost is a major reason why many people cannot access long-term care services. It affects over half (52%) of the households in the EU who would need this kind of care. People with low incomes, low qualifications, migrants and ethnic minority women have more difficulties accessing long-term care services.

Women live longer than men and are more likely to experience difficulties in their everyday activities due to health problems, especially as they get older. This is why they need long-term care more than men. 52 % of women and 45 % of men aged 65 and above experience limitations in their daily lives.

The European Pillar of Social Rights endorses everyone's right to affordable and good quality long-term care services, especially home care. The option to have care provided at home is more cost-effective and offers better care solutions, compared to institutionalised care. More importantly, it gives people a better quality of life, allowing people to make decisions about their lives and stay in their own homes.

Teaching and Learning together National Council of Women Educational Programme

COVID 19 brought about great challenges for most of the tutors and adult students as they had no option but to use technology to continue with their courses.

The National Council of Women Educational Programme had to turn to distance learning as a means of mitigating for lost time due to the pandemic.

I have been for a good number of years assigned by the Directorate for Lifelong Learning to teach Mathematics at NCW Centre. This year the students were in the last year to achieve their MATSEC certificate.

The pandemic drove to the closure of schools and NCW learning centre had to follow suit. The last session of Mathematics SEC level at the centre was Thursday 12th March 2020.

The National Council of Women lost no time in accommodating tutors and students alike with the required equipment to make sure that there will be a smooth transition to the new world of technology for some. The organisation made available laptops for tutors and any students that did not have the technology at home. This was in line with NCW policy so that no one will be left behind.

The Directorate for Lifelong learning gave online training sessions on how to use Cisco Webex to tutors, instructions were also sent to students to enable them to follow the lesson online.

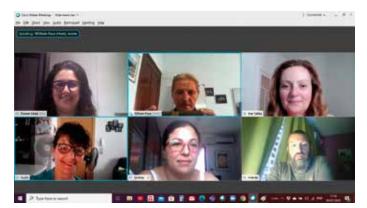
On 26th March 2020 we had our first Mathematics session online and all students were keen and managed to participate.

We had already started discussing Past SEC examination papers in preparation for Sec exams in May, in class at NCW. We continued discussing the past papers during the online lessons with all students actively participating, giving feedback and asking questions about any difficulties during the explanation.

As tutor, I scanned copies of Model Answers of SEC Past Papers which I e-mailed to students so that they could check their work. This also serves as a basis for discussion during online lessons.

The Secondary Level Course offered in collaboration with Directorate for Lifelong Learning usually terminates close to the MATSEC exam date, this year due to the pandemic the MATSEC Examinations were transferred to a later date in September.

Albeit this no provisions were made to continue the course with revision classes till the Exam date. Unfortunately the Directorate could only offer three revision lessons before the SEC exams in September.



If there was a year where there was need to continue with the revision lessons during the summer holidays it is definitely this year.

The students were also precluded from joining the "Youth Guarantee SEC Preventive (Revision) Classes" because of the age limit of 24 years. I did not feel that it would be fair to abandon the students and leave them without any support for four months before the SEC exams in September. The adult students have been working very hard during the past three years to obtain certification at SEC level. So I decided to continue with the online lessons on a voluntary basis after the 7th May. To date the online lessons have been held regularly on a weekly basis with all students joining and enthusiastically taking part in the lessons. The lessons are very interactive, with me explaining the solutions to the questions from the past papers. Input from the students is ongoing with students asking questions and discussing methods and approaches to solutions.

Together with the students we are looking at the special circumstances of this year as an opportunity to have more time to revise and work through more past papers to be much better prepared for the SEC exam in September.

All the students and myself as teacher of Mathematics for the last 50 years would like to thank the National Council of Women Malta for the support given.

William Pace Mathematics Tutor

The Commonwealth Women's Network announces Launch of 'Commonwealth Says NO MORE' portal for tackling domestic and sexual violence

The Commonwealth Secretariat and the NO MORE Foundation will launch a new digital portal on 9 September to help the 54 member countries tackle domestic and sexual violence.

First Pan-Commonwealth portal

This is the first pan-Commonwealth portal, which provides easyto-use tools and resources to help governments and civil society organisations strengthen their efforts to support victims and those at risk, and educate communities. Both organisations worked in partnership to develop the portal as the global spike in domestic and sexual violence during the COVID-19 pandemic has created even greater urgency to act.

Supporting member countries efforts

The virtual event will be an opportunity for governments to learn how the portal can support their efforts towards ending the violence and ultimately achieving the UN's sustainable development goal for gender equality. The virtual launch event, hosted by Commonwealth Secretary-General Patricia Scotland, will include ministers, business leaders, high commissioners, celebrities and women's rights campaigners. The 'Commonwealth Says NO MORE' digital portal is part of the partnership, which both organisations announced last year.

https://thecommonwealth.org/media/event/event-launchcommonwealth-says-no-more-portal-tackling-domestic-and-sexual-violence

The Commonwealth Women's Network Commonwealth Coronavirus Response Centre

The coronavirus COVID-19 pandemic is a global health and societal emergency that requires effective and immediate action by governments, organisations and individuals.

To assist member countries in combating the pandemic, we are providing information on the Commonwealth Coronavirus Response Centre.

Coronavirus and the Commonwealth in the News. Interviews and articles can be found on the

https://thecommonwealth.org/media/news/commonwealthcoronavirus-response-centre

> Doris Bingley Commonwealth Women's Network

WECF Women Engage for a Common Future Plastics, Gender and the Environment



Main findings from the literature study Plastic production and consumption:

- The packaging industry uses about 40% of the global plastic production, and
- households use about 20% of the global plastics for consumer products. Studies found
- women buy basic consumer goods such as food, health items, clothing and household products more often than men.
- Men more often buy expensive goods like cars and electronic equipment

Plastics and hazardous chemicals:

- Studies, mainly from wealthy countries showed that both men and women can be at risk from hazardous chemicals during plastic production, usage and disposal.
- Very little research is available on the exposure of the work force to hazardous chemicals in the plastics industry in less-wealthy countries.
- Moreover, on a global level there is very scarce gender disaggregated literature to be found about the number of workers in the plastic industry, and their exposure to hazardous chemicals and resulting health effects during the several specific processes of plastic production and plastic waste management (i.e. recycling, incineration).
- Not only during production, but also in daily life, plastics, for example plastics from packaged food, PVC flooring, can release hazardous chemicals such as Endocrine Disrupting Chemicals (EDCs), affecting both men and women. In addition,
- EDCs are also identified in personal care and cosmetic products (PCCPs), of which women are the biggest users.

Management of waste: Taking a global perspective, the low income and lower-middle income countries dispose of far less amounts of municipal solid waste than the high and upper middle income countries. Nevertheless globally landfilling of waste is still the most common practice. The EU collectively exports almost half of the plastics collected for recycling, at least 87% of which goes to China.

Although the household use of plastics in less wealthy countries is much lower than in wealthy countries, **the less wealthy countries contribute to a large extend to plastic litter in waterways and Oceans due to the poor or lacking waste management**. Globally 80% of the marine litter is land-based; five Asian countries contribute with more than half to the marine litter

Environmental behaviour and gender roles: Research showed women tend to perceive various hazards as more risky in comparison to men and are less willing than men to impose health and environmental risks on others. However, waste management cannot generally be attributed to males or females, but there are gender roles, which may differ between cultures

Recommendations

Investigations showed that in Europe the fragmentation of plastic debris is the main source of microplastics, followed by tyre abrasion and pellet loss.

- Evidence indicates that the uptake of plastic particles and associated chemicals through seafood consumption poses threats to human health. Evidence also indicates that micro plastics can be transported through the placenta to unborn foetuses.
- However, the amount and type of ingested plastic particles, and consequently the risks for human health upon consumption, depends on several factors and may vary between countries, species and populations of fish and seafood.
- To prevent future damage to human health and wildlife, **intentionally added microplastics in PCCPs**, such as in toothpaste, shampoos, baby care products or cleaning and maintenance products, needs to be prohibited as they are apparently easy to replace by harmless substances.
- ACR stresses in particular the proposal that funding to incentivise alternatives to plastic goods should be made available as we have become so dependant on plastic goods that we seem to be unable to do without them.

Educational campaigns on all levels targeting

- decision-makers,
- men and women, and male and female consumers' consequences of purchasing, reusing and disposing of plastic consumer goods,
- impacts and sources of microplastics in the environment and in food, microplastics in PCCP,
- and adequate plastic waste management need to take place.

Biodegradable plastics: based on the available evidence it can be **concluded biodegradable plastics will not contribute to a reduction of marine litter**.

- Agents of change: men and women can act as agents of change in order to reduce plastics related to basic consumption and to increase the recycling rate of plastics.
- Nevertheless, **awareness of the environmental problems related to plastics** has to be raised globally among men, women and decision-makers:
- A reduction of plastic use in daily life requires a multi-sectorial approach. A regional or national ban on plastic bags and plastic one use disposable items is one step,
- Moreover retailers and in particular consumers are important stakeholders for realizing a reduction of plastic consumption at household level.
- Alternatives to plastic goods have to be incentivised, promoted and produced.
- Globally, accessible and affordable infrastructures for the safe collection and recycling post-consumer plastics have to be in place

Grace Attard NCW Vice-President

Source: WECF Women Engage for a Common Future: Plastics, Gender he Environment http://www.wecf.eu/english/publications/2017/Gender-and-Plastics.php

DIARY OF EVENTS

Webinars during COVID-19

April

- 2th Commonwealth Secretariat for Secretary General Dialogue for the Commonwealth Civil Society Organisations – Commonwealth Women's Network – Doris Bingley
- 14th MCVS monthly meeting Doris Bingley
- 28th The Malta Business Bureau & HSBC: Food Waste Reduction
- 29th UN & ILO: Business, non-discrimination and Gender Equality in time of COVID-19. A UN and ILO webinar funded by the European Union
- 29th MCVS: Events Committee Meeting
- 30th APS Bank webinar Ocean Plastic Pollution; A Lost Battle Dr Yanika Borg

May

- 1st UN Policy Brief on COVID-19
- 4th CCWR virtual meeting entailed "Women and COVID"
- 5th MCVS: Events Committee Meeting Doris Bingley
- 6th ALF Intercultural Dialogue Initiative Grants information session
- 8th MCVS: Launch of the Voluntary Organisation emergency fund
- 11th NCW Executive Committee Meeting
- 12th MCVS monthly meeting
- 13th emPOWer virtual meeting
- 20th The Malta Foundation for the Well-Being of Society: Education during COVID-19
- 20th MCVS Sectoral Meeting: Social & Humanitarian
- 21st University of Malta, Faculty for Social Well-Being Stakeholders Meeting – Challenges during the Pandemic
- 22nd MCVS Sectoral Meeting: Environment
- 25th MCVS Sectoral Meeting: Social & Humanitarian
- 27th The Malta Foundation for the Well-Being of Society: The Impact of the Pandemic
- 27th Lifelong Learning Platform for Sustainable Societies Global Citizenship Education.
- 27th MVCS Sectoral Meeting: Health
- 29th MCVS Sectoral Meeting: Gozo

June

- 2nd CASTME meeting for Trustees and Advisors Doris Bingley
- 3rd MCVS Sectoral Meeting: Animal Welfare
- 4th APS Bank: Making the planet a better place with the Sustainable Development Goals – Dr Alexandra Mifsud
- 5th MVCS Sectoral Meeting: Education & Youth
- 8th MCESD CSC meeting
- 9th NCW Executive Committee Meeting
- 9th European Semester 2020 Country Report for Malta & Specific recommendations.
- 9th MCVS monthly meeting
- 10th Women against Violence Europe: Domestic Violence and Child Contacts, the European perspectives – Doris Bingley
- 10th MCVS Sectoral Meeting: Art & Culture
 11th NCW Executive Committee Meeting for June 2020
- 12th MCVS Sectoral Meeting: Disability
- 15th MCVS Sectoral Meeting: Art & Culture
- 17th MCVS Sectoral Meeting: Sports

- 18th Your Well Being Post COVID 19 Speaker Josette Cardona Barbara organised by NCW Malta
- 20th CASTME Meeting for trustees and advisors
- 22nd MCVS Events Committee Meeting
- 23rd Nutrition Post COVID 19 Speaker Nutritionist Fleur Bugeja NCW webinar
- 23rd MCVS Meeting
- 24th CASTME Annual General Meeting Doris Bingley
- 25th Cohabitation Law in Malta by Dr Elizabeth Gaerty organized by NCW Malta
- 26th Independent Forum of Commonwealth Organisations update meeting: Commonwealth Women's Network – Doris Bingley
- 26th MCESD Civil Society Committee meeting with Ms Kirsten Miller
- 30th emPOWer virtual AGM Mary Gaerty elected Vice-President

July

- 1st CASTME Meeting for trustees and advisors -Doris Bingley
- 2nd MCVS Information Meeting: Operations Assistance Scheme
- 3rd European Union Discover the European Citizens Initiatives
- 3rd NCW webinar entitled "Bin it or Recycle it" Speaker Mary Gaerty Director of Green Skip Group.
- 6th MCESD Core group meeting
- 6th MEIB: ECC sub-committee consultation on the Business Register and Information Sharing Regulations 2020 – Doris Bingley
- 7th Digital Europe Women4IT Webinar: Empowering women in the digital economy – Doris Bingley
- 8th International Council of Women Board Meeting Doris Bingley
- 8th MEUSAC online discussion: Together for Europe's Recovery
- 9th CCWR meeting Women & COVID-19
- 10th Empowering Women in Digital Tech The case of *Women in Tech*, a European Ecosystem supported by the Brussels Region
- 13th MCESD Civil Society Committee Meeting
- 13th COVID 19 Women and Government organised by the University of Malta
- 14th MCVS Monthly Meeting
- 14th National Council of Women Zoom Meeting Webinar dwar il-liģi l-ģdida tal-koabitazzjoni
- 16th Living a Pregnancy Post-Pandemic NCW Webinar Speaker Midwife Ms Slyvana Friggieri
- 21st UN Women: Multi stakeholders hearing Accelerating the realization of Gender Equality and the Empowerment of all Women and Girls Doris Bingley
- 22nd NCW Executive Committee Meeting
- 23rd MCVS Meeting
- 24th CEV Centre for European Vounteering 2nd COVID-19 Discussion with examples from France, Malta, Scotland and Portugal Volunteering in Post COVID19 Crisis: What now?

The International Council of Women is...

The first truly global women's NGO which was founded in 1888 for the advancement of women all over the world. Over the past 132 years, the International Council of Women has remained an active pioneer in promoting international women's rights. ICW-CIF was there when the United Nations was formed to make sure the United Nations Charter included women's equal rights and the Commission on the Status of Women be established. It was there when the International Women's Year was proclaimed in 1975. It has been there through the United Nations Decade for Women and four world conferences, including the Beijing Conference of 1995 and Beijing+25. It will continue to be there, representing women's voice and promoting and protecting international human rights of women to make the world a safer and happier place for women.

Join the National Council of Women of Malta to be part of the International Council of Women, and join us in changing women's lives for the better everywhere in the world

Request for Membership Renewal 2020

We kindly ask you to settle your membership fee of €12 for the year 2020. Many members have still not paid their dues for this year. Due to COVID-19, National Council of Women had to undergo extra expenses and your contribution will be greatly appreciated. Payment can be done by cash, cheque (payable to National Council of Women) or by internet banking, in which case the following are NCW's bank account details:

Bank Details:APS Bank Ltd, APS Centre,
Tower Street, B'Kara BKR4012NCW Details:National Council of Women,
Pope Pius XII Flats No 3,
Mountbatten Street, Blata l-Bajda HMR 1579
Gertrude Abela
Membership Secretary

 IBAN:

 MT98APSB77046002866912866930013

 BIC/SWIFT Code:
 APSBMTMT

 Payment Ref:
 (Your name) Fee 2020

Therese Cassola Hon. Treasurer

Courses at NCW Centre starting during October 2020

The National Council of Women in collaboration with the Directorate for Lifelong Learning would like to announce the following morning courses. Starting in October 2020 and ending May 2021.

- 1. English Language (SEC level) Mondays
- 2. English Language (MQF 1 Beginners) Fridays
- 3. Spanish Language (MQF 1 Beginners) Tuesdays
- 4. Maths (MQF 1 level) Thursdays
- 5. Italian (SEC level) Mondays
- 6. Maltese as a Foreign Language (MQF 1) Wednesdays

For further information phone NCW office 21248881/99291936.

Computer Classes starting October 2020 and ending May 2021

- 1. ICT for Beginners (Level 1) Tuesdays
- 2. ICT for Beginners (Level 1) Wednesdays

Courses are being held at NCW LEARNING CENTRE in Blata l-Bajda and will commence during the first week of October.

Online Webinars

Don't miss NCW live webinars starting in September. We invite you to visit our facebook page for further information. Do send us suggestions on topic that you would like us to discuss.