WIDOWHOOD IN THE ISLAND WHERE TIME STANDS STILL:
GENDER, ETHNICITY AND CITIZENSHIP IN THE MALTESE ISLANDS

by

Josephine Ann Cutajar

A thesis submitted in conformity with the requirements
for the degree of Doctor of Philosophy
Department of Sociology and Equity Studies in Education
Ontario Institute for Studies in Education of the
University of Toronto

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Abstract

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Doctor of Philosophy Thesis 2000
Josephine Ann Cutajar
Sociology and Equity Studies in Education
University of Toronto

The focus of this study is on the transition into widowhood as experienced by a sample of Gozitan women. In this text I utilized personal narratives, interviews, statistical and textual analysis to find out what barriers widowed women faced as gendered, classed, ethnicized and aged individuals in their communities and in their dealings with Maltese state structures, practices and service providers. This study looks at health, succession, tax and social security practices and discourses prevalent within the Maltese Islands. The focus is on how these discourses and practices positioned the fourteen women who took part in this research project, and how these women negotiated or resisted these discourses and practices.

An underlying theme within this text is location and positionality. This text revolves around the location of the Maltese state within the global system; the Gozitan community’s location within the nation and the women’s location within the community. These multiple levels of locations had an impact on the kind of societal developed resources the fourteen women could access in their dealings with bureaucratic structures and practices. Knowledge of and comprehension of state discourses and practices also seemed to be influenced by the location and positionality of the community vis-à-vis the political center, together with the individual’s location within the community. This
research made it evident that the positionality of various groups within the nation, and the position of the women within the group, altered the experience of citizenship for those concerned.

This text is also about the location and positionality of the 'author' and how the multiple subjectivities and locations were influential in the conceptualization, carrying out, analyzation of the data and writing of this text.
Dedication

To Jesmond – we all miss you.

To all the women who took part in this research: I cannot thank you enough.

Acknowledgements

The successful completion of this thesis is due to the generosity of time, expertise, assistance and co-operation of many people during my doctoral studies.

I want to express my special thanks to the widowed participants and all those who agreed to participate in this research project. Without their co-operation and participation, this thesis would not have been possible. Their willingness to share their perceptions and insights has contributed significantly to my understanding of the phenomenon in question.

I owe an equal debt of gratitude to my thesis supervisor Dr. Shahrzad Mojab for her consistent understanding and constructive advice through all the stages of this study. I also want to express my appreciation to Dr. Kari Dehli, Dr. Kiran Mirchandani and Dr. Njoke Wane the other members of my thesis committee for their insightful comments and helpful suggestions in the development of this thesis. Mr. Hal White also deserves thanks for the editorial comments made and the moral support he provided me with in the final stages of the project.
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Introduction

When my youngest child was born, four months after her father's death, I knew that I had to register her birth within a week. The midwife tells you what you have to do and where you have to go. I already knew what had to be done because I had already given birth to two children before this one. My husband had previously gone to the Public Registry. Since he's dead, I tried to find somebody else to carry out this chore. I phoned the Public Registry and asked them whether it was okay if my father or brother-in-law went instead of me to register the child. [...] I knew that it would be difficult for my father to come all the way from Gozo. I asked him if he could do me this favor because I could not envisage making this trip myself, with a newborn and a toddler tagging along. And to tell you the truth, I was not looking forward to climbing a whole bunch of stairs to reach the office of the registry a week after giving birth. When I phoned, the official informed me that they could not give me special treatment, even though I was a single mother. They told me that even if I had had a C-section, I was still expected to register the child since the policy dictated that one of the parents had to register the child. They were ready to meet me at the bottom of the stairs if it was physically impossible for me to manage them. I had already sent my brother-in-law with the papers, but they had not accepted them. We tried to persuade them that it was difficult for me to go all the way to Valletta. My brother-in-law even phoned his lawyer who tried to negotiate a compromise. Nothing came out of it. I had no alternative but to go myself. I needed that birth certificate. My husband's estate had not been divided since we had postponed this task until the baby arrived. And we needed that piece of paper to go on with the legal proceedings. This was one of the first bawxati [bad experiences] I had to deal with as a lone parent. Dik wahda minn tal-bidu [That was one of the early episodes]... And you know me; I don't give up without a fight.

Birth and death are key events in our lives. Whether it is birth, death, marriage or separation, the civic attainment of adulthood or the initiation of employment, these critical junctures in our lives are culturally defined as important. Biological and culturally acclaimed transitional periods in life are shaped by and interpreted through the social and cultural institutions in which the individual is located. Every culture has its
own conceptual machinery for ordering social arrangements (Thomas, 1993, p. 12). Such transitions tend to be marked by some rites of passage that help in delineating phases of life. These rites of passage, whether bureaucratic, religious and/or cultural, mark key events in our lives. At each turning point in our lives as human beings, we take on a new set of roles, enter into new relations with new people, and acquire a new self-concept (Miller, 1996, p. 109). This is because transitional events force people to reconsider their relationship to and understanding of their assigned place in society (Ginsburg, 1989, pp. 65-66). As located and embodied beings, we are enmeshed in discourses and practices which provide us with the symbolic and material tools with which to make sense of and deal with these transitions in life (Thomas, 1993, p. 12). My interest concerns the institutions of power that lie behind behavior and the discourses that construct and limit choices, confer legitimacy and guide our daily routines.

Purpose of Research Project

The primary objective of this research project was to find out how social and legal discourses, practices and structures situate widowed women within the Maltese civic milieu. I was also interested in studying how female widowed informants perceived themselves as being located and situated within these discourses, and how this perception affected their dealings with a specific set of structures, discourses and practices.

In this work, I will be adopting the concept of ‘widow’ as utilized by the Maltese Social Security Act (Cap. 318):

“widow” means the surviving spouse, whether a widow or a widower, of a married couple who immediately prior to widowhood had a legal right to
be maintained by the other spouse. (Department of Information, 1999b, p. 20)

This legal definition will be adopted here because this text will focus primarily upon the state discourses, practices and structures with which the group of women I interviewed had to deal before and after they lost their husbands.

Although the above definition characterizes this social category as a homogeneous group, widowhood is mediated by factors such as gender, ethnicity, race and class among others. On a certain level, widowed individuals tend to face similar problems and deal with similar bureaucratic issues. At the same time, their different locations and positions within a particular time and social context affect their dealings with the same bureaucratic structures and discourses, and in so doing lead to their different experiences of the same event.

The focus of this study is on how individual women came to interpret their loss, how they were re-located within the broader social, political and structural contexts when they became widows. The social and cultural contexts, in which these women were located, provided them with a set of expectations and interpretations of their status (Mauthner & Doucet, 1998, p. 128). At the same time, the women’s own personal interpretation of their status, based on past experiences as well as location in time and space affected the actions they came to take. These experiences influenced their action when they came to decide whether to uphold, resist, and/or disregard dominant and normative conceptions of ‘widowhood’.
Choice of Topic

I came to focus on the present topic for a number of reasons. My interest in this topic is both personal and theoretical. Choice of a research topic is related to the trends in the social science discipline in which the researcher is implicated (Altorki & El-Solh, 1988, p. 10). At the same time, the researcher’s indigenous status and gender can play an important part in topic choice.

Personal Issues

Researchers often focus on topics to which they are personally attached. This is true in my case. I came to investigate widowhood mainly because my sister lost her husband two weeks after I started my Ph.D. In my consequent conversations with her, I came to realize that the stories she was recounting were not just testimonies of suffering. These tales were also therapeutic in the sense that she was using them to help her come to terms with her trauma. There was a form of protest incorporated within the stories, a disapproval of the social injustices she suffered at the hands of discriminatory state discourses, practices and structures. The stories were not just about widowhood. They touched upon the wider issues of class, gender and ethnicity and how such factors tend to act as a buffer or render this transition harder to cope with both emotionally and materially. These stories helped my sister work through her grief. My story, this text, expiates my guilt resulting from the fact that I was not there when my sister needed me.

As a sociologist and a feminist, the stories related to me by my sister made me aware of the hardships widows have to face in the months preceding and/or succeeding their husband’s death. My sister’s stories showed me that widowed women are not given the time to grieve in peace. They have to cope with bureaucratic issues from day one.
For people who were not used to tackling such eventualities linked with widowhood, these bureaucratic procedures can turn out to be detrimental when not handled well; the consequences of a mismanaged bureaucratic transaction could have a negative impact on the rest of their lives.

In this work I will be dealing with the following issues:

1. How prepared the widows were when it came to dealing with the bureaucratic eventualities that resulted from their change in marital status;

2. To whom the widows resorted to when they needed information, help and advice on how to deal with state structures, practices and discourses.

3. How and with effect Maltese bureaucratic discourses and structures position certain groups within society.

Entering the Field

When I entered the field for the first time, I realized that the research topic I was working upon was very much related to some of the issues that were in circulation among Maltese scholars and journalists.

The discussion of the welfare gap in the Maltese Islands and ways of dealing with public ‘over-spending’ was making headlines, as titles such as “Pension Payments may rise Tenfold to Lm993m by 2025” (Fenech, 1999, p. 5) demonstrate. Other entities, such as the Roman Catholic Church in Malta, were concerned about “new forms of poverty” (Testa, 1999, p. 5) in the Maltese Islands. A related issue, the feminization of poverty in the Maltese Islands (see Abela, 1998a) was also being investigated by Maltese scholars. All these topics were directly and indirectly related to my research project.
My research concerns the feminization of poverty since it deals with the financial hardships women face when their husbands die. At the same time, the accounts given by the women strongly underscore how dependent some of these women were on the social benefits handed out by the state. Their testimonials were positively oriented towards the strengthening of the welfare state, so they directly opposed what the government was suggesting at that period in time - the gradual dismantling of the welfare state.

In their personal narratives, a number of the informants expressed their concern about this potential dismantling of the welfare state. They urged me in effect, to reconstitute their privately based knowledges and understandings of state practices and discourses within “publicly based disciplinary knowledges” (Edwards & Ribbens, 1998, p. 13) if I thought that these stories could help stem the encroaching tide. They apparently thought that in a scholarly text their voices would gain “scientific credibility” (Gottfried, 1996, p. 11) within the public context and might act as a testimonial in favor of the welfare state.

The highly emotional and personal nature of the subject matter placed an emotional burden on me. It instilled in me a sense of obligation towards these women, a need to ensure that their stories became publicly available in order to educate the general public within and without the Maltese Islands about their plight (Rasbridge, 1996, p. 207).

**Particular Issues**

These respondents entrusted me with the role of speaking on their behalf because they thought that if an academic wrote about them, it would endow their voices with more credibility (Thomas, 1993, p. 4). I realized that by focusing on widowed women
from the same island from which I come – Gozo, which according to the Maltese, the dominant ethnic group, is the island where time stands still - I could explore various facets of my self indirectly, through the mediation of writing about an Other. In this way, I could focus on those aspects of the 'self' which I consider to be the most important filters through which I perceive the world, namely gender, class, marital status and ethnicity. In a way, I consider this research as “an act of self-constitution and exorcism”, “an act of ethnographic comprehension” (Hastrup, 1992, p.124). As a student studying in an academic institution which emphasizes equity issues, I decided to utilize the epistemologies and enunciative modalities promoted by this institution to study these women’s predicament and look at some of the subjectivities that render these women (and I) marginal within the context we consider ‘home’.

My focus on women deriving from an ethnic minority group within the Maltese context emanates from my need to negotiate and define a situated identity that embraces the social, spatial and cultural geographies in which these women and I are implicated. I hope that this thesis project will help to contest the historically hegemonic, homogeneous – social, cultural and linguistic – constructions of national and cultural identity within the Maltese Islands. By writing about these women, I will be able to give voice to those who have been historically oppressed within the Maltese nation-state, as women, as Gozitans and as widows. At the same time I agree with Williamson Nelson (1996, p. 198) who states that exogenously trained endogenous researchers deal with what they perceive as being the needs of the community with the stated aim of ameliorating this group’s lot. Ultimately though, these projects also help to promote the researcher’s own personal advancement within the academy.
The Stories

This text will be primarily based on the stories a sample of fourteen Gozitan widows related to me in the personal narrative sessions that took place in March, April and May of 1999. My location and positionality as an Otherized student studying within a First World academic institution is implicated in the way these stories are going to be told. The conventions of the social scientific genre and the language I had to adopt because of my location at the time of writing the text will affect the way these stories will be written. As a researcher seeking to be heard, I have

to interpret the worlds and understandings of the Other into a discourse or knowledge form that can be understood and accepted within the dominant Western frameworks of knowledge and culture. (Edwards & Ribbens, 1998, p. 3)

This text is my own interpretation of these women’s stories mediated through the filter of research and the conventions of language used. This is my story more then the women’s stories since as the person who translated these narratives, I chose to edit, interpret and organize the data the way I wanted, sometimes altering the original form of the storyteller’s work and style. I found it very hard to remain faithful to the women’s voices when I first tried to incorporate these women’s words into my story. Translating their words from one culture and language to another may also have affected the essence of the stories.

In this text I chose two ways of incorporating the women’s narrated life experiences. In some instances, I tried to remain faithful to the participants’ transcribed words. When I needed to incorporate a lot of issues the women raised in the narratives, I
had to summarize the information and leave out ancillary material. In these instances I chose to present the data in the first person narrative even though I was not quoting the participants verbatim. I could not present this data as a quotation since I was representing their stories in a different format. Although I chose to narrate these narratives in the first person, I did not think that it would be ethical to incorporate their words in quotes. I have used Italics to represent these edited stories and differentiate their story from mine.

Concepts

In this section, I will give working definitions of the main concepts that I will be utilizing: the social constructs of gender, ethnicity, class, race and racialization as well as those of state and citizenship. I will be looking at these concepts together because although they allude to a distinct set of economic, political and ideological practices, they are concretely articulated within and through each other in a particular social form, the nation-state. The type of political regime and state ideology available within a particular nation-state have an impact on the definition and interplay of gender, class, race and ethnicity. At the same time citizenship, the state, ethnicity, race, class and gender are contested concepts.

Concepts

Gender. Patriarchal mores invoke sex as a pre-given distinction that represents men and women as naturally different: women’s subordinate position within a particular location is legitimized by appeal to the putative innate differences between men and
women (Brah, 1996, p. 157). This differentiation is used to legitimate the gendered rule of men over women, and to establish men’s sex rights to women’s bodies and labor (Pettman, 1996, p. 7). The social construction of gender hierarchies is sustained by processes of socialization and reinforced through distinct institutions, including the labor market (Moghadam, 1995, p. 10). Particular socio-economic and political formations are implicated in how patriarchal relations articulate within other forms of social relations in a particular historical context (Brah, 1996, p. 109). Gender systems are designed by ideologies and inscribed in law, justified by custom and often enforced by policy (Moghadam, 1995, p. 10). Gender, therefore, can be defined as a structural, relational and symbolical differentiation that socially constitutes ‘men’ and ‘women’ (Brah, 1996, p. 109).

**Class.** Moghadam (1995, p. 10) proposed that class constitutes a basic unit of social life. She stated that class relations derive from differential control of the means of production and are expressed in capital-labor contention. Individuals’ and state’s relation to the means of production affects access to material resources as well as political power. Class location shapes cultural practices, patterns of consumption, lifestyle, reproduction and world-views. Social class location, state action, as well as the pace of economic development of a particular nation-state, act upon and modify gender relations and women’s social positions (Moghadam, 1995, p.11).

**Ethnicity.** According to Brah (1996, p. 155), ethnicity pertains to a sense of belonging to a particular ethnic group. Ethnic groups use social processes to identify themselves as distinctive entities and maintain boundaries with others (Brah, 1996, p. 163). Ethnic boundaries may be constructed and maintained around a range of signifiers
articulating in varying combinations under specific situations. These boundaries might be erected around claims to a shared history that can give shape to feelings of shared struggles and shared destinies.

An attachment to a homeland and a sense of belonging to a particular group can give rise to boundary markers constructed around differences in language, religion, social customs and/or tradition. These signifiers are used to position various categories of people differentially in relation to one another (Brah, 1996, p. 169). Ethnic positionings provide individuals with a mode of interpreting the world, based on their shared collective positioning vis-à-vis other groups (Anthias, Yuval-Davis, & Cain, 1992, p. 4).

Ethnic boundaries might be ideological but often involve material practices and therefore effects (Anthias et al., 1992, p. 4). Those in the control of the means of political power, communication and cultural production, often use these signifiers to categorize and position ethnic groups differently. This differential positioning has an effect on the access different individuals or groups have to the resources that can be used for the struggle, negotiation and pursuit of political projects.

Ethnicity may be constructed outside the group: this construction might emerge from the material conditions the faces and/or the group's social representation by other groups within the states (Anthias et al., 1992, p. 9). In this text, I utilize this latter version of the concept since I want to find out how Gozitans are ethnicized by state legislation and the way they are identified by the Maltese, the majority. The text will also focus on how the informants perceive themselves to be located ethnically and how this impacts on their agency.
In this text I will be looking at the relationship between two ethnic groups within the Maltese Islands. Not everybody might concur with me that Gozitans and Maltese are different ethnic groups. My tenet in this text is that the ways state policies are implemented and administered in the Maltese Islands help define Gozitans as different, and this has an effect on their access to the political, social and economic resources available within the nation. State discourses and practices as well as their effects often emerge from the subjective perceptions those in power have of a group they regard as subordinate.

This is how Marshall (1994) described the relationship between Gozitans and Maltese:

Gozo can be construed ... as a complex product of an ethno-history that, although running chronologically parallel to that of Malta, articulates an identity of its own. What I am suggesting here is that a Gozo identity is best understood in relational terms with Malta. (Marshall, 1994, p. 37)

In this case, the two groups differentiate themselves from each because they consider two different islands as “home”. The two ethnic groups have slightly different customs and linguistic medium. I do not believe though that this marginalization derives from their different regional derivation: this difference is often used to legitimate the racialization and the oppression of the smaller group, as in the case of the Irish in relation to the British. I hope that with the help of the women’s stories and secondary participants’ words, I will demonstrate that Gozitans are racialized by the effects of state structures manifest in intra-group relations, texts and practices which bring about their exclusion or subordination within the nation.
At the same time, the category ethnic subsumes intra-group differences (Brah, 1996, p. 238). Each and every ethnic group is internally differentiated along a variety of axes such as gender, religion, language, sexuality or class. Although I have defined these categories as distinct, they always operate in articulation (Brah, 1996, p. 242). One should also point out that since these categories are social constructions, their definition is not fixed but is constantly in the process of being negotiated (Brah, 1996, p. 155).

**Race, racism and racialization.** In the case of race, biology or essentially based difference is used as a basis for differentiation and the categorization of individuals (Anthias, 1992, p. 26). This differentiation is often incorporated within political practices to inferiorize, subordinate and exploit individuals who do not fit the established ‘norm’.

Exclusion, subordination and inferiorization can also occur on the basis of ethnic difference (Anthias, 1992, p. 30). Discourses and practices can result in the racialization and hence inferiorization of both ethnic and racial groups (Anthias et al., 1992, p. 12). Racialization can take place through images and practices that serve to differentiate and dominate, but also help to justify racist practices (Anthias et al., 1992, p. 15). These practices and discourses serve to deny full participation in economic, social, political and cultural life.

Racism can take place at the intersubjective, ideological and systematic level (Anthias et al., 1992, p. 16). Certain structural practices might not be intentionally racist when conceived but might turn out to be racist in terms of their effects (Anthias et al., 1992, p. 13).

**State.** The bourgeois, democratic state is also a construct that refers to a particular set of social relations, practices and institutions (Pettman, 1996, p. 9). Rai (1996, p. 5)
describes the state as a network of power relations existing in cooperation and in tension. This is because the state is made up of economic, political and ideological forms that interact on, with and against each other. The state consists also of a number of social relations that are affected by systems of power within and without the nation-state.

States monopolize our understanding of how we organize ourselves politically, how political identity is constituted, and where the boundaries of political community are drawn (Pettman, 1996, p. 3). Liberal theories of the state regard the state as a neutral umpire arbitrating between the competing economic, political and social interests of different groups within the nation-state (Charlton, Everett, & Staudt, 1989, p. 3). At the same time, the state itself can be regarded as a player in a self-constituted political arena, with its own particular cultural understandings as well as its own racialized interests disguised through the normalization of dominant-group interests (Pettman, 1996, p. 73). Socialist feminists maintain that states tend to propagate particular class, gender, race and ethnic interests (Pettman, 1996, p. 10). States can be simultaneously taken to be players, agents and sites of struggle (Pettman, 1996, p. 79).

The state is not only raced and classed, but also gendered. The state is patriarchal in its assumption and promotion of masculine interests and characteristics as the norm (Pettman, 1996, p. 9). It is also the main direct organizer of power relations - whether these power relations pertain to gender, race, ethnic or class relations - through its legislation and policies. State legislation and provision can make a profound difference on the survival and choices of subordinate social groups (Pettman, 1996, p. 10).

Moghadam (1995, p. 11) argued that the state tends to play a major role in the formulation of social policies, development of strategies and legislation that shape
opportunity structures for subordinate groups in developing countries. Legislation, social policies and provisions have helped facilitate the integration of certain citizens, such as women, into public life (Moghadam, 1995, p. 12). At the same time, these same discourses and practices might also prevent these same social groups from gaining access to material and political resources.

State discourses, for example, tend to render women and other minority groups invisible (Pettman, 1996, p. 13). Citizens and workers are referred to in what is believed to be gender neutral terms, but which, in the end turn out to be masculine terms. State discourses and practices tend to refer to gendered, racialized and classed groups as separate categories or special-needs groups, rather than analyzing the disparate impact that state policies can have on differently located people’s lives (Pettman, 1996, p. 14). State legislation and discourses profoundly affect subordinate groups’ rights and their access to resources and choices.

Citizenship. The state is a form of political community: citizenship is membership in it (Pettman, 1996, p. 15). Citizenship as a status is bestowed on those who are members of a given national community (Pascall, 1993, p. 113).

Notions of citizenship are based on notions of equality and universality (Pascall, 1993, p. 115). At the same time, citizenship is understood as the individual’s relationship with the state, and as an association of equals in a given political community (Pettman, 1996, p. 17). The notion of universal principles as they apply to individual citizens serves to cloak entrenched differences within the nation-state, and hence tends to make the interests of the powerful appear to be the interests of everyone (Pascall, 1993, p. 115). When the principle of universality is emphasized, the state has trouble accommodating to
the needs and interests of those who claim inclusion on the basis of difference rather than of equality (Pettman, 1996, p. 17).

Citizenship incorporates within it both rights and obligations (Pascall, 1993, p. 116). Citizenship rights include civic, political and social rights. Legal, or civic rights help delineate who has the right to be a member of a community and hence the right to claim social and political rights (Pettman, 1996, p. 15). The issue is that membership in a defined state does not guarantee adequate access to its resources or to the national community. Equal legal rights do not necessarily lead to equal participation or representation (Pettman, 1996, 19). Nor does it, in reality, entitle these same groups to equal access to state provisions and services. Racialized and/or gendered minorities together with naturalized immigrants might be denied their political and social entitlements through discriminatory or shoddy treatment (Pettman, 1996, p. 16). Women, gay and lesbian individuals and racialized minorities thus cannot exercise full citizenship rights, even when they are legally entitled to them (Pettman, 1996, p. 21).

The politics of citizenship is a politics of exclusion, where belonging for some, is marked apart from and depends on others not belonging to the nation (Pettman, 1996, p. 16). Groups may be effectively inside the state, but not seen as belonging to the nation (Pettman, 1996, p. 17). Social equality in a group-differentiated society would entail the equal recognition and affirmation of groups together with the equal recognition of their needs and the construction of rights and obligations within such a framework of needs (Pascall, 1993, pp. 115-6). As it is, such a construction of citizenship helps to silence or marginalize those excluded from citizenship through the particularistic constructions of politics.
The Structure of the Text

This text is roughly divided into two parts. The first part, that is Chapters 1 to 4, deal with the epistemology and methodology I utilized to conceptualize, carry out this research project, analyze the material and write it up. The middle chapter, Chapter 5, gives a short description of the social context in which these women were embedded as social beings. This chapter was included because these women’s stories were rendered public in a culture that is different from that of the participants.

From Chapter 6 onwards the text focuses on the participants’ transition into widowhood and the discourses and structures they had to deal with as widowed citizens. Chapters 6, 7 and 8 deal with the husbands illness, the funeral and burial preparations, succession issues and the financial problems the women had to face when their husbands died. In this section of the thesis, each chapter includes suggestions on how institutional policies and practices might be changed to ensure that some of the concerns of ethnicized, gendered and/or classed widowed individuals are addressed by formal and non-formal structures.

In the Conclusion I focus on how my positionality might have impacted on the issues I chose to focus upon, the methods I chose to utilize and my analysis of the data. At this point, I also take the opportunity to suggest further research projects and policy changes that can be carried out to ensure that those in need have equal access to social services within the Maltese Islands.
Chapter 1 - Theories and Epistemologies

Introduction

I will start by giving a description of the theories I used to conceptualize, carry out and write up my research project. Epistemology can be defined as a frame through which inquiries about the world are made. Gottfried (1996, p. 17) describes methodology as the techniques and practices used in research projects to collect and analyze data. Although epistemology is closely correlated with methodology, I will only be focusing on the former in this chapter.

Levels of Analysis

Since this thesis focuses on the positionality of the participants and the writer, I thought it would be helpful if I looked at a number of epistemologies to assist me in this project. Certain epistemologies enabled me to analyze certain aspects but not others, hence the reason why I had to use multiple epistemologies.

Since I wanted to focus on how individual women experience bureaucratic discourses and practices, I looked into what Dorothy Smith had to say about standpoint theory. I found this theory useful because it departs from the premise that such social scientific projects can focus on the embodied subject’s own perceptions of their location in time and space and learn from them what it means to be thus positioned.

Although women have gender in common, other social factors, such as class, sexuality, marital status, religion, race for example position them differently from each other. Since I need to explore how location within the nation and the world impacts on
the daily lives of Gozitan widows, I have also turned to Third World and Anti-Racist theories. Black Feminist Thought has provided me with the tools to study the effect of the systemic and interlocking oppressions of gender, class and ethnicity on women in their daily lives. Third World feminisms have enabled me to look at the way the national and the global interact and intersect to impact on the lives of particular individuals at the local level.

These various theories also focus on the production of knowledge and how location and positioning results in situated knowledge. Haraway (1991) has maintained that since the knower is embodied, the vision of ‘reality’ is always partial and positioned and hence subject to different interpretations.

I also needed a theory to study the way discourses and practices position different individuals and with what effect. Smith’s (1999) work on ruling relations proved useful in this regard. In the following pages I will give a brief account of each theory followed by a brief outlook at some of the criticisms leveled against it.

**Feminist Standpoint Theory**

Standpoint theory maintains that an inquiry directed towards the explication of social relationships and organizations should begin from the actualities in which the subject/knower is implicated (Smith, 1999, p. 7). Standpoint theorists maintain that women have a different perspective of life due to the way they are positioned by ruling relations on the basis of their embodidness. This particular positioning results in a distinctive understanding of the social structures and relations in which women are
located (Tanesini, 1998, p. 141). The task of feminists is to find how women experience their differential positioning.

**Epistemic Limitations**

Tanesini (1998, p. 149) finds standpoint approaches problematic because some assume that gender specific experiences are shared by all women. There is no single standpoint for women since different women occupy different positions in society, face differences in their material conditions and hence experience different oppressions.

**Black Feminist or Women of Color Perspectives**

Women who derive from different races and ethnic groups are simultaneously members of a gendered group and yet are different (Hill Collins, 1991, p. 207). What Hill Collins holds in common with proponents of ‘white’ feminist standpoint is the assumption that standpoint theory and epistemology should be rooted in the everyday experiences of an oppressed group of women. Hill Collins (1991, p. 204) however maintained that the material conditions of race, class and gender oppression can generate distinctive epistemologies or theories of knowledge.

Hill Collins (1991, p. 222) elaborates upon the concept of “an overarching system of domination” introduced by Smith. For Hill Collins, relations of domination are structured via a system of interlocking oppressions such as race, ethnicity, class and gender. The focus of analysis within a black feminist epistemology is on finding out how these interlocking systems of oppression interact with other oppressions such as age, sexual orientation, religion and ethnicity (Hill Collins, 1991, p. 225). These systems are
supported by economic, political and ideological conditions. This idea of the interlocking systems of oppression was useful for me when it came to analyze how factors such as gender, class, ethnicity, age and marital status played out in the participants’ lives.

It is striking that Hill Collins speaks about oppression and resistance in the same breath:

[H]eople experience and resist oppression on three levels: the level of personal biography, the group or community level of the cultural context created by race, class, and gender; and the systemic level of social institutions. Black feminist thought emphasizes all three levels as sites of domination and as potential sites of resistance. (Hill Collins, 1991, p. 227)

Where there is oppression, there is also resistance, and this brings about change.

Hill Collins (1991, p. 227) insists that each individual has her or his unique personal biography that derives from concrete experiences. At the individual level, a person can be colluding in her or his own victimization when she or he internalizes dominant ideologies and concepts. At the same time individuals tend to belong to a group and/or community and hence share experiences and ideas with others. Hill Collins (1991, p. 228) argues that the cultural component of these groups/communities provides the individual/group with a conceptual framework which help shape behavior and thought on particular lines. At the same time, groups/communities are also exposed to the dominant groups’ standpoint and interests through formal organizations such as the educational and media system. These organizations offer skills that can lead to individual empowerment and social transformation but at the same time demand docility and passivity.

This theory proved very helpful when studying the interaction of systematic systems of oppression within the Maltese context.
Epistemic Limitations

Gottfried (1996, p. 5) has maintained that when researchers grant priority to experience as a primary source of knowledge, they are implicating themselves within a politics of identity. A politics of identity tends to base its research claims on the authority of experience of an insider. A theory which promotes the issue of epistemic privilege, has the tendency, according to Wolf (1996, p. 14), to essentialize insiders and homogenize entities, even though Hill Collins and Smith assert that they have not done so.

The notion of standpoint and positionality draw on the researcher’s identification with the informants. Those who study a group they belong to are often accused of claiming a privileged view of the people and/or society under study. Wolf (1996, p.13) has asked whether experiencing oppression on a first hand basis gives the researcher a better understanding of an Other’s oppression. She asserts that even if the researcher derives from the community under study, he or she is “a marginal native” (Wolf, 1996, p. 16). Indigenous researchers may be insiders on the basis of gender, nationality and ethnicity, but may be outsiders at the same time because of class, cultural difference, rural/urban background, and Western/Eurocentric education.

Even when the researcher and respondent share a common background and positionalities, this does not lead to common understandings of the same phenomenon. Those who have experienced the oppression of the group can have critical insights but this does not preclude those with a different social location from gaining understanding and insight from a different perspective (Wolf, 1996, p.14).
Another issue is that certain standpoint scholars appear to believe that all members of a subjugated group are articulate and conscious about structural and ideological forces that impinge on their lives. Some individuals may perceive these interlocking oppressions as personal and private troubles rather than as socially located ills (Mauthner & Doucet, 1998, p. 132).

Gottfried (1996, p. 6) raised another issue: letting women speak for themselves will not help address internalized oppression or uncover the hidden bases of gender, class and race oppressions. Voices provide the researcher with raw material, while theory provides an interpretive frame through which to make visible the daily and concrete social relationships through which individuals create their worlds (Gottfried, 1996, p. 6).

In sum, Black and/or Feminist Standpoint theories address the location of women within a particular national context: a country’s position within the global economy, however, also has material implications for the individual at the localized level.

**Anti-Racist or Third World Feminist Perspectives**

Bryson (1992, p. 50) has stated that Anti-Racist and Third World Feminist perspectives provide the researcher with the tools to analyze inequality on an international and the intra-national level. These perspectives look at the interrelationship of oppressions of race, class, ethnicity, gender and sexuality in both a national and a transnational framework. Clough (1994, p. 117) argued that there are similarities between a colonization internal to a First World country and the globalizing impact of colonialism and post-colonialism. In this section I will look at Third World feminisms
and how they theorize imperialism, colonialism and the continued exploitation of less developed countries since I have discussed intra-national oppression in the previous section.

Affluence in the First World is still dependent on the domination of the so-called Third World countries. The spread of capitalist relations of production and a market economy that incorporated the rest of the world into a globalized political economy, have resulted in international hierarchies, relations and boundaries that bear traces of colonial relations (Pettman, 1996, p. 26). These structural relations of domination, subordination and exploitation have helped establish a racialized hierarchy in world politics. These global relations of domination and subordination position women in different parts of the world differently (Pettman, 1996, p. 41). Women located in more affluent countries might be seen as inferior within the superior race but they are as yet privileged in terms of race, cultural and/or class power in relation to other women.

Differently located women have different experiences of family, sexuality, work, patriarchy and the state (see Hill Collins, 1991). These differences are, however, generally not taken into consideration by Eurocentric, Western feminists. These women, from their privileged location within First World structures, purport to speak of women in other parts of the world, yet they do so from a particular geographical and cultural perspective (Maynard, 1996, p. 21). In so doing, they have constructed the colonized as children, legitimizing dependence and domination relations (Pettman, 1996, p. 38). It is no wonder therefore that Western feminism is often associated with imperialism and represented as the ideology of middle class, Western women.
Krause (1996, p. 233) emphasizes that Western feminists — of whatever color — have played a larger role in the shaping debates within First World nations and supranational entities since they have, in relation to Third World women, privileged access to positions of influence. Access to First World academic institutions and publishing houses, helps Western feminists attain and retain their hegemony within feminist discourse.

This form of Western cultural imperialism has often failed to recognize the diversity of women’s agency in favor of a universalized model of women’s liberation that celebrates individuality and modernity (Grewal & Kaplan, 1994, p. 17). Western ideas about individualism, free will and self-determination cannot however be applied in contexts where women negotiate for rights and responsibilities from within familial social contexts (Maynard, 1996, p. 21).

The analytic categories and strategic decisions produced by Western feminist discourse tend to have material effects on other women (Mohanty, 1997, p. 85). Maynard (1996, p. 20) therefore asserts that it is imperative for those who are members of particular subordinated ethnic groups to play a more significant part in the creation of knowledge about themselves.

‘Native’ scholars and female informants are however aware that by speaking from their ‘colonized’ location, they are caught in a tension between recognizing their agency as well as their relative powerlessness (Pettman, 1996, p. 31). They would like to speak, but as ‘raced’ and ‘colonized’ individuals, they are afraid that their words might be used against their communities, since these words can be appropriated for ‘racist’ and ‘imperialist’ ends (Pettman, 1996, p. 40).
Post-Colonial Criticism of Third World Feminisms

Post-colonial critics criticize Third World feminists because in their attempt to negotiate difference between First and Third World women, they present a unified subject-identity and a unified national identity, when difference exists not only without, but more importantly, within the culture itself (Clough, 1994, p. 127).

Post-colonial critics, such as for example Trinh (1992), tend to base their analysis on ‘hybridization’. Hybridization emerges from migration and/or an internal colonization caused by the dissemination of First World texts in a non-First World context. Migration and imperialism produce subjectivities composed of partial identities that are never unified and speak in various tongues (Clough, 1994, p. 129). As Otherized beings situated within our community of origin and in a First World setting in which we are located as scholars, a hybrid identity becomes a political/personal strategy of survival and resistance.

For Trinh (1992), the process of making a text from this location enables the writer to look at:

[How the West has been looking at other cultures, how these cultures look at themselves being looked at and how my own story as onlooker looked at is enmeshed in such a reflection. (Trinh, 1992, p. 163)]

Critics of the Post-Colonial Critics

On one level this post-colonial critique is useful in projects that delineate fields of reception, the aesthetic and political mystiques that govern the marketing and distribution of cultural artifacts from Third World to First World nations (Grewal & Kaplan, 1994, p. 16). On another level, this theory conceals the fact that location is still important since it
is from this temporal and geographical space that transnational formations are appropriated and in the process transformed (Grewal & Kaplan, 1994, p. 16). People still distinguish between their diasporic location and their home location.

**The Politics and Epistemology of Location or Situated Knowledge**

Another theory that somehow brings together the theories discussed before, is Haraway's (1991, p. 188) notion of situated knowledge. Hill Collins introduced the idea of interlocking oppressions; Haraway proposes a way of studying these shifting, intersecting and interacting variables in a situated context. The main advantage of this theory is that it enables researchers to explore the interplay of power relations within a particular localized context.

Haraway (1991, p. 193) has departed from the premise that the interrogation of positionings takes place from the location of a split and contradictory self. A split self is a metaphor she uses to indicate the heterogeneous multiplicities present within and among subjects. Haraway proposed that since the topography of subjectivity is multi-dimensional, so therefore is vision:

The knowing self is partial in all its guises, never finished, whole, simply there and original; it is always constructed and stitched together imperfectly, and *therefore* able to joining with another, to see together without claiming to be another. Here is the promise of objectivity: a scientific knower seeks the subject position not of identity, but of objectivity; that is, partial connection. There is no way to 'be' simultaneously in all, or wholly in any, of the privileged subjugated positions structured by gender, race, nation, and class. (Haraway, 1991, p. 193)
This approach encourages feminist researchers to bring their own particular location and position into the research, to acknowledge and build on this partial perspective. This enables the researcher to reveal and examine the privileged identities and unequal power relationships that facilitate the collusion of the researcher in the perpetuation of conditions of domination, oppression and privilege (Gottfried, 1996, p. 13). Wolf (1996, p. 34) has maintained that when one’s biography, politics and relationships become part of the fabric of the field, researchers must confront and consider these aspects in a conscious manner.

Science for Haraway (1991, p. 196) is contestable and contested. Location resists the politics of closure, finality and simplification. It renders the researcher vulnerable since she or he becomes accountable for the translations made and the solidaristic linking of visions and voices. The science question in feminism is, according to Haraway, about objectivity as positioned rationality. A feminist theory of situated knowledges is based on the proper handling of the issue of objectivity. Objectivity derives from the fact that the embodied, situated and located gaze is not in final control, and hence can be challenged. The adoption of a critical, reflexive relation to our own and others’ practices of domination helps demonstrate our own awareness of our limited gaze (Haraway, 1991, p. 187).

Mauthner and Doucet (1998, p. 121) have argued that as researchers we should make explicit where we are located as individuals with our own personal and collective histories and identities. At the same time, we should also explicate how these positions have an impact on the political and intellectual stances we adopt, and how these in turn
affect the kind of research issues and projects we engage upon. Reflexivity should address two aspects of the research process: theory construction and epistemology.

As researchers we should also acknowledge that we play a critical role in creating, interpreting and theorizing the data gathered from the field. These theories are not only based on our own particular perceptions of the phenomenon under study. Theorization is also based on the way we are positioned and located by others in the field, which in turn affects the kind of knowledge produced during this interaction. The object of knowledge is both actor and agent, which means, that the participants are also implicated in the way a particular research is conducted [Haraway, 1991, p. 198]. Haraway has maintained that researchers should acknowledge the agency of the people who are studied. Theory production is after all a social activity that is culturally, socially and historically embedded and located.

Epistemic Limitations

It has been proposed that no technique of analysis or methodological logic can neutralize the inherent hierarchical and power-laden relations of data gathering, data analysis and writing (Mauthner & Doucet, 1998, p. 138). One must recognize that the researcher ultimately shapes the research process and product. As researchers, we retain power and control over the conception, design, administration and - collectively - the reporting of the research process. In the process of transforming private lives and concerns into public theories and debates, we dissect, distill and reduce the accounts we collect.

Gottfried (1996, p. 14) has argued that research is inherently political, structured in hierarchies of power among researchers themselves, as well as between researcher and
subjects of research. The material privileges of the researcher and the influence of institutional interests are counterforces to the development of liberatory research practices since relationships of control and dependency are involved.

Self-reflexivity does not attenuate power relations, but might only endow the author with more voice (Wolf, 1996, p. 22). This approach, Wolf (1996, p. 32) said, has not come up with ways of dealing with the problems of hierarchy, exploitation, appropriation and empowerment involved in research. This may be because there is a dichotomy between feminist professed goals and feminist research practices. None of the feminist theories mentioned above have found clear solutions that would enable the researcher to utilize ‘narrativized’ experiences without appropriating the experiences of the Other (Lal, 1996, p. 201).

Institutional Ethnomaphy

The theories and epistemologies mentioned above spoke of systemic oppressions and proposed ways of studying such phenomenon from the perspective of individuals located within particular groups and nation-states. It is also important to shift the gaze and see which structures, discourses and practices position certain groups in a particular location, how, with what means and with what effect. In the present research I will draw upon Smith’s institutional ethnography in order to study how power is generated and held in contemporary societies through text-mediated relations (Smith, 1999, p. 80).

My objective in this thesis is to find out how subject positions are defined and determined discursively, bureaucratically, administratively and managerially. With the
help of institutional ethnography, I hope I will find out how text mediated relations help coordinate people’s activities. Smith (1999, p. 8) has argued that texts, as abstracted organizations of ruling are given material shape by organizations in particular sites. These technologies, regulations and arts of creating a standardized ‘environment’ of events are fundamental to the organization of societies. Smith takes care to point out that even when these standardizing discourses exist, different people may come up with different interpretations of public texts (Smith, 1999, p. 80). Reading is in the end, an act of interpretation, and certain individual’s interpretations have more power.

Although standardized and standardizing technology and organizations are used to produce the conditions of correspondence between events and texts, they tend to mask how these same ruling relations help to hierarchically differentiate people. Bureaucratic discourses tend to hierarchically categorize people on the basis of gender, ethnicity, class, sexuality, marital status, and so on (Sharma, 1998, p. 17). Individuals and groups positioned as ‘different’ by the objectified and objectifying discourse and practices are thus treated differently by the state. In this way, ruling relations help to organize who gets what, when, how much and in what form.

Individuals implicated in these ruling relations as systems or structures, have a dual consciousness – one inculcated by the objectified ruling relations and the other deriving from her or his particularized experiences (Smith, 1999, p. 91). People therefore come to make sense of their reality within the context of an array of public discourses and personal experiences. This particularized knowledge deriving from people’s experiences can enable them to resist public discourses and practices.
Epistemic Limitations

The problem with such a theory lies in the fact that structures like the nation-state are read as isolated paradigms without taking into consideration the fact that they are implicated and involved in relationships with entities situated differently.

Conclusion

In sum, the main project of this thesis concerns the interpretation and incorporation of the multiple and varying stories of the informants involved. This text also includes a subplot of how my positions as a ‘marked’ researcher were implicated in all stages of this research project. I also take into consideration the intersection of the local, national and global forces and the bearing these had on the individuals interviewed and on my own representation of these stories. These women’s stories cannot be told by focusing only on their location within their local community or their positionality within the nation. As we shall see from the narratives, global forces impacted on their lives within the local level.
Chapter 2 - Research Methodology and Data Collection

Introduction

In this chapter, I delineate the techniques and practices that were used to help collect the material for this research project. Feminist scholars advocate an integrative, inter-disciplinary approach to knowledge (Stacey, 1997, p. 115). Hence I made use of multiple research methods to collect several sources of information: ethnography, personal narratives, interviews as well as statistical and textual analysis (the last three methods enabled me to carry out institutional ethnography). Multiple sources arguably lead to better qualitative studies than those based on single sources of information according to Green-Powell (1997, p. 203). In my case, I used multiple sources of data so that I would amplify upon those issues that arose during the fieldwork. Chiseri-Strater and Sunstein (1997, p. 95) add that when data is triangulated, this helps to strengthen and sustain interpretations.

My primary data resources in this research project were the widowed informants. The informants were randomly chosen from a pool of Gozitan women who had lost their husband five years prior to 1999, the year when the fieldwork was conducted. I chose to focus upon widows who were less than sixty years of age when their husbands died because I also wanted to find out how these individuals managed to cope financially at an age when they could re-enter the labor market. I wanted to understand what choices these widowed women perceived as being available to them at that period in their life.

The accounts elicited from the key informants posed more questions than they answered; the informants often alluded to policies, legislation and bureaucratic structures with which I was not always familiar. This therefore impelled me to seek more
elucidation on these matters and resulted in my seeking further information from a number of service providers and bureaucrats who were generally kind enough to explain particular aspects of the policies mentioned by the widowed women. They also explicated how the structure in which they were implicated worked, and what role they played within it. Some of the officials also provided me with copies of the relevant policies/legislation together with application forms, brochures, newspaper articles, examples of contracts, and so on, whatever they thought would be relevant to me in my research.

Thomas (1993, p. 40) has proposed that accounts deriving from participants implicated within particular structures, discourses and practices may turn out to be pre-patterned rhetoric which reflects learned accounts that parrot an official party line or reflect cultural rhetoric. I therefore chose to approach trade union representatives as well as leaders of widows’ organizations in Malta and Gozo to find out their own ‘take’ on the structures, policies and practices which widows have to face on the death of their spouses. The informants’ perceptions of bureaucratic structures and practices was often different from that of the service providers and bureaucrats, a disjuncture which often led these groups/individuals to take a political stand. My meetings with union representatives, social activists and the facilitators of these social organizations helped me amass more information that added to the data I had already collected from other sources.

Feminist texts were consulted prior to my immersion in the field and after. The texts and interviews mentioned above helped me to find out what kind of policies, practices and structures existed within the Maltese context. The texts perused during my
literature review provided me with information on the problems and needs faced by widowed and other forms of female-headed households in other countries. The data collected during the field enabled me to come to grasp with the issues, needs and problems of Gozitan widows; the literature review allowed me to locate the issue within the global context.

I utilized a plethora of techniques to help me collect and analyze the material in question. Data collection took place through the use of a quasi-ethnographic style in the field; oral histories or personal narratives; structured and formal as well as non-structured and very informal interviews; document analysis of texts, as well as a reflexive approach to my multiple locations in the research project. The idea was to juxtapose the data I obtained from each source in order to get a more fleshed out picture based on what I, as a located and embodied being, perceived, read and heard.

An ethnographic research in conjunction with oral narratives enabled me to locate the individual Gozitan widow within her community (Reinharz, 1992, p. 50). Through the individual, I came to understand the culture and through the culture I came to understand the individual (Chiseri-Strater & Sunstein, 1997, p. 216). Text analysis not only helped me to corroborate and expand on some of the information I obtained from the interviews and personal narratives, but sometimes provided me with further stimulus for questions. The personal narratives and interviews also brought up certain issues which needed further clarification and verification. Interviews with service providers, as well as with bureaucrats and social activists were also useful in finding out how policies were constructed, implemented, challenged, changed, by whom, and from which location.
Ethnographic Research

White (1997, p. 102) has argued that ethnography, life history and oral narratives have some elements in common: they are all inductive approaches that ground theory contextually in the concrete realm of women’s everyday life. These methods of inquiry are based on the interactive process of trust and reciprocation (Rasbridge, 1996, p. 201). Zavella (1996, p. 139) has stated that these characteristics render such methods suited to research by women and about women because of their contextual, involved, experiential approach to knowledge.

Feminist fieldwork entails being immersed in a society, so that through exposure to the culture, you can see people in context and understand women from their own perspectives (Reinharz, 1992, p. 50). By participating within the social system in which the women are implicated, the researcher can attempt to understand the women from their own viewpoints and conceptualize their behavior as an expression of social contexts (Reinharz, 1992, p.51). In my case, I had lived in Gozo for a number of years before the initiation of this project, and this rendered me familiar with some of the aspects of the culture, structures, systems, practices and people with which the key informants had to deal in their transition into widowhood.

My own participation within this social system, together with my enforced role as a participant observer in my widowed sister’s dealings with bureaucratic structures, discourses and practices, rendered me sensitive to the concerns and needs of the respondents who participated in the project. A shared identity can help to establish rapport between researcher and informants (Foster, 1996, p. 217). I must however point out that on some grounds, I shared some of the informants’ perception of reality and had
an intimate understanding of their life experiences: on other grounds I was a total stranger.

Goldstein (1995, p. 589) has maintained that active participation within a particular context and community steeps the researcher in the social conventions of the group under study. This gives the researcher some insight on the questions that may be asked of the respondents, under what circumstances, in which way. Partial or total immersion in the field also helps the researcher develop concepts and come up with theories about the phenomenon under study (White, 1997, p. 102).

A number of ethnographers maintain that a researcher can never be a total insider of a particular culture however. Even when researchers derive from the same nation state as the informants, are members of a specific ethnic community or gender group, speak the same linguistic code or are conscious of the social rules, they might still be outsiders. Individuals are members of several overlapping communities, so that their social identities are formed by and their discursive participation occurs within, several potentially conflicting cultural practices and traditions at once. As Williamson Nelson (1996, pp. 183-4) has emphasized, beneath the bonds of gender, ethnicity and nationality lie more features, artifacts of the various micro-communities of our individual enculturation process, features that either draw us together, or set a distance between us.

Although my nationality, ethnicity and gender membership qualified me for insider status, various facets of my identity, namely my marital status, educational qualifications, class, gender and ethnicity in some instances, political and/or religious affiliation in others, might have differentiated me from my informants. I concur with Williamson Nelson (1996, p. 185) who maintains that native status is not a fixed constant
with the same intensity from informant to informant. Insider status was not consistent from one informant to another, as I will emphasize in the consequent pages.

Insiders who have been socialized into a particular culture might find it harder to distinguish between their own values and the experiential world of the respondents (Altorki & El-Solh, 1988, p. 8). Lal (1996, p. 200) has argued that grounded research enables the researcher to examine the hyphen at which the Self-Other join, making it more difficult for the researcher to distinguish between her experience and that of the participants.

At the same time, I emphasize that ethnography is speaking about something by somebody (Hastrup, 1992, p. 122). In the present project, I, as the author have due to lack of time and space, often chose to speak over and above the acts observed, participated in and heard in the field. In the attempt to re-present the reality that emerged in the field, I ended up sometimes by subsuming the voices of the respondents (Hastrup, 1992, p. 124). In this representation I have located the Other in a time order different from that of the speaking subject (Hastrup, 1992, p. 127). I am aware that this approach is one of the ways of colonizing the Other. This text is a re/presentation of what took place, presented from a particular point of view - mine. It is beyond the scope of this text however to attempt to reconcile the tension between the genre and a feminist epistemology based on the tenet of coevalness (Hastrup, 1992, p. 125).
Oral and Personal Narratives

Personal narratives are seen as a highly sensitive tool for probing the innermost depths of a cultural system (Rasbridge, 1996, p. 202). I opted for oral narratives because I wanted to informally document the way the participants perceived and negotiated their social and legal status after the death of their husband. People often resort to stories when they need to communicate meaning (Reinharz, 1992, p. 24).

I encouraged the respondents to narrate stories of how they negotiated their social and legal status in their daily lives prior to and after their husband's death. Through these narratives, the individuals who participated in this research project presented and interpreted the impact social expectations and legal roles had on their lives (Personal Narratives Group, 1989c, p. 5). As the Personal Narratives Group (1989c, p. 5) has pointed out, personalized accounts of experience help to illuminate the effects of system-level constraints within which social action unfolds within a particular context.

Personal accounts reflect the narrator's verbal and self-conscious understanding of the society in which they are implicated, an understanding which devolves out of their own historical and spatially located experiences as social actors (Ginsburg, 1989, p. 65). A person's narrated life history, however, is also her reconstruction of her life from a particular point of view, an explication of how significant life events and forces have determined or shaped her challenges and achievements (Vaz, 1997, p. 237). Women's actions and consciousness are shaped by objective conditions beyond their control (Mbilinyi, 1989, p. 210). At the same time, the narrativized accounts demonstrate that individuals can undermine/perpetuate through their actions the conditions and relations in which their 'social' reality evolves (Personal Narratives Group, 1989c, p. 6).
Notions and expectations of what constitutes a normal life course together with unconscious rules of what constitutes a good story, help to shape the personal narrative (Personal Narratives Group, 1989c, p. 13). In the process of self-interpretation, individuals draw upon the story telling forms made available to them within the context in which they are located or perceive themselves to be located. The Personal Narratives Group (1989b, p. 100) maintain that the context in which the narrators are implicated together with their location within it, make available particular forms of narratives which the individual might take up or adapt to suit her needs and purposes.

In my research, for example, I noticed that those informants who were deeply religious, resorted to a narrative which was similar to what Behar (1993) terms as the “Christian narrative” (Behar, 1993, p. 11). The respondents tended to depict themselves as the suffering victims who bore with patience all the tribulations that God sent their way since they believed that it would lead them to redemption. This was one of the story models utilized within the narratives. This does not mean that the respondents stuck to one story form during the duration of their account. There was the tendency for the narrators to switch from one form to another, depending on which aspect of their identity they were focusing upon at a particular moment in their account. Another narrative form adopted by the informants resembled business transaction accounts, especially in those instances where bureaucratic and legal issues were mentioned. There were also instances when touches of the burlesque were introduced, especially in those instances were the women were speaking about the shortcomings of the system or the incompetence of certain service providers. On the whole, the participants drew upon the oral traditions
available within the Maltese cultures, which included the use of body language, long pauses and verbal sounds when it came to underline a point.

My agenda also had some bearing on the format adopted within these accounts. In my case, I provided the informants with a framework when I asked them to focus on particular events and significant turning points in their lives. I adopted this format because I wanted to find out what significant opportunities/obstacles these individuals had encountered at particular stages in their lives and how they had maintained and/or adapted their behavior to navigate the situation. In this case, the widows’ new role was in no way self-chosen. For this purpose I had developed a working list of questions that were in a chronological sequence beginning with the earliest recollections. I sent these questions to those respondents who asked to have a look at them before the narrative sessions took place. I did not like to utilize this questionnaire during the personal accounts because it rendered the whole interaction stilted and formal. I believe that I was able to gather more data when the respondents felt free to express the logic of their lives as they understood it, than when I imposed my own logic on their lives. I still, however, retained control over the direction of the conversation and sometimes took it upon myself to re-direct the flow when there was the fear that some of the topics might not be covered.

Turning points and issues dealing with self-adaptation were also utilized as major foci in data analysis (Vaz, 1997, p. 239). Context is another important aspect both narrator and interpreter can utilize to analyze the narrativized content (Personal Narratives Group, 1989c, p. 12). The context in which the informants are implicated is one perspective from which to interpret the women’s ways of navigating the weave of relationships and structure that constitute their world (Personal Narratives Group, 1989a,
Reinharz (1992, p. 30) however has pointed out that when stories are involved, data and interpretation tend to be fused since the story line tends to provide the interpretive framework through which the data are constructed.

Zhao (1996, pp. 31-2) has maintained that narrativization enables marginalized women to develop and refine their own sense of history, identity and values. 'Racialized' women are rarely given the opportunity to become the authorities and standard bearers of their own lives (Etter-Lewis, 1996, p. 10). Telling 'their' story is empowering for the teller since it helps to legitimize and validate their lives; it helps to give the narrators' life a sense of legitimacy, "as if their lives have not been in vain" (Rasbridge, 1996, p. 204). Through the retelling, women become the authorities of their life experiences, which sometimes helps them to build confidence in themselves (Rasbridge, 1996, p. 210).

Personal narratives are both the product of the social situation in which they occur as well as the fruit of the interactions involved in the interlocution (Apple, 1993, p. xiv). Personal accounts of particular instances in a person's life are a collaborative act involving two parties: the narrator who speaks about her life and the interpreter who records and analyzes various dimensions of the relationship between narrator and knower (Personal Narratives Group, 1989e, p. 201). The nature of the relationship between knowers and known affects the text that they create. Both participants approach the process of narrating with their own agenda, which has an effect on the shape and form of the text (Personal Narratives Group, 1989e, p. 202). The researcher is a facilitator of these narratives and consequently a documentator of how the individual and/or community have come to deal with challenges and frustrations of being insiders/outsiders of a social, economic and political context (Rasbridge, 1996, p. 210).
Interviews

Data were also collected with the help of semi-structured and unstructured interviews. Semi-structured interviews were utilized to elicit information from state bureaucrats, service providers, trade union representatives and organizers of self-help groups. Unstructured interviews were conducted in those circumstances when I approached 'insiders' with whom I was familiar and asked them to explain certain policies or state practices about which I knew next to nothing. Unstructured interviews also took place when I accidentally bumped into people and during the course of an informal conversation, certain tidbits of information concerning the subject at hand were brought to my attention. Whether I was on the beach, waiting on the bus stop or greeting an old friend, the conversation often led to the focus of my research project. That was when I came upon certain nuggets of information that had not been mentioned by the texts I had read prior to entering the field. These chance encounters were propitious. In these brief encounters I learnt of people who could be helpful in my research and topics I needed to find information upon.

Semi-structured interviews with state officials were more formal; interviews with service providers and individuals involved in non-governmental organizations were less so. The interviews were usually conducted in a face-to-face manner. Only a few interviews were conducted over the phone. A semi-structured and unstructured interview format allowed me greater flexibility and discretion (Reinharz, 1992, p. 18). The semi-structured interviews tended to be exploratory in nature. By opting for these formats, I could easily ask for clarification of a statement or discuss in more detail some of the
topics the interviewee brought up. Although this format tended to produce non-standardized information, it helped bring to my attention aspects about which I knew nothing prior to the onset of the fieldwork. The questions asked within the semi-structured and unstructured interviews tended to be open-ended. Open-ended questions allowed me to explore people's views of reality, while using these views to generate theory.

Interviewing can be used to study people whose perspectives on certain issues might be different from that held by the researcher (Reinharz, 1992, p. 19). Although in the majority of the cases I tried to avoid expressing my own viewpoints during the course of an interview, when I was interviewing state officials I sometimes chose to incorporate my own views so as to see how the official in question would react. I did not keep this up for a long period of time though because I did not want to antagonize the officials in question by taking an opposing stand.

In the majority of the cases I usually designed the questions for a particular interview after doing some research on that particular structure/organization and keeping in mind the gender, educational level and ethnicity of the informant I was going to interview. On one occasion, though, I happened to come across a questionnaire which had been used to study ethno-racial access, utilization and delivery of social services in Canada (see Usha & Michalski, 1996) and adapted some of the questions for my own interviews with Gozitan Social Security Department service providers. In the end, I had to re-write the questionnaire since the participants made me aware that some of the questions asked were not applicable to the Maltese context.
Interviews with leaders of widows' organizations and union delegates were often less formal than interviews conducted with union officials, bureaucrats and service providers. With the former, the interviews were more exploratory, questing, trying to find out where the conversation would lead both of us. Both parties shared their own views and perspectives on the topic at hand, which often meant that the conversation focused on the very personal and then veering off to include public issues, and how these affect widowed individuals. The interview agenda was sometimes formed during the interaction, although I always went prepared with questions when I interviewed anyone.

Both semi-structured and unstructured interviews require great attention on the part of the interviewer and a kind of trust that the interviewee will lead the interviewer in fruitful directions (Reinharz, 1992, p. 24). In certain circumstances, even when trust has been established between interviewee and researcher, interviewees are still liable to come up with truncated answers:

[there] is no guarantee that what people say in interviews is a true account of what they actually do, whether they are intentionally lying or whether they genuinely believe what they are saying. People are quite capable of saying one thing and doing another, and of being quite unaware of this. (McNeill, 1990, p. 47)

Whatever they say though says a great deal about them as individuals.

Another aspect of face-to-face interviews is that they can be very time-consuming (McNeill, 1990, p. 40). It also takes time to process the pages and pages of data and to analyze the results by defining the patterns that emerge and express them in numerical and/or verbal mode. When data elicited from semi-structured and unstructured interviews are involved, the researcher faces a number of problems when it comes to organize the data into categories (McNeill, 1990, p. 27).
The interview is an artificial situation where the data elicited is affected by the personality of the interviewer as well as the place where the interview takes place (McNeill, 1990, p. 41). Interviewer effect is as important as interview effect: we influence each other as human beings, while events have a bearing on us.

Secondary Data

Government reports, legal acts, newspaper articles, government statistics, census, budget estimates, conference proceedings, court records, pamphlets, and application forms were all ready-made forms of secondary data upon which I drew when I came to write this text.

Discourse Analysis

As social constructs, these texts tend to reflect the ideologies and discourses pervasive within a particular culture and time. Although the focus of this text concerns the key informants’ perception of the structures, practices and discourses in which they were involved as social beings, it was also important to note how texts, discourses and practices contribute towards people’s subordination.

I did not want to devote so much space to public discourse since this discourse tends to valorize the public sphere, the sphere were men, especially men deriving from the majority ethnic group, are active (McQuail, 1993, p. 193). At the same time I wanted to find out how public discourse in the forms of policies, practices and structures conceptualizes gender and ethnic definitions and relationships. To do so, I decided to take a look at particular policies, namely succession law and the Maltese Social Security
Act in order to find out how women and ethnic minority members are defined in relation to men deriving from the dominant ethnic group.

Public discourse contained within a text also affects institutional arrangements since texts – that is laws and policies - tend to position the subject as do practices and structures. I therefore decided to make use of discourse analysis in order to analyze the denotative aspects of the text while conducting a connotative analysis of institutional arrangements. For this project I adapted the coding procedures utilized by Borg (1994) in his work on the representation of women within the news. When it came to analyzing texts and institutional arrangements, I tried to find out who was defined as the agent and the object by public discourse. Service providers and officials tended to be defined as agents, policy beneficiaries or citizens as objects. Agents and objects were given differing social roles by texts. Agents were endowed with power for example over the objects. When conducting discourse analysis it was also essential to look at the gender, class and ethnicity of the agents and objects. Policies and/or practices not only differentiated between agent and object; they sometimes also differentiated among different agents and/or objects themselves. Due to social variables such as gender, class, race, ethnicity, age, marital status or region, different groups/individuals were located differently by public discourse - as agents/objects. Location was therefore another coding variable that was taken into consideration when public discourse was analyzed.

**Secondary Data Analysis**

In this text, I have sometimes incorporated statistics produced by government bodies or social scientists. Statistics are often used to demonstrate similarities and differences among women (Reinharz, 1992, p. 81). Statistics, especially statistics
deriving from surveys, are useful to demonstrate how a particular problem is distributed, in what way, in which population (Reinharz, 1992, p. 80). The interpretation of statistics helps to uncover patterns and associations that may suggest why and what is going on in a particular context, and these conclusions may demonstrate how a particular problem may be prevented or remedied through which particular form of action.

**Self-Reflexivity**

Power relations are involved in the production of texts (Personal Narratives Group, 1989c, p. 13). The researcher is not just a narrator, but also an interpreter. Stories do not speak for themselves or provide direct access to other places or cultures (Personal Narratives Group, 1989d, p. 264). The author does that. The location from which the indigenous researcher is writing the text as well as the audience she has in mind, has an impact on the shape and content of the text. The writer should therefore analyze how location and positionality impact on the knowledge collected and on the process of knowledge production.

As a ‘native’ researcher studying within a North American academic context, the collection and interpretation of the data that I gathered were influenced by the intellectual context in which I was located at the moment of conceptualizing, carrying out and writing the text. The translation of, editing and presentation of these narratives was also affected by the intellectual category in which I perceive myself to be located. The effect of my academic location was especially influential in my choice of a format that would enable me to present these women’s stories.
The Personal Narratives Group (1989b, p. 102) have argued that the choice of narrative form adopted by the writer is a political act. There are also institutional and academic constraints that infringe upon the way we represent the stories the informants have entrusted us with (Personal Narratives Group, 1989d, p. 264). Is it our location within an academic setting that results in these stories being encompassed in a narrative of a different order? As writers we are complicit with the colonizing effect of scientific discourse that makes claim to speak over and above acts observed/heard (Hastrup, 1992, p. 122). In my case, for example, I often had to suppress my inclination to include more narratives within the text; I could not afford to include more without being penalized for the length of this text. I chose therefore to focus on the research findings with the consequent result that I left little space for the women’s narratives.

The information which will be incorporated in this text, cannot be subjected to tests of verifiability, reliability, facticity or representativeness, because these are embodied statements, statements which are rooted in time, place and personal experience (Personal Narratives Group, 1989d, pp. 263-4). Other investigators located differently in time and space might elicit different stories and arrive at different conclusions from mine even if they were able to interview the same informants and posed the same questions.

Conclusion

In this research I drew upon multiple methods and collected multiple data. Reinharz (1992, p. 197) maintains that the use of multiple methods demonstrate a commitment to thoroughness on the researchers part. On my part, I made use of multiple methods because I needed to get hold of multiple pieces of information to demonstrate
how access to social services is mediated by interlocking oppressions in the Maltese Islands. I thought that with the use of multiple methods I would be able to persuade others, especially policy makers, of the veracity of the findings. By adding layers of information and by using one type of data to validate or refine the other, the researcher can enhance understanding of the topic at hand (Reinharz, 1992, p. 201).

By drawing upon multiple data and epistemologies, I thought I would be able to tackle the multifaceted identities of both the key informants and my own (Reinharz, 1992, p. 202). I agree with Reinharz (1992) that multiple methodology enables the researcher to explore and express the complexities of women’s lives. Furthermore, through the use of multiple methods, the researcher can link the individual with a broader complex of social and economic issues, since individual lives are simultaneously the product of personal and structural factors. This approach also enables the researcher to uncover important issues concerning women’s lives that can only be understood in a complex fashion (Reinharz, 1992, p. 213).

In this text I will be utilizing various facets of feminist theory, as delineated in the previous chapter, to make sense of these multiple sources of information. My main objective in carrying out this multi-method research does not stem so much from the need to obtain scientific credibility as much as the responsibility I feel towards the key informants who, I feel, have been made to suffer by the bureaucratic exigencies related to widowhood. By combining methods and presenting multiple data, I hope to enhance the text’s scientific credibility, which increases its potential utility to Maltese policy makers to whom I hope eventually to convey the findings.
Chapter 3 - In the Field

Introduction

In this chapter I will be describing the fieldwork I conducted in the Maltese Islands in two stretches of time - from February to April and then again from July until August of 1999. Conducting over 45 interviews within a period of five months was arduous. My fieldwork proved to be an exhausting and draining experience both physically and emotionally, as I elaborate later on in this chapter. In this section I concentrate on the micro-politics involved in research interactions, micro-politics which were embedded within the macro-politics of social inequality (Lal, 1996, p. 197). Fieldwork involves social interaction, social interaction which is molded by social relationships that are defined by material conditions and shaped by historical inequities and struggles (Matsumoto, 1996, p. 161).

In this chapter I focus on the sampling methods utilized to choose key and secondary informants. I also speak about the techniques used to gain access and maintain entry to these informants.

Sampling Methods

Different sampling methods were used in choosing the participants, that is the widowed individuals and the secondary informants.

Widows

Prior to my departure to the field I had been thinking of interviewing Gozitan women under sixty whose respective husbands had died five years before the date of the
interview. I wanted to limit my research to women whose experience of this transition was relatively speaking still fresh in their minds.

Table 1

**Enumerated Female Population by Marital Status and Age in Gozo and Comino**

<table>
<thead>
<tr>
<th>Age groups</th>
<th>Single</th>
<th>Married</th>
<th>Separated</th>
<th>Annulled</th>
<th>Widowed</th>
<th>Re-Married</th>
</tr>
</thead>
<tbody>
<tr>
<td>16-19</td>
<td>707</td>
<td>22</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>20-24</td>
<td>568</td>
<td>305</td>
<td>2</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>25-29</td>
<td>170</td>
<td>603</td>
<td>6</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>30-34</td>
<td>124</td>
<td>890</td>
<td>4</td>
<td>1</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>35-39</td>
<td>152</td>
<td>1038</td>
<td>10</td>
<td>3</td>
<td>9</td>
<td>0</td>
</tr>
<tr>
<td>40-44</td>
<td>166</td>
<td>831</td>
<td>8</td>
<td>5</td>
<td>12</td>
<td>0</td>
</tr>
<tr>
<td>45-49</td>
<td>288</td>
<td>771</td>
<td>5</td>
<td>3</td>
<td>32</td>
<td>2</td>
</tr>
<tr>
<td>50-54</td>
<td>248</td>
<td>573</td>
<td>4</td>
<td>2</td>
<td>37</td>
<td>1</td>
</tr>
<tr>
<td>55-59</td>
<td>230</td>
<td>445</td>
<td>5</td>
<td>4</td>
<td>54</td>
<td>3</td>
</tr>
<tr>
<td>60-64</td>
<td>203</td>
<td>421</td>
<td>2</td>
<td>2</td>
<td>128</td>
<td>2</td>
</tr>
<tr>
<td>65-69</td>
<td>228</td>
<td>340</td>
<td>2</td>
<td>0</td>
<td>154</td>
<td>1</td>
</tr>
</tbody>
</table>


Even though the 1995 census demonstrates that the greatest number of lone parents in Malta and Gozo were made up of widows and widowers (Abela, 1998b, p. 73), on my return to Gozo I had difficulties finding respondents who fit this category. As
Table 1 shows, the number of Gozitan widows less than sixty years (147) was quite low. At the same time, the majority (70%) of lone parent families in the Maltese Islands do not have children under 18 years of age living with them (Abela, 1998b, p. 73). This search for the ‘right’ key informants was made worse by the fact that Gozo was the region with the lowest presence of lone-parents among the six regions as Table 2 demonstrates. In the end I had to slightly accommodate to the supply of key informants available in that particular context. I approached participants who had been widowed for not more then five years prior to the research project, who were sixty or under, regardless of whether they had dependent children or not. I approached around twenty potential informants, out of which only fourteen agreed to be interviewed.

Abela (1998b, p. 67) prefers to utilize the term “lone parent” when referring to single, never married, separated, annulled, divorced, and widowed women and men. The term lone parent was in turn adopted from Hantrais and Letablier who define a lone parent as a person who is not living in a couple, may or may not be living with others, and is living with at least one child under 18 years old. Sociological treatises written on lone parenthood abound both within and without Malta (see Chandler, 1991; Chant, 1997; Leung, 1998; Miceli, 1994; Owen, 1996). These texts however, often tend to focus on the problems faced by divorced, separated and never married mothers rather than widows.

I focused on widowed women because widowed lone parents are tolerated more within the Maltese context than other forms of lone parents. Chant (1997, p. 11) believes that in the majority of the countries in the world, social policy tends to be more
sympathetic towards the plight of widows rather than divorcees, never married and
separated women. In a country like Malta, where

[divorce is still forbidden by law, legal separation is tolerated, and the
frequency of cohabitation is significantly low, and together with
prostitution and homosexuality is regarded as shameful [...] (Abela, 1998b,
p. 61)

widowhood would be considered as the most ‘respectful’ among these forms of lone-
parenthood. I thought that by focusing on widows, it would be easier for me to gain
access to this social category.

Table 2

Lone Parent Mothers and Number of Children by Region

<table>
<thead>
<tr>
<th>Children</th>
<th>Maltese</th>
<th>Inner</th>
<th>Outer</th>
<th>South</th>
<th>Western</th>
<th>Northern</th>
<th>Gozo &amp; Comino</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 18</td>
<td>Islands</td>
<td>Harbor</td>
<td>Harbor</td>
<td>Eastern</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>0 children</td>
<td>4043</td>
<td>1387</td>
<td>992</td>
<td>442</td>
<td>470</td>
<td>358</td>
<td>394</td>
</tr>
<tr>
<td>1 child</td>
<td>854</td>
<td>274</td>
<td>267</td>
<td>95</td>
<td>85</td>
<td>92</td>
<td>41</td>
</tr>
<tr>
<td>2 children</td>
<td>488</td>
<td>153</td>
<td>152</td>
<td>50</td>
<td>40</td>
<td>60</td>
<td>33</td>
</tr>
<tr>
<td>3 children</td>
<td>184</td>
<td>71</td>
<td>53</td>
<td>21</td>
<td>21</td>
<td>12</td>
<td>6</td>
</tr>
<tr>
<td>4 children</td>
<td>50</td>
<td>16</td>
<td>16</td>
<td>4</td>
<td>6</td>
<td>6</td>
<td>2</td>
</tr>
<tr>
<td>5 children</td>
<td>9</td>
<td>5</td>
<td>4</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>6 children</td>
<td>3</td>
<td>2</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>7 children</td>
<td>2</td>
<td>0</td>
<td>2</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

### Table 3

**Enumerated Population Aged 16 Years and Over by Marital Status and Locality**

<table>
<thead>
<tr>
<th>Marital Status</th>
<th>Total</th>
<th>Males</th>
<th>Females</th>
<th>Total</th>
<th>Males</th>
<th>Females</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Region</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Malta</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Population</td>
<td>267420</td>
<td>130711</td>
<td>136709</td>
<td>22129</td>
<td>10558</td>
<td>11571</td>
</tr>
<tr>
<td>Single (Never married)</td>
<td>77453</td>
<td>40746</td>
<td>36707</td>
<td>7265</td>
<td>3596</td>
<td>3669</td>
</tr>
<tr>
<td>Married</td>
<td>168556</td>
<td>83934</td>
<td>84622</td>
<td>13319</td>
<td>6600</td>
<td>6719</td>
</tr>
<tr>
<td>Separated</td>
<td>4015</td>
<td>1731</td>
<td>2284</td>
<td>105</td>
<td>52</td>
<td>53</td>
</tr>
<tr>
<td>Annulled/Divorced*</td>
<td>924</td>
<td>467</td>
<td>457</td>
<td>54</td>
<td>31</td>
<td>23</td>
</tr>
<tr>
<td>Widowed*</td>
<td>15642</td>
<td>3443</td>
<td>12199</td>
<td>1337</td>
<td>251</td>
<td>1086</td>
</tr>
<tr>
<td>Re-married</td>
<td>667</td>
<td>336</td>
<td>331</td>
<td>39</td>
<td>24</td>
<td>15</td>
</tr>
<tr>
<td>Non-respondent</td>
<td>163</td>
<td>54</td>
<td>109</td>
<td>10</td>
<td>4</td>
<td>6</td>
</tr>
</tbody>
</table>


Table 3 demonstrates that Gozitan women were more likely to lose their husband to death than to separation or divorce. Even when age was taken into consideration (please refer to Table 1), Gozitan women below sixty were more likely to become widowed, than get divorced or separated (please consult Table 3). This might be due to
the fact that in such a close community, social opprobrium was more likely to keep couples together even in those cases where spousal incompatibility was obvious to all.

Apart from studying the effect such a transition had on women, I was also interested in finding out how ‘literate’ women deriving from an ethnic minority were, in respect to their social, political and civic rights and obligations. By focusing on this transition in these women’s lives, I could find out how familiar these individuals were with their rights and responsibilities as widows, from which entities they were getting this information, and how accurate this information was. Transitions bring about changes in rights and responsibilities. With the onset of widowhood, individuals had to become acquainted with a new set of rights and responsibilities at a time when they could not resort to their husbands to act as brokers between their public and private world.

It was more difficult to find respondents willing to participate within this research project because I did not have a sampling frame of the not so recently bereaved Gozitan widows. I therefore spent hours on the phone contacting the various “kappillani” and “arciprieti” (spiritual leaders) who presided over the myriad Gozitan villages asking them whether they knew of anybody who fit the type of informant I was seeking. This approach was not successful because the village religious leaders contacted often did not know of any ‘young’ widows.

I had to opt for a snowball sampling method. I was lucky enough to get acquainted with one of the leaders of a self-help widows’ organization in Gozo in the first week of my fieldwork. This person kindly offered to introduce me to a number of members who attended this group. I did not have as much success when I contacted the other Gozitan widows’ self-help group; however, the majority of the members who
frequented the latter organization tended to be over sixty and did not have dependent children to raise. I would have put more effort into making friends with the organizer if the members of this group had fit the category of participants I was seeking.

Both self-help groups catered to the social, emotional and spiritual needs of widowed women. One group was more oriented to the needs of younger widows, that is widows who were under sixty. The other organization was more intent with providing a social space in a culture that caters to the spiritual and ‘social’ needs of couples. The latter organization had been in existence longer than the former and the leaders tended to regard the organizers of the ‘younger’ group with some animosity since they felt that this group was trespassing on their turf, as I soon learnt. I might have been given the cold shoulder because I committed a faux pas when I contacted the ‘younger’ organization before the longer established one (being unaware of the existence of the older established organization).

With the help of this key informant, the informants themselves as well as the help of family and friends, I soon managed to identify a number of potential participants. Contacting them and getting them to agree to participate was not always easy, as I will show later on. Since I was using a snowball sampling method, I found it very difficult to find potential participants from all walks of life and regions in Gozo. When I looked at the geographical derivation of the participants, I soon realized that the majority of them derived from the central and eastern regions of Gozo. This geographical bias arose from the fact that potential participants were more likely to agree to be interviewed if they knew me personally and/or knew a member of my family or friend who could vouch for me. This did not mean that all the individuals who knew me personally and/or a member
of my family agreed to be interviewed. Some individuals were afraid to share personal experiences with people they knew, while others were more likely to open up to perfect strangers.

At the same time, the geographical bias might have come about thanks to past housing policies in Gozo that tended to create new residential zones in certain villages/town more than other areas. Since Gozitan couples have the tendency to build/buy a house in the first years of their married life, ‘younger’ households were more likely to be found living within newer residential zones. Even though the majority of the key informants derived mainly from the central and eastern part of Gozo, there was much diversity among the individuals interviewed as will be detailed out in Chapter 6.

In the field, I had problems identifying who the Gozitans were. Some of the key informants had lived abroad for more years than they had lived in Gozo. Others had husbands who were citizens of a foreign country or derived from Malta. A number of the participants were therefore socially, politically and economically linked with a number of contexts. One of the participants self-identified herself as Maltese. She had been married to a Gozitan and was still residing in Gozo when the research was conducted. Although I had qualms about including her within this sample, I soon realized that since she was residing in Gozo and depended on the ethno-specific structures and services available within this location, she experienced some of the problems faced by the other participants. At the same time, there were informants who self-identified themselves as Gozitan but had been married to Maltese individuals and one of them even resided in Malta. These individuals could access the structures and services available in Malta. Even so, in the majority of the cases, these individuals availed themselves of the Gozitan
structures and services since they were more familiar with the context and could fall back upon the resources offered by their social network there.

Even though the sample of widows tended to derive from a particular region of Gozo, there were as many characteristics that differentiated between the participants as variables they shared in common. Even their attitudes to widowhood differed. Some saw it as a cross to bear; others tried to come to terms with being a widow. Although in my work I will focus upon these participants’ shared characteristics, at the same time I will not minimize the social distance between respondents.

Secondary Informants

Secondary informants included service providers, bureaucrats, union representatives and officials as well as social activists. The selection of secondary informants was accomplished through a non-probabilistic, purposive sampling approach. The individuals in question were chosen for the specific purposes mentioned below.

In the case of service providers working within Gozitan civil service departments, my first task was to prepare a list of all those service providers who dealt with the official proceedings linked with widowhood. These included interviewing service providers who worked at the Inland Revenue Department, Public Registry, Passport Office, Social Security Department, Treasury, Court, two of the major banks and/or were legal representatives. Sometimes the key informants themselves provided me with the names of the service providers I should contact. On another occasion I had to ask friends and acquaintances for the names of people I should approach to get information upon a particular subject. I tried to limit my interviews to those service providers who were assigned the task of dealing with widowed clients. When the task was carried out by a
number of people, I either interviewed the service provider who was the most proficient in the policies/practices involved (usually the senior official) and/or those who were willing to partake in this research project.

It was easier to identify officials within the Social Security Department, union representatives and organizers of self-help organizations who in their daily routine dealt specifically with widowed clients. To locate the persons in question, I often resorted to the telephone directory and Trace 97 (1997). I would then phone the organization and get the name and telephone number of the person concerned.

I also approached a number of people I was acquainted with in order to get some background information on certain issues such as succession law, income tax procedures, and legal pledge. These acquaintances always tried to help me. When they were not as well informed, they always referred me to others who were.

**Gaining Access to Informants**

Joseph (1996, p. 110) writes that in the field, every aspect of a researcher's identity can impede or enhance an empathic connection with one's informants. Due to our multiplicity of subjectivities, identities tend to be fluid and shifting, depending on the context and the persons involved in the interaction. In this section I focus upon those facets of my identity which helped me gain access to the informants concerned and those which proved to be an obstacle.
Widows

As I have pointed above, recruitment of potential respondents took place through a number of intermediaries, namely family members, social activists and friends.

My mother proved a useful asset here. Since she was involved in a number of structures, she could tap into a number of networks in order to come up with a list of potential participants for me. Eventually I realized that the names and telephone numbers of potential participants was not enough. It was more difficult to persuade a potential informant to participate in the research project when the person who had provided the name did not want to act as an intermediary between for me. When the contact person took the time to explain to the potential informant why I was conducting the study, who I was and why I needed to interview them, the respondent was more receptive to the idea of participating in this research project. After a while I stopped trying to accost widowed individuals when an intermediary could not be found. These potential participants tended to be suspicious when contacted by a stranger.

When intermediaries, or what Miller (1998, p. 63) terms as “gatekeepers”, were utilized to get in touch with potential informants, it was easier to get an interview. In the majority of the cases, the gatekeepers themselves had participated in the research project and then shared their experiences with the potential participants. When this happened, the new recruits knew what to expect. The use of gatekeepers proved, however, to be problematic on two counts. First of all, the sample tended to derive from a particular social category and geographical location. At the same time, the relationship between gatekeeper and potential informant proved problematic since some of the informants
were cautious about which of their experiences they could share with me without running the risk of betraying their friends.

I tried another way of recruiting informants. I attended a number of group meetings frequented by ‘widowed’ community members. During these meetings I described what I was trying to do and why, and gave a contact address to those who showed any interest in the project. Even here, only those individuals who knew my family or myself responded to my request, even when the group leader vouched for me.

Joseph (1996, p. 109) reported that perceived relatedness often helped her gain access to informants in her own fieldwork in Lebanon. I can say that the same thing happened in my case. In the majority of the cases, the respondents agreed to be interviewed because they knew that a member of my family had gone through a similar experience. A number of respondents raised this issue during the course of the interview and some even expected me to recount my sister’s story to them. There were instances where I was quite willing to share what the whole family had gone through when my sister’s husband died, but in other instances I felt vulnerable about these personal disclosures, especially in those cases where I felt I would be betraying the confidence of family members.

Family background was not the only aspect that helped me gain entry to these informants. Some respondents wanted to help me because I was a fellow Gozitan. As in Williamson Nelson’s (1996, p. 188) case, assisting a native researcher was often envisaged as an act of ethnic solidarity and civic responsibility by the participants. Some also said that they had agreed to be interviewed because others might benefit from their experiences. Some were even flattered about the fact that I had approached them with
such a request since they did not think they had anything worth sharing with me. This lack of confidence in their capability and in the worth of their life was evident among a number of respondents. In fact some respondents only agreed to participate in the research project if their eldest daughter was there to help them recount their life experiences. These respondents, who tended to be in their late forties or fifties and had a primary level of education, were afraid that they might not understand the questions I posed to them.

As Foster (1996, p. 223) has pointed out, when the researcher is viewed as an ‘insider’, it renders the participants more willing to participate in the research project, but it also tends to shape expectations and responses. By focusing on what we had in common, ethnicity and family background, they felt more comfortable about sharing their private experiences. At the same time they sometimes assumed that I knew more then I did about the policies, practices and structures about which they were speaking, when I did not. I also knew that I could not ask certain questions about certain topics such as money, sexual urges or inheritance in a community that tends only to allude to such issues obliquely. Some mentioned incidents that had happened in the community while I was abroad, and with which I was unfamiliar. This gap in my knowledge sometimes proved to be a hindrance since it prevented me from making certain connections the participants assumed I would make as an insider.

In recruiting a potential participant, I generally adopted the following steps. I first identified potential participants; an intermediary then contacted them, introduced the topic and provided me with a reference. When the informant agreed to an interview, I phoned the person in question and/or dropped by in order to introduce myself and to give
the participant more information about the research project. Some of the participants were still not sure about whether or not they should take part in the research project at this stage. When this was the case, I often discussed with them the kind of steps I was going to take to ensure that their identity and the confidentiality of the information they shared with me would be protected. Informants were hesitant about participating because they were afraid that it might be difficult to remain anonymous in such a small community: they acquiesced when I told them that the research was going to be presented in Canada. I also expressed a willingness to send a prepared set of questions to those informants who felt anxious about being interviewed. Like Matsumoto (1996, p. 162), I was however afraid that by providing them with this list, it might lessen the degree of spontaneity and candor of the potential informant. The informants’ anxieties were alleviated however when they had the chance to go through the list and decide which questions they were willing to speak about and which they were not.

Secondary Informants

Different facets of my identity helped me to gain access to different groups of ancillary informants. Williams (1996, p. 72) maintains that ethnicity, class and gender are shifting aspects in the field since researchers are continuously being constructed and reconstructed by those translating the translator.

First of all I have to emphasize that different aspects of my identity helped me gain access to female and male service providers, officials and social activists in Gozo. Fortunately for me, the majority of the female and male officials and professionals I approached in Gozo were of the same age as me, which often meant that we knew each other either by sight or reputation. Gaining entry among my peers was not an issue. In
those cases where the Gozitan female informant proved to be older than me, gender and ethnicity provided me with common ground for approach. This was not the case with older Gozitan males, especially those in positions of power. I found it very difficult to gain access to these informants since they apparently resented being interviewed by a Gozitan female researcher who tended to have feminist inclinations.

I entered the field influenced by Western feminist scholarship. I soon realized that the ethical guidelines I came armed with to the field did not work in the Gozitan context. At first I tried to contact Gozitan male civil servants by writing a letter explaining my research project and why I needed to interview them. Whenever I sent a letter, I always made sure that I visited the office concerned two days later in order to see if the civil servant in question had received the letter and to see whether she or he was willing to give me an interview. The official was usually a ‘he’. I tried phoning the official concerned, but they always managed to put me on hold. I soon realized that when I approached Gozitan male officials in person and asked them directly whether they were interested in being interviewed or not, I had more success when it came to fixing an appointment. Physical presence, the recommendations of informants strategically placed within the department, official clearance from a higher level and tenacity on my part helped me to get through to some of the less accessible Gozitan male officials and service providers.

When I did gain access to these Gozitan male bureaucrats, they still had a couple of maneuvers that they used to ‘put me in my place’. Some kept me waiting for a long period of time either in the waiting room or in their office while they answered a number of phone calls. All I wanted to know in these preliminary visits was whether or not they
were willing to concede me an interview. One of these officials even fixed an appointment and never turned up. Others agreed to an interview and then used derogatory terms to describe the subject population I was studying, describing widows as parasites, preying upon their dead husbands' hard earned pension. Fortunately enough for me, these alienating tactics were not adopted by Maltese male bureaucrats. Perhaps the Maltese officials, because of their ethnicity and their location of power, were more secure in their authority whereas the Gozitan service providers and officials had to fall upon these tactics to establish it. Some of the male civil servants might have felt challenged about being approached by a Western trained female academic. As a female, some of the male authority figures apparently felt that they should put me in my place and subject me to patriarchal control in the process of giving assent.

Gaining access to Maltese officials and non-governmental representatives proved difficult for other reasons. As a native of Gozo I was quite familiar with the layout of the civil service there. I was however less well acquainted with the civil service and social organizations in Malta. I therefore decided to use tactics suggested by Western methodology texts to approach Maltese officials. I first wrote a letter explaining why I was conducting the research project and then asked the officials to grant me an interview. Some of the officials delayed answering my letters, but eventually I got a reply saying that they were willing to meet me. When I received this letter, I often phoned the Maltese official in question to set a date for the interview. It was easier, though, to gain access to Maltese non-governmental representatives over the phone. It took me a very long time to gain contact with Maltese officials over the phone since the phone lines were always engaged.
The fact that I was a Ph.D. student studying in Canada, more then any other aspect of my identity, was the ticket that helped me gain entry within the Maltese public sphere. The Maltese were interested in getting to know who this budding Gozitan female academic was. None of the Maltese bureaucrats, union officials and social activists refused to grant me an appointment. Although the fact that I was Gozitan disconcerted a number of them, they were good enough to explain how I could find their office and fixed a time slot that was convenient for both of us. There was usually this long pause on the phone when I asked them to give me explicit directions since I was not familiar with the location since I was a Gozitan. Some of the secondary informants contacted asked me to send them the list of questions prior to the interview so that they could try to find written material to back the information they were going to give me during the session. This request was only made by a few. Some of the non-governmental representatives came to the interviewing session with a list of topics they wanted to discuss and in the end we amalgamated the two lists.

As an outsider to the Maltese scene, I spent more time shopping around for the names of potential Maltese informants. I am afraid that because I was an outsider in this context, there might have been more knowledgeable informants who I might not have got to know about. Some of the Gozitan service providers had encouraged me to contact Maltese officials and provided me with their names and phone numbers. Other informants were recommended to me by some of my Maltese acquaintances and interviewees.

When it came to Maltese informants I could not utilize “local contacts” (Berik, 1996, p. 59); I could not rely upon intermediaries since I barely knew anybody who could
help me in this endeavor. Those contacted seemed intrigued by the fact that their words would be consumed in a foreign, First World context. In fact, some of them said that it was high time that the rest of the world got to know how a so-called Third World country had managed to do so well in spite of its lack of intellectual and financial resources to which more advanced countries had access. In a way, they set me up in the role of cultural broker and urged me to give a glowing image of Malta in my thesis.

Although my outsider status in this context made me lose a lot of time searching for potential informants, at the same time it proved a blessing in disguise. This was because the informants could not resort to the local grapevine to find out about my personal background and political sensibilities, information that sometimes contaminated the field when I came to interview Gozitan informants.

Maintaining Entry

The researcher in the field is seen, treated and approached as an insider and outsider simultaneously. In the field, the researcher experiences and observes multiple layers of affiliation and differences that create outsider/insider identifications which vary according to the context (Matsumoto, 1996, p. 169). Katz (1996, p. 182) has argued that feminist, antiracist and post-colonial scholars should not only delineate the constructed and mobile nature of social categories, but be critically aware of how construction of difference serves uneven ends.
Key Informants

During my fieldwork, I tried to carry out research in an ethical and sensitive manner as befits feminist methodology. In my research, especially with female informants, I aspired toward achieving the goals of mutuality, non-exploitation and empathy (Zavella, 1996, p. 140). The relationship I tried to adopt during my fieldwork emanated from my feminist affinities, ethics and sensitivities. As the research unfolded I realized however that there was a split between theory and practice. I soon realized that I would never elicit the information I was after if I adhered to these feminist tenets (e.g., self-disclosure) and neglected the issues that arose from the location in which the interaction was taking place.

While I was designing my research I thought that I would need two interviewing sessions with the key informants. As it turned out, I only needed one session. This was because, as things turned out, when I phoned or visited to schedule a personal narrative session, the informant and I usually utilized this time to get to know each other. These informal, getting to know-each-other kind of chats sometimes lasted more then an hour.

When I started analyzing the data, I realized that these were the rapport-building sessions the feminist literature had spoken about. I also realized that these sessions sometimes proved to be more fruitful then the personal narrative ones. This was because the respondents were less tense and conscious about their ‘performance’. The only problem was that I could not tape these introductory chats. I tried to write down the issues raised during this interaction in my field notes as soon as the phone call or visit was over.
The success of the personal narrative sessions proper, I realized, depended on a number of factors. Miller (1998, p. 59) has said that research design, trust in researcher and assurances of confidentiality and anonymity are factors which influence how much the participant is willing to confide in the researcher. The social context in which these narratives take place also affects which kind of topics can be discussed and in what detail. Conversational topics are bound up with ideas around morality and publicly defined norms of behavior that tend to be context bound. In such interactions, both the participants and the native researcher are aware of the risk involved in disclosing experiences which do not fit the norm and are aware of the ramifications such disclosures could have once the interview session was over (Miller, 1998, p. 61). In my case, I knew that if I let the participants know what I felt about religion and politics, I was sure that my well of potential informants would dry up immediately. So I had to keep quiet about these issues even though I felt that I was not being ethically correct. In the case of the participants, the majority avoided touching upon the issues such as their need for affection, inheritance, or money. These issues were taboo for the majority of the participants, and I knew that I could not touch upon them unless the participants themselves broached the subject.

When I started the personal narrative sessions I soon realized that there was a more positive rapport with respondents whom I knew prior to the conception of the research project. These sessions also proved to be more productive. At the same time I sometimes felt that I was living up to an image with these respondents since I was an agnostic. The participants assumed that I was a ‘good’ Catholic because the rest of my family was. I found it easier to speak about such spiritual issues with people who hardly
knew me. The informants who felt angry at God for allowing such a tragedy to happen to them, found that they could express this anger without the fear of being judged

**Place.** The personal narrative sessions took place in the participants’ own homes in the majority of the cases. Brown (1997, p. 86) has advocated the feminist researcher to choose an interview setting that is private and non-threatening to the participant.

Not all the participants considered their home as a refuge though. On one occasion the participant and I had to meet on a beach in the middle of winter. We had to conduct the session ensconced in a car, kept under the watchful eyes of a bunch of beach cleaners and besieged by a group of hungry stray dogs. The respondent did not want to conduct the session at her parents’ house with whom she was living at that moment in time. She did not feel comfortable about expressing herself in this location.

In another session I got to meet the participant at her parents’ house and the conversation had to be conducted in whispers since it was made clear to both of us that the parents also wanted to have their say.

The home was not seen as a private space for other reasons. One of the participants was a little hesitant about inviting me over to her house since she was afraid of her neighbors’ opprobrium at entertaining guests when she was still in mourning. Even when the respondent was living in her own house, it was not always easy to find a time slot when the other members of the family were not at home. Some of the respondents insisted that their children should take part in the narration of their story. Others did not want them to hear what they were telling me which meant that we had to talk in whispers when the children were around.
Some of the participants felt that the death of their husbands had not only affected them but also the rest of the family, and therefore they felt that their children should participate in the sessions. When the whole family took part, the sessions lasted for more than the usual two hours to complete. In the end, these proved to be some of the most fruitful personal narrative sessions I ever conducted. In spite of the noise and the confusion, the children often chose to remind their mother of some incident or other she had forgotten to speak about or enlarged upon some of the issues their mother had brought up.

Ethical procedures. The personal narrative sessions often started with casual conversation to help both the informant and me to loosen up and relax. DeVault (1990, p. 100) maintains that during pre-topical talk, the speakers have the opportunity to investigate each other's categorical memberships as well as experiences with the intention of constructing a 'sharedness'. At this stage of the personal narrative, I explained again the nature of my visit and the issues and topics I wanted to discuss.

When I felt that we were ready to begin, I explained to the participants that they were free to withdraw from research project at any moment in time. I also informed them that they had the right to refrain from discussing certain topics. At this stage of the session, I explained how the information they were going to share with me was going to be used and in which location. The participants were also informed that they had the right to ask for a copy of the transcript or the thesis. Only three of the informants asked to see either a copy of the narrative session's transcript or the finished thesis. I also told them the steps I was going to take in order to maintain their anonymity and confidentiality. I promised them that their names would not be listed in the field notes,
tapes, transcripts and reports. In fact pseudonyms were used to ensure that their identity remained secret.

I usually followed this preamble by asking them to sign the informed consent form. Some of the Gozitan participants and secondary informants were very reluctant to sign these forms. For them verbal consent was more then enough; they did not feel comfortable about putting their name on a form. This was not surprising coming from members of a community which harbors a deep mistrust of bureaucracy. They did not feel comfortable about leaving a paper trail that, according to them, might be used as incriminating evidence against them. Some of the secondary informants could not be persuaded to sign at all and this meant that I could not utilize the information they shared with me.

Getting permission to tape the proceedings was another hurdle I had to overcome with both Gozitan widows and secondary informants. Taping enables the researcher to concentrate on the face-to-face interaction and give the participant all her attention (DeVault, 1990, p. 106). When the narrative sessions are being taped, the researcher has more opportunity of exploring complex issues in great depth. Taping the sessions enables the researcher to make mental notations of impressions conveyed through non-verbal cues, passive behavior and non-events (Green-Powell, 1997, p. 198). The researcher is supposed to record these personal impressions in a journal and refer to them when analyzing the transcripts of the narrative sessions. I followed Green-Powell’s advice when I was writing the fieldnotes although I did not focus so much on the non-verbal communication during data analysis.
Some of the key and secondary informants were hesitant about having their narratives recorded. They were afraid that the tapes might fall in the wrong hands. They were also reluctant to be taped because they felt very self-conscious about speaking into a tape-recorder. With some of the participants, some of this diffidence disappeared during the course of the interaction, but this was not the case with every informant. Some of the respondents remained self-conscious as long as the tape recorder was on and then became communicative, even eloquent once the tape was turned off. This self-consciousness was more evident among women with a primary and secondary level of education. With these informants the pre- and post-topical conversations proved the most fruitful for gaining information. When this happened, I usually rushed to my car or home, whichever was the nearest, and quickly wrote down everything verbatim before I forgot the crucial points. I did not take any notes during the course of the interaction because I did not want to interrupt the flow of the conversation.

Narratives. When the administrative issues were settled, I usually urged the participants to begin their personal narrative at a point in time previous to the central events I wanted to discuss. This did not always work out though because some of the participants, especially the older ones, came to the session with their own agenda.

During the personal narrative sessions I adopted an informal, conversational tone which I hoped would relax some of the most nervous informants. I usually asked them to tell me their story, but the rejoinder I often got back was, “Starting from when?” I asked them to start from the beginning, when they were children, who were their parents, where did they go to school, what did they do when they left school and so on. My objective in asking them to start from this point in time was two pronged: getting them going and in
the meantime getting the necessary demographic information about each informant without intruding on the flow of the narrative. The amount devoted to this stage in their life depended on the informant in question. Few spoke at length about their childhood and adolescent years. The majority rushed through this stage in order to come to grips with the subject that concerned them most – their husband’s death.

Oddly enough, a number of participants had informed me that they did not wish to speak about their husband’s illness during our preliminary conversations on the phone; yet, during the course of the narrative session this was the first topic they picked upon as soon as the tape started rolling. This was more common among the older participants than among the younger ones. The younger ones were more likely to adhere to the list of questions they had asked to see prior to the personal narrative session. I found it very difficult to detract the participants’ attention away from this particular list of questions. When the participants referred too much to the questionnaire, the narrative became stilted.

During the majority of the personal sessions I usually let the conversation follow its own course, interjecting only when questions emerged from the immediate context. Sometimes I urged the participant to elucidate on some aspect of her story and at others I interjected only to commiserate with the individual in question or to answer some of the questions she posed to me.

These encounters soon made me aware that I had not taken certain aspects into consideration prior to entering the field; these regarded, for example, the women’s pre-widowhood preparations when their husband was lying terminally ill. Thus I was led to modify my research design. Before conducting my fieldwork I had been thinking of only
focusing on one bureaucratic aspect relating to widowhood, namely access to social security benefits. As the participants made me aware, there were other social services and bureaucratic procedures they had to deal with before and after their husband’s death.

On the whole, the sessions were sometimes participant guided, and sometimes researcher guided. When the participant devoted too much time to a particular topic, especially when they started speaking about other widows, I tried to steer the conversation onto another topic. I also changed the topic when I realized that the participant was becoming emotionally overcharged. When this happened, I tried to introduce a lighter note in the conversation and some of the participants felt grateful about this change in topic. Sometimes the participants themselves had to change the topic when I myself became overwhelmed either because of their stories or because of the stories I had to share with them concerning my sister’s tribulations.

The key informants’ accounts of their lives took a number of forms. They either spoke in a monologue where a thought out interpretation was presented or dialogued with me. I noted this when I was transcribing the tapes. Informants with a post-secondary and tertiary level of education were more likely to adopt this format. The most popular format tended to be a joint exploration of the issues by both participant and researcher. This was because I was often asked to contribute to the conversation by sharing the difficulties my family had gone through when my sister’s husband became sick. When talk of personal issues involved self-disclosure for both the participant and I, there were instances were one of us would meet a request for information with resistance, silence and/or anger. When I felt that my questions had been invasive of the other person’s privacy, I changed the subject.
There were some participants I felt very close to, and others I did not. This affinity might have derived from the fact that I felt that in some ways their biographies resonated with mine. Sometimes I could feel that the participant herself was keeping me at an arm’s length. Miller (1998, p. 67) observed that affinity and/or lack of it between respondent and researcher affects the way in which the participant chooses to construct her story.

In the case of some of the key participants, I sometimes felt that certain aspects of their accounts lacked credibility. Sometimes I felt that the participants were putting on a show for my benefit. In this case contradictions and complexity were discernible in and across these women’s accounts as they tried to present their perceptions of their experiences in what they perceived as an acceptable form.

The stories I heard often made me re-live what my family had gone through a year before. Like Parr (1998, p. 94), I felt anger and distress at the indignity these women had to experience at the hands of bureaucrats and other professionals. The personal narrative and transcription session often left me leaden and depressed but at the same time more resolute in my feeling that something had to be done to render these bureaucratic transactions less difficult. At the same time I felt honored that the majority of the informants showed enough trust in me to confide some of their most private experiences and emotions.

Reciprocity. I was very grateful towards the narrators for spending so much time narrating their stories even though it must have been hard for them to go over these sad episodes in their lives. I often ended the interview by apologizing for intruding into their
life and making them recall these heart-rending recollections. I also worried that the interview might have caused psychological repercussions.

Although most participants found the personal narrative emotionally draining, they were also grateful that I had provided them with the opportunity to speak about their dead husbands. As a number of them pointed out, they had stopped speaking about their husbands with family members since it was such an emotionally charged topic for all. At the same time, they added, they needed to recount their stories and through these repeated narrations, come to terms with what had happened. Some said that they grasped every opportunity that presented itself to speak about their husbands. Even though these voyages into their most recent past were painful, these sessions helped reassure them that their husbands had not just been a figment of their imagination.

For some, the experience of narrating these episodes in their life proved cathartic. They took the opportunity to verbalize some of the thoughts that had been chasing through their minds – why did he have to die of all people, who was to blame, what could she have done to prevent this from happening. I hope that this act of telling helped provide some relief for some and facilitated healing. Grief was one aspect they had to come to terms with. Anger was another. A number of the participants felt angry with God for permitting such an event to happen to them and their families. Some of these participants directed their anger at their husband, either for leaving them or for destroying all their hopes and aspirations in life.

Some of the informants felt that they could open up in these sessions without feeling that they were betraying themselves or their families. In a culture where grief and sorrow is supposed to be shared with members of the immediate family, I was a
compromise. I was the one who introduced the topic, who gave them the leeway to speak about their grief and who had experienced some of this grief myself. At the same time I was an outsider with whom they could share some of their pain and vulnerability without fear of losing their credibility as parents in front of their children. Others chose this occasion to express how hurt they had felt when family members had turned down some of their cries for help. They could express this hurt without the fear that these words would cause major rifts in their lives at a moment when they could not cope with them. Truthfully, I was amazed at some of the information that was passed along: their bitterness, their rage against the Church and God, their need to find affection outside marriage, their anger at corrupt politicians, professionals and bureaucrats. These were issues that were not usually discussed with strangers or acquaintances since these topics could very easily be used against them.

At the same time I felt humbled by the trust they showed in me. I did not expect such an emotional outpouring from a somewhat taciturn community. While I felt honored by their trust, I also felt burdened by my social and political responsibility towards these individuals. At the same time I felt angry with the participants for 'passing on the buck' in a matter of speaking. During the interviews I had tried to bring up the issue of taking a collective political stand on some of the issues they had brought up. The majority of the participants showed extreme reluctance about getting involved in any form of political activity. For the majority of them, this was the extent of their activism. They had done their duty by me. I was then entrusted with the role of using the material they had provided me to bring about change.
At the same time I was not the only one who was seeking to obtain something out of this interaction. Some of the participants had agreed to the interviews because they thought that they could ask me for advice and insider information about certain state policies, structures and practices. Unfortunately for them, I was learning about these issues at the same time that I was interviewing them, so at times I was not in a position to help them. This, however, did not stop me from asking the service providers and officials I came into contact for advice on some of the issues these women raised. Whatever information I managed to glean in the interviews with secondary informants, I usually passed along to the relevant participant. I also shared with the participants any relevant phone numbers of contacts I knew might prove useful in their situation. My sense of obligation pushed me into providing other forms of assistance that I will not discuss here.

At the same time I was aware that if I did not reciprocate in kind and to the same extent, I would be asked to settle these accounts at a later date. In a context where resources are minimal and survival depends on mutual obligation, I knew that I would be asked to redeem the favor at another point in the future. I agree with Rasbridge (1996, p. 204) though, who argues that when the researcher is the patron who elicits information for a project she has designed and envisaged, the written account is, in a way, part fulfillment of her obligation to elicit change for these women. Writing the text, however, is not enough.

**Power and social distance.** Stack (1996, p. 99) wrote that how we position ourselves in our research and writing is finely tuned to the times, region, setting, ethnic group as well as gender politics of the historical moment. This was true in my fieldwork
because I often had to change my positioning, even when I did not feel comfortable about this.

"If you put on airs in Gozo, you're finished. Nobody will want to speak to you or give you any information", one of the Gozitan service providers informed me when I went to interview him. In my encounters with the key informants I had downplayed any status differences between the participants and me. I believe that the self-effacing role I adopted with the key informants came naturally to me since the culture in which I had been raised demanded this. Fortunately for me, this was a technique feminist ethnographers advocated for immersion in the field because it provided for a less intrusive and obtrusive methodology (Wolf, 1996, p. 10).

The lessening of personal and pedagogical distance between researcher and respondent allows for an intimacy that nurtures trust, but as a consequence, increases the respondent’s power to inform the ethnographic product (Wolf, 1996, p. 18). This technique, however, did not always work. With some respondents, especially with those in positions of power, I soon realized that I had to adopt a more self-assured stance and to find ways of increasing my status and credibility, especially when it came to interviewing male officials and service providers.

I tried to build a friendship-like rapport with my key participants during the personal narrative sessions. During my interaction with the key informants, I let them, for the most part, direct the course of the conversation: I used non-verbal cues such as maintaining eye contact and nodding to demonstrate that I was willing to listen to them. Wolf (1996, p. 24) has argued that these acts do not in any way counter the inequalities that remain and are reproduced through the interaction. I agree with Wolf that these
techniques do not deal with privilege or the predatory nature of the research itself. In the end, the researchers hold ultimate power in the field since they are the ones who have conceptualized the topic and drawn up the research design (Wolf, 1996, p. 19). We are the ones who mainly benefit from this interaction.

Stacey (1997, p. 117) regards friendships formed in the field as manipulative. Feminist researchers are exploitative because they take time to form human relationships with women and then use these relationships to manipulate participants into speaking about their lives, loves and tragedies. The information they elicit from these relationships is then used to further the researcher's own career. That is why Stacey (1997) has considered these relationships as exploitative. Stacey (1997) has also maintained that the researcher is in a way betraying the participants. This is because feminist ethnographers intrude and intervene into a system of relationships that they are free to leave when the project comes to an end.

This is not always true, especially in those cases where the researcher lives in a small community, as was made evident to me on my second entry into the field. Whenever I met some of the participants by accident, they treated me as a member of their extended family and during the consequent conversations we had, it seemed that we were picking up where we had left off from our previous encounter. When research takes place within one's own community, I would emphasize there is always the possibility that some respondents will not permit you to abandon them, even when you might want to.

This was not true of all participants. Some of the participants did not seem happy about acknowledging my presence when I met them in the street or on the beach. In the beginning I was often puzzled why my verbal or non-verbal gestures of greeting were not
returned. Then I realized that some of them might feel embarrassed by the fact that they had put themselves in a vulnerable position by exposing their weaknesses and frailties to me; after the interview, they might have thought that I would be judgmental about certain issues they had discussed.

At the same time I think that Stacey's description of the interaction between researcher and informants as exploitative deprives the latter of agency. Feminist researchers should not forget that participants are active subjects who have the power to shape and control the ethnographic encounter as well. And in my case, the participants were wielding this power from the beginning of our encounter, even at the phase when I was still trying to negotiate access. The verb 'negotiate' is apt here. The respondents negotiated when and where the interaction should take place and what could be discussed. At the same time they knew that they could make certain demands on me because I was dependent on their goodwill for the data I wanted to collect. The participants knew that I needed their help to access insider information on the experience of widowhood. Some of them used this dependence to elicit something out of this interaction. For the older participants, the sessions were a break in their somewhat monotonous life. Other participants asked me for advice on their children's educational future. For others, the fact that I lent a receptive, non-judgmental ear was more than enough.

Subjects can resist and/or subvert the researcher's efforts to elicit certain kinds of information (Wolf, 1996, p. 22). The participants were always ready to speak about their feelings of loneliness and ostracization, but none would admit that they were missing the sexual side of their relationship. When I tried to broach the subject indirectly, the door,
so to speak, was slammed in my face: they changed the subject. In a culture that does not acknowledge that women might feel the need for sexual satisfaction, this reaction was to be accepted.

At the same time, the fact that I was a student helped to reduce the social distance between the participants and me (Berik, 1996, p. 64). They were curious about my studies, although few were impressed by my academic caliber. In a culture where women’s ultimate fulfillment was supposedly attained through marriage and children, I was perceived as a failure. I was single and with no prospect of getting married in the near future. The fact that they thought that I was single may have helped to bring us closer since we had this in common. At the same time they still felt that they had an advantage over me since they had at least experienced marriage and some even had children from these relationships.

Secondary Informants

Rapport-building. In the texts I read before my fieldwork, the majority of the authors gave the budding researcher advice on how to interact with women, especially women deriving from a subordinate group, but none had spoken about dealing with women and men occupying authoritative positions. At first I was undecided about whether or not I should adopt the feminist interviewing approach with these informants. When I eventually decided to adopt this interviewing method based on empathy, sharing, and a desire for equal and non-hierarchical relationships (Wolf, 1996, p. 39), I was amazed how efficacious it was even when interviewing ‘up’.

Following on DeVault’s (1990, p. 100) advice, I devoted a space before the initiation of the interview proper and after, to conversational interaction. By adopting
this approach, I wanted to demonstrate to these informants that I was not only concerned with learning about policies and the organization in which they were implicated, but that I was also interested in the problems they faced as employees. In the interviews with union officials, bureaucrats, service providers, professionals and social activists, I created a space for respondents to provide accounts rooted in the realities of their life (DeVault, 1990, p. 99). I did not want to create a formal atmosphere where structures, policies and practices were analyzed in a vacuum; I wanted to find out how these discourses affected real, living, breathing human beings. And the majority of the informants responded to this appeal since they often referred to some interesting cases that were very relevant to the topic at hand. These cases helped to ‘humanize’ the information for me. I found the policies easier to comprehend when the secondary informants recounted these stories. The informants sometimes lost me when they adopted a more abstract and technical tone.

Rapport building based on the sharing of experiences worked mainly with a category of informants. I am referring mainly to female informants and even some male informants, especially those who derived from the same age group and class background as me. When I was not acquainted with the informant, I usually tried to assess which social class background she or he derived from, by the accent or dialect they used in their speech. As Sciriha (1994, p. 117) has sustained minor differences in articulation are often taken to be powerful indicators of class and status in the Maltese Islands.

It was interesting to note that for both of us – that is participant and researcher – we needed to ascertain that we had something in common prior to the onset to the interview proper. With some, this affinity was based on the fact that we had the same nationality or attended the same university or schools: for others it was social class
background, age, ethnicity and/or gender. When this was established, the whole interview took another turn. The informants took the trouble to answer my questions and queries in detail and went out of their way to make sure that all the issues had been covered. Some of the interviews with secondary informants, especially officials and professionals, lasted well over three hours, even though clients were continually knocking on their office door and telephones kept ringing. The officials, especially the Maltese ones, went out of their way to provide me with all the printed information and statistics I needed. I have to say that I often entered an office with trepidation and left it with a huge smile on my face. This elation was derived mainly from the fact that through interaction with these informants, I got additional insight into structural constraints.

It was harder to build rapport with older men, even when they did not occupy an authoritative position. These informants adopted a number of techniques to put me in my place as I have pointed out in the previous pages. These informants did not tolerate any of the trivial chatter that ensued with other informants and which was so important when it came to building rapport. They tended to monopolize the conversation and sometimes tried to enforce their own agenda onto the interview. In instances such as these, I had to find ways of reaching a compromise. I could not be too tough or too weak, because in the end I would not obtain the information I was seeking. These interviews demanded a lot of patience on my side. For example, on one occasion I had to find ways of persuading a Maltese social activist that even if my main focus was on Gozitan widows, I still needed to interview him since both Gozitan and Maltese widows faced common problems. On other occasions I had to patiently go over and over what precautions I was
going to take to ensure that the anonymity and confidentiality of the service provider concerned would be protected.

Place. With the majority of the interviews with secondary informants, namely with union officials, bureaucrats, professionals and service providers, the interviews took place at the informants’ place of work. Only three informants wanted to be interviewed at home since they did not feel comfortable about sharing some of their opinions with me in a more public place. For those who insisted that we should meet at their office, I tried to fix interview schedules during working periods when the informant was not that busy. In the case of the service providers, a number of interviews took place in the afternoon since clients did not seem to frequent this time slot. With the Maltese officials, social activists and union representatives, morning slots seemed to be favored. At the same time, they might have made these arrangements because they knew that I had to come all the way from Gozo and that I could face transportation problems if the interview took place in the afternoon.

Although I tried to meet informants during off peak hours the interview was still interrupted by members of the public who came to seek help either in person or via the phone. When clients knocked on the office door, I left the room and returned only when the transaction was over. I did not want to prevent the service providers from carrying out their duties. Some service providers used these interruptions as an excuse to draw our interview to an end. This therefore meant that I had to re-schedule the meeting. What was interesting to note was that Maltese officials often put a stop to these interruptions by taking the phone off the hook and locking their office door. Gozitan service providers and officials did not take these precautions.
With social activists and professionals such as lawyers or notaries, the interviews were less formal and usually took place at the person’s house or at public places such as restaurants or coffee shops. The interviews that took place at the informant’s home were more relaxed affairs. I found the interviews that took place within restaurants or coffee shops very frustrating because of the surrounding distraction as well as the quality of the recordings that ensued. At the same time, the informants did not feel comfortable about speaking about private matters in such a context.

**Ethical procedures.** I offered to adopt the same procedures I had utilized with the data the key informants had provided me with in order to ensure the informants’ anonymity and confidentiality. I told the informants that I would be using pseudonyms on tapes and fieldnotes, and their name would not appear on the final text. The information given, I added, would be presented in a collective manner to ensure that the information was not traced back to an individual person. Service providers were more concerned about remaining anonymous. Officials, professionals and representatives of non-governmental organizations were more concerned about having their contributions acknowledged within the text.

As I have pointed out above, I had a lot of trouble persuading a number of Gozitan male service providers that the precautions I was going to take would ensure their anonymity and respect their confidentiality. It is only from the present location in time that I can understand why some of them were so concerned about being interviewed. When the interviews were being conducted I was not aware that the employees within the Gozitan Social Security area office were facing a major re-shuffle and that some of the employees were under threat of being re-located to another department. People in power
gain from being quoted while those in the lower echelons have more to lose if they are identified and the information they supplied can be used against them.

**Narrative forms and language adopted.** When I was transcribing the tapes of primary and secondary informants, I found that with women with a primary and secondary level of education, turn taking exchanges between the participants and I were more balanced, with more overlapping speech. With women and men with a higher standard of education and in positions of power within the public world, the former were more likely to speak for longer stretches of time and often tried to control the direction of the interview.

During the interviews with Gozitan informants and/or individuals living in Gozo, I usually opted to speak in dialect, even in those instances when the informant chose to speak standard and formal Maltese. The accent I was using might not have been as accentuated when I was speaking with people in power and with informants whose accent was different from mine. With all Maltese informants, however, I chose to speak in standard Maltese and to slowly revert to a ‘polite’ form of dialect when I became comfortable with the person in question. Code switching depended on whom I was speaking to; in which location and in which social position she or he was located in relation to me. In a culture where the dialects and accents utilized by minority groups are stigmatized, I chose to downplay my cultural difference even when the informant was aware that I was Gozitan. Now I ask myself whether by accommodating my speech to that of those in power, I was deferring to them and hence helping in the consolidation of the existing power disequilibrium. Or whether I was downplaying any perceived
difference between the informant and me in order to obtain the information that would help me challenge these same power structures.

Ethnic minorities are first socialized in the values, cultural and communicative norms of the home community, and later, through the help of education and the media, into those of mainstream culture (Foster, 1996, p. 216). This means that individuals deriving from subordinate groups within the Maltese Islands tend to hold multiple cultural perspectives – those of the community from which they originate and that of the colonizing group.

Reciprocity. An objective in conducting this research project was to help bring about social transformation. I therefore relayed the concerns of the key informants to service providers, professionals and officials in the hope that this feedback could be used to render certain services more efficient and efficacious were women were concerned. On other occasions I told Maltese and Gozitan officials what it meant for Gozitan service providers to operate at a location so far removed from their organization’s locus of power. I tried to make officials aware how peripheralization impacted on worker’s efficiency and how this in turn had a negative effect on their clients’ access to social rights. At the same time, I knew that well intentioned efforts by a few officials in a bureaucratic institution would not have a great deal of impact when it came to changing a whole social system.

Power and social distance. As a feminist researcher I tried to live up to the ideals of empathy and reciprocity, but in the end rapport did not always depend on me. With certain individuals I was able to reduce the social distance caused by my location as a classed, sexed, aged and/or ethnicized bodies. With others, especially older men, this
social distance could not be bridged. They felt more secure in their position of powerholders. Joseph (1996, p. 107) regards the domination of men over women, elders over juniors together with the morality and idioms necessary to institutionalize and legitimate these forms of power, as patriarchy. These multiple forms of domination working in complementary and contradictory ways impacted on the construction of shared knowledge in this research project: the interviews with older men tended to be shorter and more to the point for example. I was not allowed or given the time to introduce new questions during the course of these interviews since these informants often made pointed remarks that time was running out.

Secondary informants made it a point to state that they were holding me accountable for a positive analysis of the community under study and a text that was sympathetic to national interests. This instruction however tended to conflict with my political responsibility towards the key informants and my own need to present an analysis based on ethical and intellectual integrity.

Conclusion

Knowledge produced is influenced by the researcher, by the way she is located by the respondents during the interaction and the way she perceives herself as being located, which hence affects the questions she asks of herself and those participating in the interaction. The researcher’s role is defined in relational terms with the informants and constructed on the basis of expected behavior and role prescriptions deriving from the context in which both participants are embedded. Voices, on the other hand, are circumstantial responses to the researcher’s presence and questioning as well as the
externalization of inner/cultural experiences of the phenomenon being studied (Hastrup, 1992, p. 121).
Chapter 4 – Data Analysis and Interpretation

Introduction

In this chapter I delineate the techniques I utilized to understand and seek explanations in the participants’ narrated accounts and interviews. The narratives collected were based on the choices made by the individuals concerned. Through their interpretation of the situation and their perception of their location in a context, the participants chose what to emphasize and what to hold back in making sense of their experience in their interaction with me.

In my analysis of the participants’ stories I chose what to focus upon and how to interpret their words. When it came to representing their stories, I chose what to include and what to leave out from this text. This chapter explains the analytic tools I used to analyze and theorize the respondents’ accounts and lives while locating them within the wider academic and theoretical debates. Here, I also elaborate on the data analysis processes involved and the criteria I used to help me make these selective interpretations of the material. The analytic process I opted for also affected how I chose to incorporate some of the women’s stories and in what format. This chapter explains why I chose certain formats over others, with what purpose.

Transcription

During and after the fieldwork I started transcribing the personal narratives and interviews. I initially wanted to transcribe the interviews immediately after the narrative sessions because I wanted to incorporate within the transcription all the verbal and non-
verbal nuances within the narratives while they were still fresh in my memory. It was an impossible task to do since I sometimes had to conduct two or more interviews in one day. So I decided to compromise and write extensive field notes after every session. Here I included all the information that could not be incorporated within the transcript such as my impression of the context in which the interview took place, my reaction to the individual/s and the account heard. Field notes were essential to contextualize information not represented in or within the transcript.

**Linguistic Code**

I started the process of transcribing in earnest several months after the start of the project, when the bulk of the interviews had been carried out. At first I thought of translating the tapes into English while I was transcribing. I scrapped these plans however since I started losing a lot of the nuances incorporated within the words themselves. In the end I decided to transcribe the tapes into Maltese. In these transcripts I made records of the interviews and included everything that was said, even the silences and pauses.

But then another issue arose. Should I try to capture the accent and/or dialect used by the speakers, or should I stick to standard Maltese? Would I be risking exposing the identity of the speaker if I chose to incorporate the nuances in articulation in the transcripts? What about the names and locations mentioned in the tapes? Should I utilize a code to erase any details that might identify the person speaking just in case the transcripts fell in the wrong hands? In the end I chose to transcribe all the tapes in standard Maltese and changed personal names and details of identity in order to protect the anonymity of the informants. I took these precautions because I wanted to ensure that
the identities of the speakers, especially those participants who had expressed their concern during our interaction, remained confidential. As Roberts (1997, p. 169) has pointed out, every decision made about how to transcribe an account tells a story.

I decided to transcribe the tapes into standard Maltese for another reason. I chose to use standard in my transcripts because I wanted to focus on content rather than linguistic style. I did not want to attract attention to the idiosyncrasies of speech of individual informants since at this stage in time I wanted to focus on what the informants had to say and not how they said it.

**Translation**

At this stage in my research project I was becoming aware that I could not utilize the participants’ own voices within the written text since the stories were going to be made public within a First World academic setting. I could have included the Maltese version of the stories, but my location within this academic setting necessitated that I translate these narratives/interviews for the benefit of an audience that was not familiar with the Maltese language. In order to cut down on the length of this text, I chose to include only the translated version of the participants’ stories, incorporating Maltese phrases here and there in the quotes. As Green, Franquiz and Dixon (1997, p. 172) have pointed out, both transcription and translation are situated as well as political acts. By not including the original transcripted narratives, I was preventing the social person of the participant from emerging while making ideological statements about the power of English to represent everyone and everything.
The theories that had been utilized to collect and analyze the data as well as my own conceptualization of the phenomenon under study also had an impact on how the stories and accounts were interpreted and represented in the final product. When the researcher relies on her own understanding of the respondents’ meanings and represents their words in forms that fit into sociological texts (DeVault, 1990, p. 107), the focus is not on the participants’ voices any more, but that of the ‘author’. As DeVault (1990, p. 110) has stated, writing is not a transparent medium with which researchers simply convey ‘truths’ discovered in the field; writing in itself helps to construct and controls meaning and interpretation.

At the representational stage, the researcher has the power to define and transmit reality. Interpretation and analysis entails revising what we have seen and translate it into something new (Thomas, 1993, p. 45). The final text involves a dual translation process. The author has to translate the cultural codes of the informant into a symbolic form understood by her and then translate this translation into a form understood by the audience in question. The end product is an amalgamation of how we, as researchers, hear the data speaking to us at a particular point in time through a particular set of filters; we then translate what we have heard into a set of messages comprehensible for a stipulated audience.

Another decision I had to make at this stage was whether to present the findings through extended personal narratives or through a sociologist-author’s discussion (DeVault, 1990, p. 106). Both approaches will be utilized here. DeVault (1990, p. 107) has maintained that the role of the omniscient author gives the writer the authority as translator and mouthpiece. This role gives the author the power to condense and
eliminate some of the data collected in order to bring out the meaning and sociological relevance of a particular story. I am aware that these processes might have distorted the informants' words.

In this text, for example, when quoting the participants, I have chosen like Shostak (1989, p. 236) to adopt a format where questions of clarification were eliminated, duplicate accounts collapsed, extraneous story fragments excluded and chronological sequences were sometimes imposed. The material considered extraneous would be that which, in the investigator's view, was not related to the topic at hand. At the same time, anecdotes and incidents about people not central to the themes in question were eliminated. No incidents, however, were created to 'dramatize' events, and no words were added except where clarification of a Maltese expression demanded it. Following Shostak (1989, p. 238), in my presentation, translation and editing of my own interpretation of the respondents' voices, I tried to ensure that both the idiosyncratic and the generalizable elements among these informants were made evident.

Mauthner and Doucet (1998, p. 135) have maintained that researchers should attempt to give people voice by giving themselves a voice in their work. In this text I will be conducting detailed analysis of the narratives given by key participants. At the same time, I will be juxtaposing the information elicited from these narratives with that elicited from the interviews from secondary informants. In this way I will be able to bring out the common and divergent themes that run across some of the narratives and interviews here and be able to explain why this is the case. By utilizing the voice of the omniscient narrator I will be able to place the participants' accounts within a broader social, political, cultural and structural context and explain on what basis the information given by key
and/or secondary informants differs or converges. Narrative interpretation is essential when the writer has access to contextual information that is not represented within or without the transcript (Green et al., 1997, p. 174).

It has been argued that feminist researchers lack the language to articulate what takes place within the field (Behar, 1996, p. 9). DeVault (1990, p. 102) for example, regards language, concepts and theories as masculine constructs, effective only when describing masculine experiences. As a Third World student located within a First World academic institution, I also sometimes find it hard to communicate the distance between what I saw and heard in the field utilizing a linguistic code, concepts and theories that are ‘foreign’ to both the participants and I. Since the tools at my disposal render representation problematic, my energy will be expended on producing an ethnographic text that evokes rather than represents (Roberts, 1997, p. 169).

Analysis and Interpretation

During my fieldwork I adopted and adapted a methodology that enabled me to explore a phenomenon as it manifested itself in human consciousness (Peterson, 1997, 158). After collecting the data, I needed a conceptual coding scheme that would enable me to analyze the actions and events, observed or described in the words of the participants.

Key Informants

Green-Powell (1997, p. 207) following on from Strauss, believes that researchers should let themselves be guided by the participants’ interpretations of their lives when
they are performing data analysis. To analyze the data, the categories were based on the underlying uniformity of behaviors and events evident within the material collected (Vaz, 1997, p. 230). I agree with Casey (1993, p. 24) that analytic categories should focus on points of intersection within the narratives. Parr (1998, p. 99), on the other hand, has maintained that major life events or changes should be used as categories. I took both proposals into consideration when I came to analyze the data elicited from my interaction with key participants.

Analytical categories are abstractions of reality, invented labels used for identifying features and placing them in classes of similarity or difference (Callaway, 1992, p. 34). We generate theory from the conceptual categories generated from fact, even though they might be one of a universe of many possible indicators (Thomas, 1993, p. 39). In this section I examine how my own values and ideology influenced how I went about drawing up the analytical categories which I utilized to analyze the data.

I was subconsciously already drawing up analytical categories during the pre-field period when I was busy trying to decide which aspects of the respondents’ lives I should ask questions about and which to leave out of the discussion. In fact the list of questions I handed out to the key and secondary informants were divided into sections that were very similar to the analytic categories that I adopted for my data analysis (see Appendix 4 and 5 in Appendices).

I chose major transitions in the key informants’ life when I came to analyze the data, namely childhood and education, work and courting, marriage and the division of labor, husband’s illness and death, succession and financial survival in widowhood. Even when a key informant had not asked to see the list of questions prior to the personal
narrative session, she still tended to focus on the same themes in her story, adopting a similar sequence when narrating her experience. The participants tended to follow a similar chronological sequence in their narratives, although some of them tended to flit back and forth between different stages in their lives in order to enlarge on certain aspects of their life. Both the participants and I structured the life stories in a similar pattern, which makes me suspect that both of us drew upon similar story themes available in the culture we shared.

I became even more aware of the similarity in themes and chronological sequence when I was transcribing the tapes of the personal narratives. This similarity in the chronology of events came to an abrupt end after the death and funeral of the deceased spouse. Here the narratives became more idiosyncratic either because the culture did not provide the key informants with a model they could adopt, or because the events were too fresh for some to adapt their experiences into a pre-cast mold. The chapters that follow include my own chronological sequencing of some of the material in question.

In Chapter 6 I introduce each informant and focus upon certain demographic variables that were quite relevant in the telling of their stories: age, level of education, labor market participation, number of children, location of marital house of residence, and the like. After giving a short portrait of each informant, I deal with certain themes that arose within the narratives.

Chapter 7 deals with the husbands' illness and how the women coped with the structures, practices and discourses involved. For those who underwent this experience, this was the interim stage - the stage where they were still married but, at the same time, preparing for widowhood. Some participants utilized this period to settle those
bureaucratic issues that would render their transition into widowhood legally and financially less painful. This chapter will also deal with the husband’s death, the burial preparations, the person/s who took care of these preparations, as well as the expenses involved.

Chapter 8 deals with issues concerning succession and inheritance. I will focus on the bureaucratic procedures involved regarding the division of the decedents’ estate, who took care of these procedures and why. Another issue that will be looked into here concerns the surviving spouse’s comprehension of the Maltese succession law. I will look at issues such as how the participants came by this information, how accurate it was, and whether the individual concerned was literate enough on these matters. This chapter will also go into how widow was affected by the division of the estate.

In their narratives the participants devoted a lot of time to speaking about the effect the husband’s death had on their financial situation; this topic is dealt with in Chapter 9. The majority of the participants who participated in this project started receiving some form of pension after their husbands’ death. In this chapter I delineate what pensions the surviving spouse could gain access to with the help of whom. In the same chapter I also explore whether the informants had to find a job after their husband’s death, why, and how they went about searching for a job. Other pertinent issues concern the interacting and intersecting aspects of age, ethnicity, gender and education and how these variables affected access to the labor market, in which locations.

There were other structures to which the informants resorted to for help before and after they lost their husbands. Chapters 7, 8 and 9 will therefore explore the role the immediate and extended family as well as the community played in these women’s lives
at that period. I will illustrate how these social networks were useful and why the individuals had to rely on the resources offered by these entities.

By focusing on the issues mentioned above, I have however neglected others due to time constraints. When their husbands died, the respondents did not only have to cope with bureaucratic procedures, but they also had to come to terms psychologically, socially and emotionally with a change in their marital status in a culture that favors heterosexual partnerships. I did not have enough space to tackle this topic in detail. I have also refrained from attempting to go into some of the emotional problems and issues the women faced as lone parents when it came to raising their children on their own.

Secondary Participants

In analyzing the interviews with service providers, professionals, officials and representatives of non-governmental organizations, I was concerned about finding out how state and non-state structures, policies and practices worked within the Maltese context.

I was mainly concerned in finding out from the civil servants, professionals and social activists what structures widows could turn to – and often had to turn to - what services the organizations delivered, and how the widow could gain access to these services. I also utilized the information given by these disparate informants to find out how certain structures were organized, utilizing which kind of managerial and administrative format. I was mainly concerned with finding out how the Social Security Department was structured, although other structures to which the key informants resorted were also taken into consideration. Another theme I explore concerns the secondary informants’ interpretations of certain policies, namely succession and social
security law and how this subjective interpretation might have discriminated against a certain social category, depending on its location and position within a particular social context. The data analysis of the secondary informants’ accounts is incorporated within the chapters outlined above and helps to verify or augment the information provided by the key informants.

Conclusion

I focused on the themes linking the narratives and interviews. By categorizing the informants’ words into overarching themes, the particularities and idiosyncrasies of the different individuals may be lost (Mauthner & Doucet, 1998, p. 138). I will be making use of a two-prong approach. First I will delineate those issues raised by the majority of the respondents, drawing upon particular accounts that encapsulate a number of common points raised by the participants and utilize those narratives that I found to be personally moving. Second, I will juxtapose these accounts with those that presented a different, contrasting or conflicting perspective. At other times, I will incorporate some of the information secondary informants provided me with in order to expand further upon some of the issues raised by primary informants.

In this research project, the participants had little control over how the data was analyzed or presented. Unfortunately I did not have the time to consult with the participants about the themes discussed and the way they were going to be interpreted and incorporated within this text.
Chapter 5 -

The Position of Women and Gozitans within the National and Global Context

Introduction

Stake (1995, p. 138) believes that the author of a social science text should provide the reader with some interpretation and description of the social context in which the participants are implicated in order to enable the reader to analyze and interpret the data presented. Understanding of the data is, according to Stake, enhanced by knowledge of the setting.

In this chapter I give a general overview of some of the general characteristics of the Maltese Islands, which include location in time and geographical space and how this location has a bearing on the kinds of structures, practices and discourses implemented within the Maltese context. After giving some general information about the socio-economic, political and demographic features of the Maltese Islands, I focus on how class, gender and ethnicity affect access to resources, when they concern state welfare, education and labor market participation. In this section I will be looking at the structures of class, ethnicity and gender as 'independent variables', even though I am aware that each oppression “is constituted by and is constitutive of the other” (Brah, 1996, p. 109).

General Background

In the following pages I will be giving a brief description of the Maltese Islands by focusing on various aspects that give this country its own idiosyncratic characteristics.
I also look at the Maltese Islands’ location within the global system and analyze the role of colonialism as well as contemporary economic, political and ideological processes have played in sustaining particular social divisions.

**Location**

The Maltese Islands lie right in the middle of the Mediterranean Sea, 90 kilometers south of Sicily and 290 kilometers north of Libya, almost at an equidistant distance from the Straits of Gibraltar and Egypt (Sultana & Baldacchino, 1994, p. 10). Since this archipelago stands at the crossroads between Europe and Africa, between Eastern and Western Mediterranean countries, it can be said to be culturally and politically a meeting ground and battleground between orient and occident (Adams, 1994, p. 8). For political and economic reasons the Maltese tend to focus on the European aspects of their culture, and as a consequence pay less attention to those cultural characteristics which they share with the North African littoral; for example, the Semitic characteristics of the Maltese language.

Sultana and Baldacchino (1994, p. 10) refer to the Maltese Islands as resource-poor limestone outcrops. In spite of this characteristic, the Maltese Islands were a coveted possession for a number of powers that ruled within the Mediterranean. The geographically strategic location of the islands as well as the deep and sheltered harbors of these islands, attracted a number of visitors over the ages: these included the Romans, the Arabs and the Knights of St. John among others (Commission for the Advancement of Women, 1994, p. 3). After centuries of colonization, the Maltese Islands achieved independence from the British Empire in 1964 and became a republic in 1974.
Population

The National Report on Women in Malta (Commission for the Advancement of Women, 1994, p. 3) describes the Maltese Islands as a densely populated country. In 1997, the bulk of the population - which stood at 347,626 - lived on Malta, the main island; the rest of the population, that is 28,888 inhabitants or 8.3 percent of the national population, were found on Gozo and Comino (Falzon, 1999, pp. 24, 17).

In this text, when mentioning Gozo I will without further indication, be also referring to Comino because the number of people who live in the smaller island, does not surpass ten in total. The population of Gozo lives in fourteen different localities according to the Draft Development Plan for Gozo 1998-2000 (Parliamentary Secretariat for Gozo, 1998, p. 6). No locality in Gozo has a population of over 4,000, except for Victoria, that is the capital and only town of Gozo (Parliamentary Secretariat for Gozo, 1998, p. 7).

Emigration

Cauchi (1998, p. 9) maintains that emigration played an important part in the social and demographic history of the Maltese Islands, especially in Gozo. This is evident from the statistics quoted by Falzon (1999) who says that while only 5 percent of the Maltese population in 1995 were returned emigrants, in Gozo, 16.8 percent of the population were returned emigrants (Falzon, 1999, p. 18). Cauchi and Falzon also underline that Gozo suffers from another form of emigration, the internal migration that takes place between the three islands. Internal and external migration are due to a

[1]ack of employment opportunities in Gozo [which] still drives people, especially promising young ones, away from the island in search of better
opportunities in Malta and even abroad. (Parliamentary Secretariat for Gozo, 1998, p. 25)

Borg (1999, p. 54) has stated that one out of every three persons who emigrated during peak emigration time, was a Gozitan. Cauchi (1998, p. 12), on the other hand, estimated that 50 percent of the Gozitan population emigrated to Australia, the United States, Canada and/or the United Kingdom at one point in their life. Emigration and migration had an enormous impact on the social and demographic structure in Gozo.

Peak migration in the Maltese Islands took place in the 1950s and 1960s and took a downward turn after 1974. This was mainly due to the economic difficulties the host countries were facing at the time and this coincided with an amelioration of the economic conditions of the source country (Cauchi, 1998, p. 12).

Women

Women represented 50.6 percent of the total Maltese Islands' population according to the statistics quoted by the 1995 Census (Abela, 1998b, p. 21). In Gozo, women formed 51.2 percent of the total population in 1995, which means that there were more women living on Gozo than on Malta. The massive outward migration of young men that took place during the post-war periods might have contributed to this more visible gender disparity in the Gozitan population.

Legislative Milestones for Women

Malta was first granted limited self-government by the British in 1921 (Frendo, 1988, p. 195). Self-government did not bring about universal franchise though since only men of means could vote. The British granted universal franchise to the Maltese in 1947,
in the first general election held after the Second World War (Callus, 1992, p. 110). In 1947, women and men from the lower social classes were for the first time given the right to vote and to stand in national political elections (Inguanez et al., 1996, p. 65).

One of the gender-biased policy introduced within the twentieth century, included the 1948 law that forced women to give up their job up on marriage; this policy was revoked in 1981 (Inguanez et al., 1996, p. 65). Other milestones for Maltese women include the 1967 decree that made single women within the public sector eligible to the same salary as men doing the same kind of work. Women working within the private sector of the economy became entitled to equal pay for equal work in 1974 (Cutajar, 1995, p. 29). In the same year, that is 1974, a law was passed which prevented women from filling posts previously occupied by men (Callus, 1992, p. 95). This law was consequently revoked in the 1991 amendments to the constitution.

In 1991, Act XIX introduced the equal treatment of women and men as a legislative tenet within the Maltese Constitution (Inguanez et al., 1996, p. 53). The Maltese Parliament passed this Act with the objective of removing any legislative obstacles that might prevent women from enjoying equal economic, social, cultural, civil and political rights with men. The state was enjoined by this Act to take appropriate measures to eliminate any form of sexual discrimination, whether such discrimination "was committed by a person, an organization or an enterprise" (Inguanez et al., 1996, p. 53). Governmental machinery, such as the Department for Women's Rights, was and is helping in the dismantling of legal and policy-wise discriminatory practices against women (Department for Women's Rights, 1999, p. 1).
The amendments to the Constitution were accompanied by changes in the Civil Code in 1993 (Commission for the Advancement of Women, 1994, p. 8). This legislative revision endowed both spouses with equal rights and responsibilities concerning the upbringing of their children and the administration of the property they acquired after matrimony (Commission for the Advancement of Women, 1994, p. 8). These amendments also introduced a more liberal system called the ‘community of residue’ (Inguanez et al., 1996, p. 54). With the community of residue, the married couple can, if they so decide, administer their incomes or assets separately.

Legislative changes are however not enough when it comes to eradicate gender inequality. Changes within the legal sphere have to be complemented by institutional transformations as well as changes in cultural orientations.

Political Structure

The National Report on Women in Malta (Commission for the Advancement of Women, 1994, p. 3) described the Maltese Islands as an independent republic with a parliamentary democracy. Legislative and executive functions are vested in parliament, the latter entity consisting of the President as head of state and the House of Representatives. Power in the Maltese Islands is vested in the Prime Minister and not in the President as in France or Russia. The members of parliament are elected by universal franchise through an electoral system based on proportional representation by single transferable vote every five years or according to circumstances.
Sultana and Baldacchino (1994, p. 11) state that in spite of its independence, the colonial legacy still haunts the Maltese nation-state and pervades political structures, discourses and practices. Frendo sustains that with the departure of the British, there was “no sudden or fundamental break with the past” (Frendo, 1988, p. 210). After independence, Maltese bureaucrats and politicians continued to adopt and sometimes adapt state discourses, practices and structures created and implemented within Western countries such as Britain for example.

Lack of political and economic power places the Maltese Islands in a subordinate location in relation to Western European countries (Parliamentary Secretariat for Gozo, 1998, p. 23). While the country can be said to be located on the periphery of Europe, Gozo and Comino are located on the periphery of the periphery. This is not surprising when the commercial and administrative centers of the Maltese Islands are located in Malta.

Borg (1999) states that Gozo’s relative neglect by the Maltese government can be blamed on its more remote geographical location in relation to Malta. The consequences of this is that the Gozitans have “learned to fend for themselves and have developed an inborn capacity to survive” (Borg, 1999, p. 54). In 1987 the government of the time set up the Ministry for Gozo with the intention of mitigating the difference in the levels of development between the two islands (Tabone, 1995, p. 11).
Church and State

Sultana and Baldacchino (1994, p. 11) consider the Roman Catholic Church as one of the most powerful social agents in the Maltese Islands. Its presence is as pervasive, if even more so, than the state. It is still considered as an important referent to practically every social and intimate event concerned with the human life cycle. The Church appears to hold a monopoly as the molder and reproducer of specific values affecting ones’ perception of reality and propriety in the Maltese Islands (Sultana & Baldacchino, 1994, p. 12). In a survey conducted in the early 1990s, Abela (1996, p. 31) found that 98 percent of the Maltese population profess to be Roman Catholic, out of which 85 percent maintain that they are practicing Catholics. It is thus not surprising therefore that significant transitional periods in human life as well as changes in civil status are given meaning by this entity.

Although Church and State have been formally separated in the Maltese Islands (see Bezzina, 1988), the Roman Catholic Church still influences the direction of state policy, especially on issues regarding the family, marriage and sexuality. For example abortion is illegal in the Maltese Islands (Cutajar, 1995, p. 20). Changes in the Family Law (1993) and the Marriage Act (1995) were only enacted after intensive consultations with representatives of the Roman Catholic Church (Cutajar, 1995, p. 21). Divorce is still not legal and religious reasons are utilized to quash any attempts to pass a divorce bill through parliament. Roman Catholic beliefs lay down the discursive parameters on which the political discourse in the Maltese Islands is based.

As a patriarchal institution, the Roman Catholic Church often utilizes its power to keep women in an oppressive social position within the Maltese Islands (see Darmanin,
The Church’s attitude to women is somewhat ambivalent. While this institution acknowledges that women have the right to participate in the public sphere, it still maintains that women are the fulcrum of family life, and hence women’s first priorities should be towards their families (see for example Pope John Paul II, 1995). There has been a spate of pastoral letters urging mothers to refrain from participating within the labor market for the good of their children (see Mercieca & Cauchi, 1995, p. 2).

Although the Roman Catholic Church is an oppressive force, it has some redeeming features. This institution can be said to be the alter ego of the state in the Maltese Islands. As in many Mediterranean countries, it was the first structure to set up institutions to help safeguard the social and economic needs of the poor and needy way before the Maltese state started shouldering its obligations and responsibilities towards these social groups (Bezzina, 1988, p. 69). The Maltese State became more involved in social welfare during the 1971-1987 period when social policies gave shape to a welfare state whose objective was the mitigation of inequalities on the basis of social class (Sultana, 1994, p. 35). With the roll-back-the state policies Maltese governments have opted for in the 1990s, the state has returned some of its responsibilities to the community and to individuals.

The welfare system in the Maltese Islands has never been fully dependent on the statutory social services, programs and benefits offered by the state (Inguanez et al., 1996, p. 61). The Roman Catholic Church often offers services and programs that the state does not. In Gozo, the Church is the only institution which offers adequate care and shelter for Gozitan elderly, provides family counseling and therapy, shelter for those domestically abused, child care facilities, orphanages and detoxification centers. The
Church has often led the way with regards to certain social services, and the state, sometimes, took over some of the services provided or subsidized the provision of some of them.

Education

In the previous section I introduced the concept of the welfare state and society. According to Darmanin (1994, p. 454), the objective of state welfare is to extend social and distributive justice to a given population. In the Maltese context, social and distributive justice is enacted through the provision of public services such as free education and health services as well as social benefits in the form of pensions and allowances (Commission for the Advancement of Women, 1994, p. 30).

In this section I focus on education. The Education Act states that it is the duty of the State to promote education and instruction and to ensure the existence of a system of schools and institutions accessible to all Maltese citizens catering for the full development of the whole personality. (Commission for the Advancement of Women, 1994, p.32)

My objective in this section is to investigate whether all students, despite their gender, class or ethnic minority origin, are given equal access to educational resources within the Maltese public educational system.

In 1836, the British government came up with plans to introduce universal access to state elementary education in the Maltese Islands (Zammit Ciantar, 1996, p. 4). The first elementary schools to be opened in Malta catered for male students only; Maltese girls were able to attend elementary schools in 1838 (Callus, 1992, p. 80). State secondary schools for Maltese girls came into being in 1856. As this short historical
review demonstrates, state educational services in Malta were first directed at male students and then were eventually extended to female ones.

State education in Gozo was introduced later, although the same gendered pattern was maintained. The first state boys' elementary school was opened in 1841; that for Gozitan girls came into being in 1842 (Attard, 1996, p. 11). Secondary education for boys in Gozo was initiated in 1851; the first girl's secondary school was inaugurated in 1866. Even at this early stage of educational history in the Maltese Islands, one can note an ethnic and gender disparity in the way educational resources were made available.

After World War II schooling was made compulsory for all children between the ages of 6 and 14 (Zammit Ciantar, 1996, p. 4). Universal compulsory secondary education up to age fourteen was introduced in 1970, and four years later the compulsory school attending age was extended up to age sixteen (Commission for the Advancement of Women, 1994, p. 32). Maltese state schools tend to be co-educational at all levels except at secondary level. State secondary schools that cater to the needs of students between the ages of 11 and 16 tend to be single-sexed.

Education in all state institutions, starting from pre-kindergarten up to university level, is free of charge (Commission for the Advancement of Women, 1994, p. 32). Students within compulsory school age benefit from free textbooks as well as free transport from and to their respective school. Tertiary education has been free for students who opt for and are qualified to attend university since 1971 (Commission for the Advancement of Women, 1994, p. 32). Not only is education at the post-secondary (which includes pre-university and vocational education) and tertiary education free, but students attending these institutions are awarded state grants (Zammit Ciantar, 1996, p.
These monetary incentives were introduced to encourage students deriving from a blue-collar social background to continue with their education beyond the compulsory school leaving age (Sultana, 1995, p. 53).

Certain measures were also taken to ensure women and men have the same access to quality education within the Maltese Islands (Commission for the Advancement of Women, 1994, p. 32). These included the introduction of a common curriculum in the nineties for both male and female students. There were also moves to encourage more female students to take up technical and other forms of vocational education.

On the whole, the measures adopted by the educational authorities have helped augment the numerical presence of female and/or students deriving from blue-collar backgrounds and ethnic minority groups at post-secondary and tertiary level. For example, it was noticeable that from 1995 onwards, female students at the University of Malta formed more than 50 percent of the student body (Department for Women's Rights, 1999, p. 33). These statistics are encouraging until one notes that female students still tend to be concentrated in gender specific courses such as education, nursing, the arts and business studies (Cauchi, 1998, p. 65). These choices often lead to pink collar jobs and careers that are often not as well remunerated as 'masculine' occupations.

The measures taken to motivate students deriving from skilled, semi-skilled and unskilled family backgrounds to continue their education past the post-secondary level, were also only partially successful (Sultana, 1995, p. 53). Sultana (1995) found that between 1982-1994,

less than 25 per cent of university students came from what can be broadly referred to as working class backgrounds, even though this sector
constitutes 55.5 per cent of the Maltese occupational map. (Sultana, 1995, p. 54)

Sultana (1995) also found that students deriving from this social class – whether they were male or female - were more likely to be following engineering and education courses, rather than law, medicine and architecture, where the numerical presence of these students was minimal.

The numerical presence of Gozitan students has also increased at post-secondary and tertiary educational level. Cauchi (1998, p. 56) has maintained that more Gozitan students are attending these institutions than they did in the past. Galea (1998, p. 94) has noted that in the nineties, Gozitan female students were more likely to pursue further education at post-secondary and tertiary level than their male Gozitan counterparts.

Falzon (1999, p. 22) has pointed out that the intake of Gozitan students at university level is well below the national average. Gozitan politicians blame this educational deficit on the fact that Gozitan students have to migrate to Malta in order to further their education (Galea, 1998, p. 70). The state introduced a number of measures to try and mitigate this problem. One of these measures included the setting up of a branch of the University of Malta in Gozo in 1992 (Attard, 1996, p. 26). Other measures consisted of subsidies and allowances that helped mitigate some of the travelling and lodging expenses Gozitan students have to face when they move to Malta (Interview with the Permanent Secretary at the Ministry for Gozo, 25th August, 1999).

On the whole, Gozitans tend to opt for jobs that would result in a quick transfer to Gozo (Galea, 1998, p. 70). The limited labor market opportunities available within Gozo affect whether or not Gozitans choose to continue studying past the school leaving age
and the kind of courses they opt for at secondary, post-secondary and tertiary level. Gozitan students tend to opt for feminine courses, namely business studies, education and the arts, courses that would enable them to find jobs in Gozo (Cauchi, 1998, p. 67). These jobs are however found at the lower end of the social spectrum. (For a longer explication of the labor market opportunities on the two islands, please refer to Appendix 16 in the Appendices).

**Employment**

Abela (1998b, p. 46), in his analysis of the 1995 Census statistics, found that women constituted 27.6 percent and men constituted 72.4 percent of those gainfully occupied within the Maltese Islands. The greatest percentage of employed women relative to employed men was to be found in Gozo and Comino (29.5 percent) and in the Inner Harbor region (28.5 percent). Gainfully occupied men (74.5 percent) were more likely than women to have a full-time job, while women (73.2 percent) were more likely to have a part-time job.

Falzon (1999, p. 18) has argued that the distribution of employment in September 1998 in the Maltese Islands was as follows: 40 percent of the gainfully occupied worked within the public sector, while the other 60 percent worked with the private sector. According to the 1995 Census statistics, the participation of women in the Maltese Islands as a whole, was more pronounced within the private sector (29.2 percent) than in the public sector (24.7 percent) (Darmanin, 1998, p. 71).
Life cycle patterns such as marriage and child rearing have a huge impact on female participation within the labor market, and hence have led to gender differentiated participation patterns (Darmanin, 1998, p. 61). Women were more likely to hold a full-time job when they were in their twenties, have a career break and then take up a part-time job as their main form of paid employment when they were in their thirties and forties (Abela, 1998b, p. 46). According to the figures given by Darmanin (1998, p. 61), out of all the single women cohort in 1995, the majority (92.4 percent) tended to be economically active, while only 16.5 percent of the married women were in gainful employment. Regarding female-headed households, annulled/divorced (38.8 percent of this cohort) and separated women (33.3 percent) were more likely to be economically active unlike their widowed (2.2 percent) counterparts. This difference in female labor market participation might be due to the fact that not all women choose to be primary earners (Darmanin, 1998, p. 62). Another reason that might be used to explain this differential participation among women, might be age. Widows tend to be older than other forms of lone female households, and hence might not have the labor market skills to enable them to find a job. Widows might choose not to work for a living since some might have access to material resources, such as a pension and inherited property, assets which other forms of lone-parents might not have access to.

Regarding job segregation on the basis of gender, Abela (1998b, p. 46) found that with the exception of machine operators - where there were more women than male workers - men tended to be better represented in all forms of occupation. Abela (1998b, p. 47) discovered that the most common occupations for men were those of laborers or builders, closely followed by services, sales and clerks. Women, on the other hand, were
more likely to be found in occupations related with services; sales and clerical work; health and educational professions. Abela (1998a, p. 96) maintains that differential sexual participation in the labor market demonstrates that gender stereotypes were still pervasive.

On the whole, Maltese men and women also occupy different occupational categories within the same sector (Darmanin, 1998, p. 55). Abela (1998a, p. 95) found that even in those sectors where men and women were equally represented - namely the health and education professions - women were more likely to be found in the secondary associate jobs. Maltese and Gozitan women were more likely to be clustered in low-status, low paying jobs, than their male counterparts (Darmanin, 1998, p. 69).

Abela (1998a, p. 95) found that Maltese men tended to outnumber women in managerial and upper professional jobs. In 1998, only 18 percent of all those appointed on government boards and committees were women (Commission for the Advancement of Women, 1999). In the same year, only 6.6 percent in the top five highest echelons of the Maltese public service were women (Department for Women's Rights, 1999, p. 27). Within the top ten private and semi-private enterprises, only four enterprises had women at the managerial level in 1994, and their presence at this level never surpassed the 13 percent point (Cutajar, 1995, p. 32).

Labor Market Opportunities in Gozo

The type of work available on Gozo was different both in quantity and quality from that available on Malta (Darmanin, 1999, p. 13). During the 1990-1997 time period for example, the job availability per capita in Gozo was only 88.4 percent of that found in Malta (Falzon, 1999, p. 18).
One of the characteristics of the Gozitan labor market in the nineties was the high number of people working within the public sector in Gozo, a figure which was higher than that for Malta (Falzon, 1999, p. 13). Even the wages within the same sector were different. Falzon (1999, pp. 18-19) compared the average wage income of somebody working within the public sector, and found that in 1998, the income per public sector worker in Gozo was 80 percent of the income a public sector employee working in Malta obtained.

Falzon (1999, p. 19) has suggested that ethnic differentials in wages might be due to the lower level of education and skills prevalent among Gozitan workers. This might be one argument that can be posed to explain this phenomenon. At the same time, Falzon does not seem to be taking into consideration the fact that a number of Gozitans employed within the public sector tend to be under-employed. Some of the Gozitan civil servants interviewed in the course of this research project argued that with their experience and academic qualifications they would have reached a better grade if they had migrated to Malta. When it came to promotion, Gozitan civil service officials often had to choose between their family and ambition.

With regard to the private sector, the average annual wage in manufacturing in Gozo in 1995 was only 60 percent of the corresponding wage income per worker in Malta (Falzon, 1999, p. 19). It was no wonder therefore that the number of persons holding a primary and secondary source of employment tended to be higher in Gozo (Massa, 1999, p.7). The trend to combine a regular, formal occupation with a secondary job seemed to be especially common among the self-employed (Inguanez et al., 1996, p. 40). It was no wonder therefore that more Gozitan men held two jobs concomitantly.
since self-employment among the Gozitans tended to be higher than the national average (Briguglio, 1993, p. 7).

Gozitan women were more likely to be gainfully occupied than their Maltese counterparts, although labor market opportunities for Gozitan women were less ample (Darmanin, 1999, p. 5). In spite of the tertiarization of the Gozitan economy, full-time employment opportunities for Gozitan women on Gozo were scarcer (Darmanin, 1999, p. 6). This was because when job opportunities within the primary and secondary sector became scarce and less lucrative, the Gozitan men simply took over the pink-collar sector.

Conclusion

In this chapter, gender inequalities were studied in the context of broad inequalities between state and region, as well as between ethnicized women and women deriving from the dominant ethnic group. Local and specific conditions, social and cultural factors, together with the political and legal practices in the Maltese state, were taken into consideration when studying gender and/or ethnic inequality. In this text I have resisted the claim that there is a homogenous women’s experience which can serve as the grounds for knowledge claims where gender is concerned.

There are problems inherent in universalizing the conditions of gender oppression (Krause, 1996, p. 234). Not all women occupy the same gender territory. Some women are privileged in terms of race, culture, ethnicity and/or class power, even while being constrained by their gender, as I have tried to demonstrate here. These women might be
in a stronger position to mediate the effect of gender in their everyday lives. At the same
time, they occupy an ambiguous status in relation to minority men who might be
privileged as men in patriarchal relations, but as yet are oppressed and exploited in the
wider social formation.

Differences among women must be part of theorizing women's experience of the
state, citizenship and power (Pettman, 1996, p. 22). I hope that by recognizing the
multiple axes of oppression and the contingent identities that each individual occupies,
this might help to subvert or destabilize any simple identity or category politics.
Introduction

In this chapter I introduce the protagonists of this research. I summarized the women's narrated accounts and left out or changed certain information to protect their identity. The names of the protagonists used here are pseudonyms. Some of the demographic information given by the participants has also been changed: these include the occupation of the informant, her husband and her parents’ occupation, as well as the number and gender of their children. I have also not included some information either because the material was irrelevant to the topic in question or because of lack of space.

In writing these short portraits I have tried to adopt the participants’ way of speaking, and when possible, quoted them verbatim. I have refrained from distinguishing my own words and that of the participants because in translation, my own interpretation of their words is coming through anyway. At the same time, if I had tried to distinguish between their and my words, the summaries would be so heavily punctuated that it would detract from the stories these women had to tell about themselves. Some of the narratives found below underwent heavy editing because they were long; others were shorter and more to the point.

I hope that by including what the participants had to say about themselves, the character and the context in which they were implicated would emerge. In this chapter I focus mainly on the socio-economic background of the key participants in three main phases in their life - childhood, their married life and in their widowhood (for a further delineation of the topics discussed during the narrative sessions, please consult Appendix 5). The protagonists will be introduced in the order I got to know them.
Introducing the Participants

In this section, I am going to give some general information about the women who took part in the research project before letting them tell their own stories. As Table 4 shows, the majority of the women were in their forties and fifties when they were interviewed. Govanna and Salvina, the youngest widows, were still in their early thirties, when they became widowed. Vitorja, the oldest participant, was widowed when she was in her early sixties.

Six of the women interviewed had lost their husband a year or less before the research took place. These widows - and some of those who had been widowed for over two years - were still in the process of settling some of the bureaucratic issues related with their change in marital status when the personal narrative sessions took place. Although some of the women had lost their husband three, four or five years prior to the interviews, they still remembered in detail how they went about dealing with some of the bureaucratic issues concerned with their husband’s illness and death.

The majority of the participants, that is twelve in number, had children of their own or adopted. Dolora and Marija did not have any children of their own, although Marija had acted as a stepmother to her husband’s children from a previous marriage. Nine of the women had children who were still dependent on them for food, shelter, education and clothes either because the children were young or they were not working since they were still attending school.
Table 4

**General Background of Participants at the Time of the Research Project**

<table>
<thead>
<tr>
<th>Participant</th>
<th>Age When</th>
<th>Years as</th>
<th>Children</th>
<th>Education</th>
<th>Employment</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Interviewed</td>
<td>Widow</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Govanna</td>
<td>30-34</td>
<td>3 years</td>
<td>2 dependents</td>
<td>post-secondary</td>
<td>full-time (III)</td>
</tr>
<tr>
<td>Salvina</td>
<td>30-34</td>
<td>1 year</td>
<td>2 dependents</td>
<td>tertiary</td>
<td>full-time (II)</td>
</tr>
<tr>
<td>Dolora</td>
<td>35-39</td>
<td>√</td>
<td>4 years</td>
<td>no children</td>
<td>post-secondary</td>
</tr>
<tr>
<td>Guljetta</td>
<td>35-39</td>
<td>under 1 year</td>
<td>3 dependents</td>
<td>secondary</td>
<td>full-time (III)</td>
</tr>
<tr>
<td>Lela</td>
<td>35-39</td>
<td>2 years</td>
<td>2 dependents</td>
<td>secondary</td>
<td>part-time (IV)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>1 independent</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tonina</td>
<td>40-44</td>
<td>4 years</td>
<td>3 dependent</td>
<td>secondary</td>
<td>part-time (IV)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>1 independent</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mananni</td>
<td>45-49</td>
<td>√</td>
<td>under 1 year</td>
<td>3 dependents</td>
<td>elementary</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>1 independent</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Marija</td>
<td>45-49</td>
<td>√</td>
<td>3 years</td>
<td>no children</td>
<td>post-secondary</td>
</tr>
<tr>
<td>Tereza</td>
<td>45-49</td>
<td>under 1 year</td>
<td>2 dependents</td>
<td>elementary</td>
<td>housewife (IV)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>1 independent</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Karmena</td>
<td>45-49</td>
<td>4 years</td>
<td>2 independent</td>
<td>elementary</td>
<td>housewife (IV)</td>
</tr>
<tr>
<td>Rebekka</td>
<td>50-54</td>
<td>√</td>
<td>5 years</td>
<td>1 dependent</td>
<td>post-secondary</td>
</tr>
<tr>
<td>Grazzja</td>
<td>50-54</td>
<td>under 1 year</td>
<td>2 independent</td>
<td>secondary</td>
<td>housewife (IV)</td>
</tr>
<tr>
<td>Pawia</td>
<td>55-59</td>
<td>√</td>
<td>1 year</td>
<td>1 dependent</td>
<td>elementary</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>4 independent</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vitoria</td>
<td>65-69</td>
<td>√</td>
<td>4 years</td>
<td>3 independent</td>
<td>elementary</td>
</tr>
</tbody>
</table>

**Note:** (√) When this symbol appears, this means that the participant’s husband had died testate.

(*) The participant in question was not receiving a widow’s pension. The rest of the respondents were receiving a pension.
The younger participants, namely those that were less than forty-four years old, had at least a secondary standard of education or higher. The women who were forty-five and over were more likely to have an elementary standard of education. When elementary education is mentioned here, this means that the person concerned attended school until the compulsory school age - that is fourteen or sixteen, depending on the school leaving age at the time - without ever going to secondary school. These differences in educational standards between the two age cohorts seem to reflect the changes in the educational system that took place in the early seventies (see Chapter 5, the section on Education), although the sample of widows was too small to allow me to make any sweeping generalizations. This does not mean that older widows did not have the opportunity to continue their education beyond the elementary age as the examples of Grazzja, Rebekka and Karmena demonstrate.

In this sample, widows under forty-five years of age, with or without children, were more likely to hold a full-time or part-time job. The better educated they were, the more likely they were to be gainfully occupied in lucrative jobs. Salvina held a professional job (listed as II), while Govanna, Dolora, Guljetta and Rebekka held non-manual jobs (listed as III). In this chapter, I made use of Baldacchino’s (1993, p. 30) Marxist inspired social class map for Malta (for a more detailed explication of the class categories utilized here, please consult Appendix 17 in the Appendices). Lela, Tonina and Marija worked part-time (listed as IV), while the rest identified themselves as housewives (listed as IV).

Out of the fourteen women, thirteen were in receipt of a widow’s or survivor’s pension during the research project or at some point after their bereavement. Since the
women who self-identified themselves as housewives were in receipt of transfer payments, and some even held part-time jobs, I chose to list them as Class IV. The women who were working full-time were also eligible to a pension since they had young children to raise. The fact that Salvina was not a mother deprived her from receiving a pension. In this sample, younger widows with dependent children were more likely to be gainfully occupied since, according to them, raising children was an expensive business and the pension was not enough.

The majority of these women - that is the younger widows - were unlucky in that their husbands was more likely to die intestate. Thanks to the succession laws in the Maltese Islands, this often meant that they were less likely to be able to draw upon the common wealth they and their husband had amassed during their marriage to help them raise their children. Only six of the husbands had written a will before they died and they generally were the husbands of participants who were forty-five years or older.

Socio-Economic Background of Participants

The participants generally derived from a petty bourgeoisie (III) or working class (IV) background, got a job within a similar class category and married a man within the same class spectrum. Baldacchino (1993) describes the petty bourgeoisie as a class “occupying a contradictory class location between the two main class clusters” and consists of small businessmen, traders and self-employed artisans, semi-professional and supervisory staff (1993, p. 30). He describes the working class as “those whose exclusive source of income is the sale of their labour power or, failing that, reliance on transfer payments” (Baldacchino, 1993, p.30).
There were only two participants who through marriage or their own merit managed to attain a bourgeois (class II) status. Baldacchino (1993) allocates individuals in the business, professional and senior administrative sectors to this class. As Table 5 demonstrates, the participants’ social class status was either derived (from their relationship with significant men in their lives) or achieved (when they were in gainful employment), or both. Their social class tended to vary depending on their life cycle patterns.

Table 5

Derived and Achieved Socio-Economic Background of Widows

<table>
<thead>
<tr>
<th>Participant</th>
<th>Age</th>
<th>Parents’ Class (a)</th>
<th>Participants’ Job prior to Marriage</th>
<th>Husband’s Occupation</th>
<th>Participants’ Class Location at Interview</th>
</tr>
</thead>
<tbody>
<tr>
<td>Govanna</td>
<td>30-34</td>
<td>III &amp; III</td>
<td>unpaid work</td>
<td>III</td>
<td>III</td>
</tr>
<tr>
<td>Salvina</td>
<td>30-34</td>
<td>III &amp; III</td>
<td>II</td>
<td>II</td>
<td>II</td>
</tr>
<tr>
<td>Dolora</td>
<td>35-39</td>
<td>III &amp; IV</td>
<td>III</td>
<td>III</td>
<td>III</td>
</tr>
<tr>
<td>Guljetta</td>
<td>35-39</td>
<td>IV &amp; IV</td>
<td>IV</td>
<td>III</td>
<td>III</td>
</tr>
<tr>
<td>Tonina</td>
<td>40-44</td>
<td>III &amp; IV</td>
<td>IV</td>
<td>IV</td>
<td>IV pt.</td>
</tr>
<tr>
<td>Mananni</td>
<td>45-49</td>
<td>III &amp; III</td>
<td>III</td>
<td>III</td>
<td>IV</td>
</tr>
<tr>
<td>Marija</td>
<td>45-49</td>
<td>III &amp; IV</td>
<td>III</td>
<td>II</td>
<td>IV pt.</td>
</tr>
<tr>
<td>Tereza</td>
<td>45-49</td>
<td>IV &amp; IV</td>
<td>unpaid work</td>
<td>III</td>
<td>IV</td>
</tr>
<tr>
<td>Karmena</td>
<td>45-49</td>
<td>III &amp; III</td>
<td>unpaid work</td>
<td>III</td>
<td>IV</td>
</tr>
<tr>
<td>Rebekka</td>
<td>50-54</td>
<td>III &amp; IV</td>
<td>III</td>
<td>IV</td>
<td>III</td>
</tr>
<tr>
<td>Grazzja</td>
<td>50-54</td>
<td>IV &amp; IV</td>
<td>III</td>
<td>III</td>
<td>IV</td>
</tr>
<tr>
<td>Pawla</td>
<td>55-59</td>
<td>III &amp; IV</td>
<td>III</td>
<td>IV</td>
<td>IV</td>
</tr>
<tr>
<td>Vitoria</td>
<td>65-69</td>
<td>IV &amp; IV</td>
<td>III</td>
<td>III</td>
<td>IV</td>
</tr>
</tbody>
</table>

Note: (a) This category includes the occupation of both the father and mother of the participants.

(Pt.) Refers to widows who held a part-time job.
Once their husbands died, the majority of the widows depended on transfer payments and I hence allocated them to a class IV category. Some of the women were already working when their husbands died: others had to find a job to augment their income. Three of the participants held part-time jobs at the time of the interview and should have been allocated to the ‘underclass’ (V) according to Baldacchino’s social class scheme. This is because he defined the underclass as the “peripheral workers and the reserve army, the open and disguised unemployed, the sick and handicapped, part timers and outworkers, child labourers, twilight economy operants” (Baldacchino, 1993, p. 30). Fortunately for these widows, they were also receiving a pension at the time, which therefore put them in a class IV category.

All the participants experienced downward mobility when their husbands died. Those participants with a good educational standard and who were in gainful occupation when their husbands died did not have to experience such a sharp drop in their material circumstances and class location. They still insisted though that they had less income to resort to when it came to raising their children. Six of the participants had been married to husbands in non-manual or supervisory occupations; these moved down a class when they became widowed. In the case of Marija, the table demonstrates that she moved from a derived class II location to class IV. Although this change in class looks quite drastic on paper, in reality, the substantial pension she was receiving together with the property she had inherited, enabled her to lead a more luxurious life than the rest of the participants, especially those in class IV and those who were raising children. Those who were already in a class IV location prior to their widowhood, might not on paper seem to
have experienced downward mobility, but they were wont to insist that their financial situation had become even more precarious with the passing away of their husbands.

The Participants

In the following pages, the participants will recount their own life histories. Some of these stories will explicate on some of the information contained in the paragraphs above.

Marija

I was the fourth child out of a brood of ten. My family was not rich, but at the same time we did not want for anything, especially food, since the fields provided us with all that we needed for food. I was brought up in a small, quiet village and we were quite happy in spite of the fact that we did not have the luxuries that abound today, such as bathrooms and showers. The whole family helped on the farm and around the house.

All of us children went to the Roman Catholic school in my village when we were six and remained there until standard six. After standard six we had to go to the secondary schools in Victoria. I liked school and was quite bright, but when I started my secondary education “bdejt niskuragixxi ruhi” (I became de-motivated). So I only stayed on for one year and then left school to help my father on the farm when my brothers emigrated. My father was not very happy about my leaving school. He was very happy when some years later I decided to join a religious order. This was the only opportunity for a girl of sixteen to continue her education at the time and he knew it. It was also one of the few viable opportunities for somebody who was not educated to find a good position, so to speak. Marriage would have been the other alternative, but I was in no mood to get married at that age. I became a nun because I knew that I could always leave the order if I got fed up.
I had gotten to know how the inside of a convent looked like because my mother had a sister who was a nun, and my aunt used to encourage me and my sisters to visit her. I used to stay over at the convent for a couple of days, and I seemed to like the people and the environment. So it was not a hard decision for me to make. The order I entered had plans for me. They sent me to England to learn how to become a teacher. But before I went there I had to catch up with my interrupted education. In two years I had to get my general certificate of education at ordinary level. To pass my O-levels, I had to attend a church secondary school in Malta. When you are a nun, the order decides what profession you should follow. I did not want to be a teacher because I did not know whether I had the necessary skills. So at the age of twenty-two, I left Malta for England to start my teaching training course there.

When I got there, everything was new for me. My religious colleagues were waiting for me at the other end and tried to help me get used to the system, weather and language. They only gave me two weeks to acclimatize myself, and then I left the convent for the teaching college where I was a boarder. I found myself on my own for the first time in my life. And I was living with eighteen to nineteen year olds who were used to a different life style, like sneaking in boyfriends to sleep with. In spite of the fact that I was a nun, both the staff and my fellow students respected me, so I found my stay there a positive experience, although the course was tough for me to follow. In the end I felt very proud of myself for passing the final examinations at the first sitting.

I did my teaching practice in England, but then the order asked me to return to Malta to help them out in one of the schools they had there. It was a little bit difficult for me to readjust on my return since the mentality of the Maltese and the British was a little bit different. You know we Maltese like to make a lot of fuss about nothing. I found that I liked teaching. What I did not like was the fact that the order was continually transferring me from one school to another. In a way this was good for me because it enabled me to visit and live in a number of countries. But I got fed up of being treated like a "cippitatu" (spinning top). After some serious thinking on my part, I decided to leave the order, although my parents were not that happy about my decision. It is an honor for a Maltese family to have a child in a religious order. They think that they might use it as a ticket to heaven! They were not openly critical about my decision.
though. In fact my mother tried to support me by saying, “Bicca hobz ma ssibx minn fejn tiekolha tghid?” (Will it be that difficult for you to provide for yourself?). She was not that far wrong because I soon found a job in Gozo.

Being a nun had helped me get an education, find a profession as well as introduced me to a number of people. In fact it was through my days in the order that I got to meet my late husband. He was already a widower at that time. One of his daughters was attending our school and that is how I got to know him. Anyway, some months after I left the convent, he phoned me one day out of the blue. I do not know how he managed to get hold of my parents’ home number, with whom I was living at that time.

In the meantime I was dating a Gozitan fellow, but it was not a serious relationship. For me it was just a form of socializing. So when this chap phoned, I was both puzzled and pleased. We started meeting frequently, trying to go to places where nobody knew us, and before you knew it we got married. I was in my mid-thirties at the time of the marriage.

My parents did not say anything about this move, but they were a little concerned about the fact that he was over a decade older than I was. In the end they compromised by saying that if he had been younger and hence stronger, he might have beaten me up. So we got married and started living in a house at the other end of Gozo. At this stage in my life I also learnt how to drive. My husband had got really sick some years after we got married. He was hospitalized for a long period of time and I got really fed up with depending upon public transport or the kindness of others to go to the hospital. With the help of a friend I learnt to drive and got my driving license in two weeks flat. When my husband recuperated enough to take over the control of the family car, he rarely gave me the opportunity to practice my driving skills though. Wherever we went – shopping, visiting – we went together, so I rarely got the opportunity to drive the car except on those occasions when somebody wanted a lift to the hospital, or my relatives asked me to carry out some task for them. He felt embarrassed being seen driven around by a woman.

When we were married I was the one who administered the money and dealt with any of the bureaucratic issues that arose. Where bureaucratic issues are concerned, I
always make sure that I get the facts right before acting. My husband was the opposite. For example, if he received a form telling him he still owed money to the Inland Revenue Department, he would just pay it without asking why he had to pay that kind of money. Not I. I always try to get as much information as I can from the official concerned before paying anything – "Qabel ma nkun certa, ma nitlaqhiex il-haga" (I don’t pay anything before I’m quite certain of my move). That’s why when my husband died, I did not find it that difficult to cope with the paper work involved. I already had amassed enough information about these matters and so I knew what I had to do when it came to succession or money matters.

After my husband died, I had plenty of time on my hands. I did not want to fritter my life away pining for him so I had to make a decision about whether or not I should go back to job I had before I got married or make do with the widow’s pension I started receiving after his death. The issue was that I was in my mid-forties by then. From the information I had got from the officials at the Social Security Department, I realized that it would be better for me if I stuck to the pension and did voluntary work with the disabled. I became interested in this kind of work after I attended a certificate course in Social Work at the University of Malta Gozo Center and I did my practice with some disabled kids. This and other voluntary work I am carrying out with other widows, helps to keep me on my toes.

Dolora

I am the youngest of a family of nine. My father was a stonemason and my mother was a housewife. I went to the village primary school, which was free of charge because my parents could not afford to pay for my education since there were so many of us. In a way, I was lucky. One should say that at that time school was as not as competitive as it is today. In fact none of us ever went to private lessons. We got along on our own steam.

I went to secondary school and sat for my ordinary level examinations. I was the only child in my family who went to Sixth Form. My parents and family were not so keen about my decision to continue furthering my education beyond secondary school. For them those who continued studying after they became sixteen were wasting their time and
money since they could start earning a salary. And as a woman, they reasoned that I would get married and that my education would be wasted. The only person who encouraged me to further my education was my sister. It was thanks to her that I entered Sixth Form.

To tell you the truth, I stayed on at school because I could not find a job. I could have gone to work in one of the factories, but I wanted to find a clerical job. After spending two years in Sixth Form, I could not find a job and was unemployed for a number of months. With my qualifications I could have gone on to university. I did not harbor these thoughts for long since money was scarce in my family and I did not feel right about asking my mother to pay for my education.

I think that the fact that I was living in Gozo at the time did affect my chances of finding a job as well. My Maltese friends were already working by the time they left secondary school. They had found clerical jobs within the private sector. Since employment opportunities within this sector were not secure, they were waiting for vacancies to arise within the public sector. In Gozo the labor market offered no such opportunities. When it came to doing clerical work in Gozo at that time, you had to be either the daughter or niece of a businessman, or wait until the opportunity arose within the civil service.

And another thing, when I was young, finding a job did not always depend on your academic capabilities but on whom you knew. At eighteen I had twelve O-levels and two advanced level passes. I was at my wits' end and so started applying for all kinds of jobs. I applied for a job with the Dejma. When they sent to interview me, the interviewer asked me if I was ready to clean water closets and I replied that I was willing to do anything as long as I got the job. In the meantime I had applied for two other jobs – one as a clerk within a bank and the other as a typist within the public sector. I applied for three jobs and in one week I got three offers! I opted to become a clerk within a state-owned bank.

I started working at a bank in Malta. For me living in Malta was a positive experience and I do not regret the seven years I spent living there. First of all I learnt how to be independent. As the youngest in my family, I was never allowed to be my own
agent. My parents and siblings never let me do anything on my own. If I wanted to go to the bank, they took it upon themselves to go in my stead. In Malta I took charge of my own life. I learnt to fill in my own tax form, shop for myself. In short, I became independent.

My father was continually going on and on about the fact that I was living away from home. My parents tried to urge me to stop working and were ready to maintain me financially if I returned to Gozo. I refused. My parents took what they considered to be my defection to Malta badly. This was because I was the only one in the family who had to migrate to Malta to find work. In the end, they had to accept my decision.

Living in Malta was very expensive. My parents therefore did not expect me to contribute my share towards the family budget. In fact they gave me pocket money to help lessen some of the expenses I had to face living in Malta on my own. My parents were very sweet – they used to wake up at five o’clock in the morning on Monday to take me down to the ferry. I never left home without a bag full of food. This often meant that I never ever needed to do any cooking during the weekdays I spent there.

My parents were very disappointed when time passed and I failed to get married. Marriage was the primary role for a woman in those days. I was the odd one out in my family. All my siblings had gotten married. For me marriage was not a priority. I used to go out with guys, but I can never really say that I ever met anyone I clicked with. My parents were continually saying the same words over and over again – “Ingabar” (Get married). They went on and on about the fact that the main aspiration in a woman’s life should be marriage and children. By that time the law had changed and this meant that women could retain their jobs when they got married. When this legislative change took place, they re-doubled their efforts to get me married – “Get married and continue working” they said, even though they did not agree with women working when they had children. They were ready to compromise as long as I got married.

In my job I was not satisfied with being just a bank clerk. So whenever the opportunity for a promotion came up, I grabbed it with both hands. I had to sit for an exam in order to move up the opportunity ladder. I failed the exam. In those days your political allegiances were tested in the examinations and interviews. Those who did not
espouse the political ideology of the party in power miraculously enough often failed to pass either the examination or the interview that followed. I tell you, I bet I failed the general knowledge examination because I wrote that I did not agree with the political stand taken by the party in power in the 80s when there was the stand off between the Americans and Libya.

I enjoyed my life in Malta and never wanted to come and work in Gozo. I found that the Maltese work ethic was totally different from the Gozitan one, and I was not looking forward to being transferred to Gozo. I find the Maltese to be a caring people, and they give you the freedom to express your own opinion, a characteristic that is rarely found among Gozitans. And in Gozo, everybody knows your family background so you cannot act above your station because there always is somebody to remind you of your origins. This was not the case in Malta.

All the other Gozitans got fed up working in Malta. Not me. My Gozitan colleagues tried to find ways and means of getting themselves transferred to Gozo. In those days, Gozitans got transferred to Gozo after they spent a number of years working in Malta. You got transferred when there was a vacancy in a Gozitan branch and it was your turn on the roster for transfers. Some individuals managed to find ways of jumping the queue. This got me all heated up because I cannot tolerate injustice, even though, as I told you before, I had no wish to get a transfer to Gozo. So I wrote a letter to the Prime Minister of the time and sent a carbon copy to all the newspapers saying that they were abusing the rights of some of the Gozitans working in Malta when they transferred some and forgot all about the others. Three weeks passed and the Prime Minister of the time announced that he was transferring all Gozitan civil servants working in Malta to Gozo. I do not think that my letter was the main reason behind this mass transfer. I think that my letter in conjunction with the fact that an election was in the offing precipitated this move.

And the transfer came at the right moment as well. My father was alone now that my mother had passed away. My transfer to Gozo allowed me to carry out my filial duties towards him. But to tell you the truth, I could not settle down once I started working in Gozo. For two years I cried every day. In Malta I used to work with
individuals who loved their job. They never discriminated against me because I was a Gozitan. In fact, when the weather was a little bit rough, they used to urge me to catch an earlier ferry so that I would not get stuck in Malta for the weekend. When I started working in Gozo, I was horrified at the goings on at the branch. Nobody had any enthusiasm about his or her own work. This really depressed me. I tried to look for other jobs, but it is not that easy to change jobs in Gozo.

Another thing about Malta is that if you encounter difficulties on the job, you can approach your immediate boss, and together you try to find ways of coming up with a solution. In Gozo, my supervisor did not like to 'defer' to her underlings. Everybody is being continually reminded about the position they occupy in the structure and the kind of action permissible in this location. This does not allow you a lot of initiative. In my case though, if I find that something works, I do not ask for the go ahead from those above me. I just do it. How long are we going to follow antiquated work procedures just because our superiors are afraid to take the initiative and introduce new ones?

At least nowadays I am happy in the post that I am occupying at work. I managed to reach the grade where I am able to do what I want. I enjoy my work now. At the same time I know somebody is after my job, so I cannot say how long I will occupy this post. I am a person who will complain if things are not the way they should be. My father is continually urging me to keep my trap shut since he is afraid that I might lose my post. He is afraid that if I stick my neck out too much, I will sooner or later get the ax.

Anyway, let us get back to track. In the meantime, my siblings were urging me to stop working and take care of my father full time. They were willing to support me financially, but for once I stood firm. I had the right to have my own life after all, even if I was single. Coming back to Gozo was a mistake because your married siblings believe that just because you are single, you should be at their beck and call. Do this, do that, take me here, take me there. And I could not always take a stand because sometimes taking a stand took so much effort. For years I was Cinderella for my siblings, my father and his unmarried siblings. At times I got really depressed because they had "rikbuni" (taken over my whole life).
To cut a long story short, I met my late husband through one of the errands I was carrying out for one of my sisters. She needed to buy something and so she sent me to this dealer to get them for her. The salesperson who served me became my husband. I did not really notice him at that time but some weeks later we bumped into each other at the disco and he started chatting me up. I did not even recognize him but I soon realized that he had done his homework where I was concerned. He knew my name, where I lived, how old I was, what type of car I drove, where I worked, etc. At first I was worried that he would be up to no good, but during the long conversations we had, I got to know him better. We started going out infrequently, because to tell you the truth I did not trust men at that time in my life. I had been sexually abused when I was young, so I tended to keep men at a distance. This guy though had the power to dismantle all the barriers that I had put up. And I got to learn to trust him although I never ever envisaged getting married to him.

In the meantime my father suspected that I was going out steady with this guy. At first he was a little bit disappointed because for him, his ‘educated’ daughter deserved to marry a doctor or a teacher not a salesman. But once he got to know him and saw how much he respected me, he came to accept him as a son. I would never have gotten married to him if something had not happened which made me aware how *agile* life was. His sister was diagnosed with cancer, and this made me realize that life was too short to waste time fooling around. So I broached the subject and we decided to get married as soon as we decided where to build our house. Luckily for us, he had bought a plot of land some time before we met. So after we settled all the bureaucratic paraphernalia, we started building our house.

We got married when I was in my early thirties. Early on in our marriage, we decided that we should divide the household chores among us. We decided that I would deal with bureaucratic issues and the banks since I was more conversant with the ways of these institutions. When it came to dealing with the building of the house, he took over because I did not know anything about this. And I preferred it to be like this because I have always believed that women should stick to feminine tasks letting men carry on their masculine ones. The only issue we did not agree upon was politics: he sided with one
party and I sided with another. So on this issue we decided to reach a compromise – we decided to hear each other out on the topic and leave it at that.

Eventually our days together came to an abrupt end when he was also diagnosed with cancer. I tried to help him cope with his pain while trying to carry on working at the same time. This period was exhausting for both of us. Unfortunately the cancer spread quickly and he did not have to suffer for long. Before he died though, he made sure that I would not face any legislative problems. A few days before he died, we had a notary come to the hospital to draw up a will. My husband had been worried that if he passed away intestate, the house, which we were still in the process of building, would be divided between his siblings and I since we did not have any children. He wanted to protect me from any such inconvenience.

Nowadays I have my work to keep me going. This is not enough to keep me from dwelling on my own loss. I have therefore decided to use my past experiences to help others come to terms with their grief. With the help of a friend of mine, we have started organizing this Gozitan widow’s self-help group. Whenever we hear of a recently widowed woman, we contact her to tell her about the group. We provide these women with the space and opportunity to talk about their experience and to get tips from each other on how to cope in such a situation. It is not easy to hear these women’s raw grief – it kind of refreshes those memories I have been trying so hard to come to terms with. But something needs to ease some of the grief work they have to cope with when these women lose their husband.

**Tonina**

What can I say? I went to the primary school in my village. I was the eldest of four children. After primary school, I then went to secondary school until Form II. I was among the last batch of students who could leave school when they turned fourteen. I opted to leave school at this age. Nowadays I am aware of how silly I was. Anyway, as soon as I left school, I started working in a factory. I was only fourteen when I started working. At the time it was legal to work at fourteen. I had a workbook and everything. I worked at Crochetta for two years and then I changed factory. I cannot remember what
the other factory was called. I liked my work. I learnt how to use the knitting machines. This was the only kind of work available in Gozo in those days for women like me.

Then, when I was... how old was I at that time? When I was almost eighteen, I got married. I went out with a couple of guys before I met my husband, but they were innocent relationships - “ta’ tfal li tkun”. In those days the main places of entertainment were discos. We used to go dancing at the Aurora [a club], dancing to the music played by real bands. They used to get a lot of bands to come and play. Sometimes they brought bands all the way from Malta. A lot of people used to go there. It was the place where you went out to have fun and find a boyfriend. In fact I met my husband there. We got married after a year. We got married so young because he wanted to go back to America. After spending three years there, he had came back to Gozo to search for a wife to take back with him. We went to America and lived there for eight years.

I used to work in America. I worked in two factories. Then I had my first baby. I left my job for a short while to take care of him and then went back to work. I left my child with my cousins while I was at work. Well, we did not go there with the intention of settling. We both agreed that we would return to Gozo after a certain period of time. It is hard to feel that you belong in a country when you do not have any family living there. “Ma torbotx qalbek m’hemm” (you do not become attached to the place). We agreed that we would return to Malta eventually. We came back in 1982. When we came back, we started building this house. Yes, it is palatial. An empty palace - empty since my husband is no longer around. Now I don’t know what else I was going to tell you.

Oh yes. When we returned he started working as a plasterer. He was self-employed for two years until he found a job within the public sector working as a laborer. This does not mean that he stopped working as a plasterer. He had two jobs. He had been employed for eight years within the public sector before he died. I never went back to work when we returned to Gozo. I supervised the construction of this house and when I had time, knitted jumpers that I sold.

Fortunately enough for me, my family donated the plot of land on which this house is built. So the house is in my name. As to any bureaucratic issues, whether it involved getting permission to build this house or the banks, I dealt with them. He hated
going to offices or banks. So I used to administer the money and deal with the bureaucracy involved. He asked me to handle these matters because he hated wasting time waiting in queues in offices and banks. I handled our money, and everything. "Ehe, il-giri jien" (I did the running around). Since going to Victoria on the bus is such a hassle, I decided to learn how to drive a car. We bought a small car and I learnt how to drive it. This helped.

On our return to Gozo, we had three more children, another son and two daughters. There is a five-year gap between my eldest son and the second child. My husband's death was totally unexpected, a total shock. One moment he was alive, the next thing he had a heart attack and dropped down dead. "Miet cum pum" (He died suddenly). He died so unexpectedly. He was not sick or anything, so it was totally out of the blue. We had not even thought about drawing up a will. He was only forty years old when he died, and at that age you do not think about death. And life changed radically with his passing away. Money is short since I have four children to take care of, three of whom are fully dependent on me. I would like to find a job, but with my lack of skills and with a young child continually clinging on to me since her father's death proved to be traumatic for her, I cannot really do much about it at this stage in time.

Govanna

I will begin from the beginning. My father is dead. He died when he was fifty-six years old. My mother and two other siblings are still alive though. Em, I went to private schools for my primary and secondary education. I never went to Sixth Form but I still managed to get three advanced levels by taking private lessons and studying at home. I got married when I was eighteen. At first we lived with his mother and then eventually we bought this house. My youngest child was born after we moved into this house. I never worked before I got married.

My husband was in the retail business. He was self-employed. We did not move into this place immediately; we invested our money first in some garages my husband needed to store his merchandise in. Then we bought this house. We bought the house from somebody else, unfurnished. All we had to do was buy the furniture and just move in. To tell you the truth, we had been allocated a state subsidized plot of land some years
before, but my husband was adamantly against the idea of living in a village, far away from his enterprise. So we had to find a dwelling around here.

At the time I was raising three children on my own since my mother lived far away. I did not have time to go out much, and so I left the bureaucratic stuff to him. Since he was self-employed, my husband was more cognizant about bureaucratic issues and things like that. And his timetable was more flexible than my own. This does not mean that I was not kept informed about what was going on. In fact, I was the one who opened, read and dealt with any correspondence, kept his books and accounts, etc. All he had to do was to take the official forms to the relevant department. I knew where everything was kept, and I kept track of all the transactions.

When the children started going to school, I had a lot of time on my hands. So when this nun approached me with a job offer teaching at her school, I was more than happy to accept it. One of their nuns was going on missionary work abroad, and they needed to find somebody to replace her. I asked my husband whether it was opportune for me to apply for this job. At first he was not enthusiastic about the idea of me going out to work. He said that the kids were still young and needed somebody to take care of them. And he knew that I did not have anybody to help me take care of the children or the house. In the end I said that I was going to apply anyway and that if they accepted me, that would be it. The sister in charge of the school phoned me two days later and asked me whether I would consider teaching on a part-time basis. I said, "Willingly". Two years later I started teaching there full-time. I was lucky that I started working before my husband died. Otherwise I would have been forced into carrying on with his business in order to survive financially. I do not like selling things and do not have any skills in this area, and so I liquidated his assets after his death.

In spite of all the work that teaching entails - just look at the huge pile of scripts I have to go through as soon as you leave - I do not regret taking up that job offer. I am very satisfied with my job. The job keeps me occupied and gives me an excuse for getting out of this house. And I love children at the same time. As a teacher I go out in the morning with my children and return home an hour before them. This gives me time to start cooking something and tidy the house up before they return from school.
I learnt how the drive the car after my husband died. His cousin taught me how to drive. Poor chap. I did not want to learn how to drive the car but he persuaded me that it was a necessity now that my husband was dead. So one day he phoned at seven in the morning and told me that he was going to pick me up in ten minutes flat. I tried to find excuses. He did not take any notice of my evasive tactics and came. And from that day onwards, I never looked back. I learnt how to drive. Sometimes you have to do things against your will. And thank God I did. My husband died intestate, leaving me with two cars and other immovable property on my hands. There is a lot of paperwork to be done when your husband dies, and knowing how to drive, proved helpful where this task was concerned.

Grazzia

There were six of us at home – four girls and two boys. My father had a job “mal-gvern” (in the public sector). Anyway, he was a plasterer. My mother was a housewife. I went to the state primary school, and then went on to secondary school. Miss Micallef was headmistress at the time. I stayed there until Form V. I sat for the general certificate of education. I got five passes in five subjects at the ordinary level. My mother used to encourage us to do well in school. My father, how shall I put it, did not have a lot of education, but “stinka biex nitgallmu” (worked hard to enable us to continue with our education). My eldest sister was never interested in school. And my younger siblings did not like school at all although they are literate in their own way, you know. My sister and I were the only ones who were interested in furthering our education.

The first time I sat for the general certificate of education I did not do so well. I got a pass in three subjects. Then my parents sent me to a Roman Catholic school in Malta. I had an aunt who was a nun in the order. So that helped. I worked hard on my art, religion and French there. And I got a pass in these three subjects. So all in all I have five O-level passes. The order did not charge my parents a phenomenal fee since my aunt was part of the order. Anyway, whatever fee they were charged, it must have made a dint in my parents' pocket since the Maltese economy was not doing so well in those days. We were not boarders at this school. That religious order did not keep
boarders. They only accepted day boarders; that is, we used to eat lunch there. We slept in another convent. This convent, an orphanage, was located some distance away from the school. All of us, that is my sister, myself and some kids from the orphanage, took the bus to school and back every day.

The first three months I spent in Malta I was very homesick. The first three months were awful. Then I started settling down. I started getting to know the students in my class, and this helped. I remember especially this one student who used to help me with my French. The sister who taught us French was French and I found it hard to understand her at first. But with the help of my friend, I started loving the subject. I had studied French for five years before I went to this school, and nothing had sunk in. Imagine. I had passed the mathematics examination but I still needed a pass in English in order to apply for the teacher's college. After some time I started getting a little bit fed up of school and started looking for a job. In those days there weren't a lot of job opportunities in Gozo you know. I eventually found a job as a receptionist in a hotel in Gozo.

The working hours were long there. We used to work eleven hours every day with an afternoon off on Fridays. I was already going out with Pawlu at that time. We got engaged in 1967. Some months later his brother came back from the Vietnam War and urged us to get married so that he could attend the wedding. I was not in such a hurry to get married at the time because I was only twenty years old. I would have preferred postponing the marriage to a later date when we were a little bit older. Anyway in those days you did not have to make a lot of arrangements to get married, not like today. So we got married. I never regretted marrying Pawlu although I would have preferred it if we had waited a little bit before we got married.

A year after we got married, I gave birth to my eldest son. Three years later we migrated to Australia. We lived there for almost five years. My other two children were born there. So they were Australian citizens. Anyway they had to renounce their citizenship when they got a job within the public sector here. Back to the story. We came back five years later. I never went out to work when we were in Australia. I used to mind his siblings' children while they went out to work. We returned to Malta six months after
my youngest child was born. We came back for good. My husband did not like it there. When his sister decided to lift anchor and come back to Gozo, he decided to follow her example. So we came back together.

At first he started working as a mechanic with his cousin. Then one of his brothers, the one who had a business selling car parts, asked him whether he would like to take over the business since he was thinking of emigrating. He told him, “Why don’t you try it out first and see whether you get the hang of it”. Anyway he tried it, he liked the business and he took it over. He had been in the business for over twenty-one years before he died. To tell you the truth, I did not know so much about selling car parts, but I did stand in for him every now and then when he had to leave the shop. I did not want to go into the workshop when he died though. This was his domain and I felt as if....

I never learnt how to drive either, although I would like to learn. Anyway, when we used to receive official papers from the Social Services Department, for example, I used to send him to handle the problem. Our house is a little bit far away from Victoria and since he knew how to drive, he could go there and get back in no time at all. Even when we had checks, he used to go to cash them. I would tell him, “Pawlu go and cash it. I will mind the workshop for you while you are away”. All that hassle of having to change and then hop on to a bus. I would not have any of it.

He dealt with these issues. When it came to dealing with tax or VAT (Value Added Tax) problems, we used to go together to speak to the relevant official. And I was the one who used the phone to ask for information about this or that. I liked doing that. He did not like speaking with officials on the phone. I, on the other hand, did not mind doing it. When I saw that he was worried about a bureaucratic aspect, I would volunteer to go with him, even if he had to visit an official in Malta.

The thing was that when possible, I always sent him. Where going out is involved, I am quite lazy. I like staying at home, even if it is healthier for me to go out and meet people. I do not like going out of this house. I shun people nowadays. I feel more comfortable about staying at home, hidden away from the rest of the world. I took my husband’s death badly. We were not prepared for it, either emotionally or legally.
Rebekka

My father was a policeman and my mother was a member of a big family where the majority of the people “kienu nies ta’ skola” (were educated). That is why all of us pursued their education beyond the compulsory school attending age. There were eight of us, a big family. In those days everybody had a lot of children. And even though there were a lot of us, we all went to school. We did not need to be urged to continue with our education since we were self-motivated and loved learning. When I was young, girls were not encouraged to go to school or to pursue an academic career.

Okay, we went to school. We used to set aside some time for studying but we always had things to do around our home. There was always something to do since we were such a big family. I always wanted to become a teacher. So from primary I moved on to secondary, and from secondary I went straight to a teacher’s college, Mater Admirabilis Training College. The course was two years long in those days. I enjoyed myself there. I was always an outgoing person. I liked living in Malta and was always reluctant about going back to Gozo on the weekends. Do not get me wrong. We did not have any strictures at home, but I made new friends and lived in a different environment. You stop feeling hemmed in. I made a lot of friends. I finished the teacher-training course. Oh, and while I was in college I had a steady boyfriend.

The relationship did not have a negative impact on my education. Some people used to laugh at my mother because she had sent me off to college. They used to think that it was not worth the hassle if I was going to get married soon. At that time, my boyfriend was living abroad, in Canada. The people in the village used to make fun of my mother. They argued that by sending me to school in Malta, she was depriving herself of my company when I could have stayed at home until I got married. My mother did not give in to the social pressure though.

When I finally managed to finish the course, I taught for a year in Malta, got married and emigrated with my new husband. I’m glad it happened that way. Thank God we did not cave in to social pressure. In those days we were really prejudiced against women. Do you know that I had to leave my job as soon as I got married? I felt that I had been fired because I was a woman.
Anyway, it was a good thing that I went ahead with my education because it came in handy when I emigrated. I found that I could mingle with people because I could speak better English than the other Gozitan emigrants. I did not feel homesick since I had already lived away from home. Those two years in college and the year I had spent teaching in Malta had helped to wean me off home. In fact, when I emigrated ... okay I felt a little bit homesick, but not that much. This does not mean that I did not love my family. I could cope. With my education, I had more job opportunities in Canada. There I could broaden my mind. I was no longer stuck in a small country with a closed mentality, where everything is limited. Living here in Gozo is a dead end in many ways. We cannot benefit from the opportunities available to people living in bigger countries.

My education helped me to get a good job when I emigrated. My husband was not so enthusiastic about me going out to work at first. I couldn’t cope with that. I had to go out to work. And I looked for a job where I could utilize my skills. I did not have to work as a cleaner or a maid like the other Gozitan female emigrants. I was able to find a job that I liked. I worked as a social secretary. I did not work in an office. This wealthy woman, who lived in a nice building that was actually a landmark in Toronto, employed me. By working for her, I had the opportunity of meeting a lot of famous people. I had the opportunity to find out what kind of life wealthy and learned people led. My employer used to send me shopping for her. Not just ordinary shopping but shopping for interesting things. I used to deal with bureaucratic matters as well. Wherever I went, I could always speak for myself. I led a very interesting life because we used to mix with people who were our social betters. This therefore had an effect on me because when you mingle with people who are your superiors, without knowing it, your standards go up. You try to live up to their standards. So you better yourself. Your mentality changes. You learn a lot. You are exposed to things that widen your horizons.

When we came back to settle down in Gozo I became even more aware how limited we were as a nation, and how backward the mentality of the majority of the people here was. Their mentality goes way back hundreds of years. It’s not their fault because they do not have the same opportunities here, but.... We lived in Canada for nineteen years. I never wanted to come back and settle down here. We had come back to
Gozo once, but I couldn't stand it here. I had to go back to Canada. At the time, I was not ready to settle down. I had not had enough.

When I finally started living here, I found that the social life was very poor. People meet each other at church, in the shop, on the street, and that's enough. They don't need a social life. That's their social life. I missed the social life I used to lead back in Canada. The fact that nobody asks you over here, it really got to me. And when I ask somebody over, I usually ask people who have lived abroad and have the same outlook on life. Okay, there are plenty of restaurants, but there's no place where you can go dancing, or where you can go and have a drink late at night without bumping into all those youngsters. There are no forms of entertainment here that cater to people of my age. If you want to entertain yourself here, you have to look for it and make it happen. There is no sense in lying back and complaining all the time. It's not going to happen on its own. Somebody has to make a change. And if you don't, life can get very, very monotonous, I mean, especially in Gozo.

I felt this lack of social life not only when I came back, but even more when I lost my husband. Okay, the first year I was too busy coming to grips with my grief. But after a while I started feeling so lonely. Life seemed at a dead standstill. During the week I was teaching. What with teaching during the week and looking after my children, weekends are very important for me. I need to relax. I did not want to go all the way to Malta to look for the kinds of social activities I was searching for. Time was limited, so I needed some form of social activity here in Gozo.

The advantage of living in Gozo is that it takes you only a couple of minutes to get from one point to the other. Everywhere is close, and it is safer for a single mother raising kids on her own. As a single mother, it is safer here. From my own experience of living in a big city, I can imagine what it would have been like if I had stayed there with my children when my husband died. Here I have a job. I have my own house to live in. These things are important for me. I remember the first days when I started living in downtown Toronto. I used to jump whenever anybody knocked on the door. Life there is different. I feel that this is a safer place to raise children here, especially for single mothers.
My husband had been sick for a long time before he died. We thought it prudent at the time to draw up a will in preparation for the inevitable. And we were lucky that we took this step. You have to know what you are going in for. I am a very assertive person, so I made sure that I knew all the ins and outs of the Maltese succession law before we drew up a draft. I prepared for any eventuality so that I would not have to face a lot of bureaucratic hassle afterwards. I took the necessary precautions beforehand since we knew that the end was inevitable. I believe that if you know that there are certain things you can settle beforehand, you should settle them. You have to cope afterwards, for the sake of your children. If you can avoid the hassle, avoid it. I had to be strong for all of us. I had to.

You have to be independent in life. I taught myself to do a lot of things, even handyman's work around the house. I learnt to do a lot of these things when we lived abroad. My husband was a handyman, so I used to help him and eventually picked up some skills. I can take care of the house. The only thing I cannot fix is that car there. And when we lived abroad, we used to share the housework. With the job I had there, I often came home later than he did. He used to spend more time at home than me, so I expected him to do the cleaning. Just because I am a woman does not mean that I have to do all the cleaning. He would have never done any housework if we had stayed in Gozo. The men here are male chauvinists. In fact, when we came back, his friends used to make fun of him when I drove and he was the passenger.

I was the one who dealt with bureaucratic tasks here. First of all my husband never worked when we came back. I was the one who was working, paid the National Insurance contributions, and got the children's allowance and things like that. And the other thing was that my husband was not as educated as I was, so the onus of the paperwork fell on me.

Tereza

I never went to secondary school. When I was young, girls rarely went on to secondary school. I went to the primary school here and stayed there until Standard VI. My sister however continued with her education. I did very well at school. Perhaps I needed someone to push me into going on to secondary school.
When I left school, I used to help my mother around the house. I never went to work in a factory or something like that. Then when I was nineteen, I got married. I was nineteen and a half at that time. My husband was from the same village – “fil-fatt minn wara l-bieb sibtu” (I found him from behind our door)! He had migrated to Australia six years before and we met when he came home for a holiday. That was the custom then. The men used to emigrate and then come home in search of a wife. When he came back, he found work here in Gozo and decided to stay put.

We built this house after we got married. My parents had given me this piece of land, and we built it together. Fortunately for me the house now belongs to me since the land is in my name. A year and a half after we got married, I gave birth to my eldest son. During my married years I never went out to work. I was a full-time mother and wife. I wanted to find a job but my mother-in-law made it quite obvious that she was not keen on taking care of my son while I went out to work. She had every reason to refuse because she had raised her children on her own, and she reasoned that I should take care of mine. Nobody wants to be tied down by somebody else’s kids. Every now and then I try to find a job. The first thing they ask you though is, “What standard of education do you have?” I believe that if I had continued with my education, I would have better chances of finding employment now.

I gave birth to three children - two boys and a girl. There is almost a seven year difference between my second oldest and the youngest one. As a family, we depended on the income my husband brought home. We managed quite well on his salary. At first he was a plasterer and then after a while “dahal mal-gvern” (he found a job within the public sector). He was an overseer within the Water Works’ Department. This does not mean that he gave up his work as a plasterer. He used to do this work during his free time. And to tell you the truth, he made more money from this job than from the other one. Life was easy then with me staying at home to look after the children and the house and him working. Anyway, things changed suddenly. One day you are puttering happily away through life and the next day you are facing illness and death. Your life turns upside down. My husband has now been dead for almost eleven months.
I always encouraged my children to work hard at school. I wanted my eldest son to become a nurse like my sister but he was not interested in this profession. My favorite saying when they were young was “fit-trab trid tmur int jekk ma tistudjax” (you will have to do menial work if you do not study). I used to tell my daughter that if she did not study, she would have to find work in a factory. “Tbaghti hemm hekk”, (You will have to work hard there) I used to tell her.

Job opportunities in Gozo are limited - for the children and for me. I have two alternatives if I want to find a job – either working in a restaurant or a hotel. And you cannot really say that the catering and hotels offer steady, dependable jobs. These places open only during summer. What are you going to do when they close down for winter?

When my husband was alive, I rarely went to the social services’ offices in Victoria, or to the banks. I got a shock therefore when he died and I had to deal with all the paper work and bureaucracy. For example, the first time I went to renew the car’s road license, I went to the police station on the way to Marsalforn. I had the impression that that is where you have to go to pay your car license. One of the policewomen explained where the licensing office was. I did not know where it was because my husband used to deal with these matters before. The only thing I took care of was the Children’s Allowance. He used to deal with the other bureaucratic matters. This is because he did not have to go out of his way to go to the offices and the banks since they were on his way to work.

When it came to money matters, I had my own bank account. I was the financial administrator in this house. My husband used to bring his salary, keep some pocket money for himself and I took care of the rest. I was a good financial administrator. In fact my husband used to accuse me of being stingy. You never know what might happen, do you? So I used to save a good portion of his salary. I would have had to face poverty if I had not managed to set aside some money then. I tell you, I was very lucky to have squirreled away a good sum of money before he died because we would have been forced to borrow money from relatives.

Nowadays, I have to make do with the small pension I receive from the Social Security Department. The older children and my sister help me out financially. But I
hate being dependent on others or on the state. I would prefer earning my own money. But what can I do? Only factory work is available for someone like me, and I've never worked in a factory. And from what I see on television, how can I ever manage to keep up the pace they set there? I have tried finding work at a food-processing factory. The hours they keep there are more reasonable – from nine o'clock in the morning until one in the afternoon. I applied and when they did not answer, I phoned them to find out what had happened to my application. They told me that they only had two vacancies at the time when the advertisement came out, but that an overwhelming number of people had applied. I'll re-apply in summer. I will be more than satisfied if I can find a job where I can at least work for four hours per day. This will be another source of income for me.

"Madonna" (exclamation), you need so much money to survive – to buy food and other daily necessities such as petrol, diesel. You cannot tell your children not to eat so much. And you need to put something aside in order to meet the electricity, water and phone bills. And emergencies - you never know when you might need to see a doctor.

My husband did not have time to write a will before he died. This is why perhaps I am facing these financial problems now. I wanted to broach the subject when he was diagnosed with cancer. I was tempted to, but did not. I knew that if I ever brought the subject up, he would realize that all the medical care he was receiving was in vain. If he had left a will, things might have been better for me. But who knows?

Life changes, you know, when your husband dies. For example I decided to learn how to drive the pick-up truck some months ago. I learnt it on an impulse really because I was getting fed up asking my children to drive me here and there when I needed to go somewhere. My son gave me the first lessons and then I got a driving instructor because my son did not have any patience with my driving mistakes. The first weeks after I got the license, I was still nervous about driving on my own. My son used to follow me all the way to the gas station and back, on his bike, to make sure that I did not do anything silly. He soon got fed up of following me around though, and so that's how I had to force myself to gain road confidence.
Karmena

I originate from Kercem. There were four of us, my three brothers and I. I went to the village primary school. When I became older, my mother was afraid of sending me to secondary school. Somebody had told her “li nisfratta” (that I would go wild) if I went to Victoria, so I never went to school there.

I met my husband when he came back from America. He had migrated to America when he was sixteen, to join his elder brother. He did not stay there for long: five years I think. We met when he came back. I never went out to work before I got married. I got married when I was seventeen. Some months after, I gave birth to my daughter. I have two children. My children went on to study and managed to become teachers. They lived in Malta for seven years, both of them, before they were transferred to Gozo.

My husband used to work as a telephone operator before he got pensioned off for disability reasons. With my children in Malta and my husband out the whole day, I got really bored here on my own. I usually wake up at four thirty in the morning. It doesn’t take me long to do all my housework. So what am I going to do with myself the rest of the day? I decided to find a job. That’s how I became a home-helper for the elderly. I used to work thirty hours per week for seven years.

When my husband was alive, I used to manage the family finances. I was the boss in these matters. My husband used to bring his pay check, leave it there on that table; I decided how to spend the money, how much, on whom and on what. When it came to going out, we went everywhere together. If I asked John to go to my mother’s house to get something for me, he would ask me to tag along with him. He never went out without me. Whether it was going to the church or to the shops, we went together. That’s why I took his death so badly. I was alone for the first time after twenty-eight years of marriage. I know what I lost when he died.

Two years before he died, my husband suffered a mild stroke. It wasn’t that strong because when he recovered, he went back to work and everything. The doctor told him not to drive and things like that, just in case he suffered another stroke, but he took
no notice. All the same, I was afraid for him. I persuaded him to get pensioned off. He never forgave me for making him give up his job. In the meantime, I was still working with the elderly.

My son persuaded me to stop working when my husband died. He said that it was not worth my while going out to work and then have all my hard earned money siphoned off me by the tax man. Half my hard-earned salary disappeared in taxes when my husband died. Anyway my children used this as an excuse to persuade me to stop working. Like their father, they had never wanted me to go out and clean for other people. They were against me going out to work - nothing more and nothing less. Even though I made sure that they did not lack for anything. I always made sure that they had a hot meal ready before I left. That was the first thing I prepared as soon as I woke up in the morning. I also cleaned the house from top to bottom before I left. My children can never accuse me of neglecting their needs.

I was forty-five years old when my husband died. I'm forty-nine now. He has been dead for four years. He died when he was fifty-two. My husband died without leaving a will. We never made a will where we bequeathed all our property to each other. He inherited this house from his parents, which now means that my children and I are co-owners. My children have never asked me for their share of the house. But you never know. What if they want the house or the monetary equivalent of their share one of these days? I tried to broach the subject about me buying them out, but they do not want to hear about this. At least I'm lucky that they have not been pestering me for their share. It's not the first time that you hear that somebody's children kicked their mother out on the street to divide their father's estate between them.

I know how to drive a car. I learned how to drive when my husband had the first stroke. The doctor had advised him to stop driving so I thought it would be better for all of us if I learned how to drive. He never let me drive him around though. He was embarrassed. When my husband died, my son was adamantly against me using his father's car. He was afraid that I would do something silly and go the same way as his father. At the same time he did not want to sell it and see other people driving his father's car. So he just took an ax and smashed it to pieces. I tried to persuade my
children into letting me buy myself a small Mini Minor, but they didn't want to hear about it. They told me that if I wanted to go somewhere, they were willing to take me there themselves. Both my children are married now, have their own family and work, so I do not feel like encumbering them with my needs. And there is always my father. He is more than willing to come and pick me up whenever I want to go and visit my parents. I am frightened of having him drive though. My father spent over thirty-six years in Australia, so when it comes to driving in the narrow streets we have here, he feels a little bit out of place. And he's getting old.

So I am in a way stuck to this house. Whenever I want to go somewhere, I either go on foot or use public transport. My children's parents-in-law sometimes come and take me out with them when they go out on Sunday. But I don't like going with them. I wish I still had my job. I have had plenty of job offers but I have always turned them down. I am not really keen about working in restaurants. These are the kind of job offers I get. You have to work at night and meet all sorts of strange men. I don't feel comfortable about this. I had a good job offer a couple of months ago though. The nun who runs an elderly people's house of residence asked me if I would help her out. I would have been more than willing to oblige, but at the moment I am taking care of my daughter's son while she and her husband are at work. I enjoy my grandson's company. Next year he will start pre-kindergarten though. So I might find a job.

My mother is constantly going on and on about me moving in with them. My children also want me to go and live with them. But I don't know. I don't feel comfortable about living in other people's house. I've got used to living in this big house all by myself. When I get older and physically infirm, I'll think about it, but not now. I'm still young, still healthy. Sometimes I feel lonely and feel like just packing up and go and live with my son. Then I try to erase these thoughts from my mind because if I take up residence with one child, what would the other one say?

Vitorja

I went to the primary school here [Gozo] until Standard V. I did not stay long because I left school to start taking sewing lessons. I went to a convent where there were some nuns who gave sewing lessons. And that's how I became a seamstress. Then when
I was eighteen, I got married. I came from a family of four, two boys and two girls. All my other siblings did well at school and went on and got good jobs. I was the odd one out in my family when it came to education. I was the eldest and in those days, the eldest was supposed to help take care of the family.

I had my sewing though. And it came in handy, especially when I got married and had children. This skill helped me pay for my children's education. Without the money I brought in, they would have never been able to go to university. I had the first child after six years of marriage. Then later on I had two other children.

When my eldest daughter went to university, there were only three other female students from Gozo studying there. They used to rent a flat in Malta for ten Maltese liri per month. They left on Monday and came back to Gozo Friday evening. Sometimes I went to Malta to clean their flat. What with their studying and everything, they rarely had time to do any housework. They received a grant of thirty Maltese liri every three months. This barely covered the rent. I had to find the money to buy them decent clothes, their books, their food. When you are mixing with people coming from affluent families, you just cannot let your children wear any old clothes. I paid a mint to get them through university, I can tell you. I do not regret the money I spent on them though. It was money well spent since all of them did well at university.

Things had changed by the time the youngest made it to university. There was the student worker scheme then, and they were getting a good stipend. This meant that he was not as financially dependent on me as his sisters were. When my daughters got their degree, they could not find a job even though they had university degrees. The eldest, after a long period unemployed, managed to find a job as a bank clerk. And we had to fight to get her accepted because the manager wanted a man to occupy that position!

I used to keep track of my children’s educational progress. I was the one who went to parents’ day. In those days I was younger and had more energy. Their father, who was a nurse at that time, could rarely make it. I was not hampered by time schedules or things like that, so I did my best to follow my children’s educational progress. And since my timetable was more flexible than my husband’s was, I was also
the one who dealt with paper work, banks and the social services departments. Even though I only had a primary level of education, I managed to cope quite well on my own.

When my husband was diagnosed with his affliction, we decided that it was time to start preparing for any eventuality. We went to our notary and willed to each other all our earthly possessions. We were both happy with the contents of the will. It was his idea to have it done not mine. I did not really want to accept the fact that he might die. Before we went to the notary, my husband gathered all our children and told them what we were going to do and how we were going to word the will. He did this so that anybody had any query or comment to make, they made it then before anything was written down. We did not want anybody to start saying that we had done her or him wrong. We were up front about the content of the will and they seemed to accept it.

Therefore, when my husband died, the will provided for me. I moved in with my sister and we kept my house as a summer residence. Living together has enabled us to share our daily expenses while at the same time keeping each other company. The pension I get was okay until recently. Then I started getting this cough and the doctor prescribed these pills. Pills cost so much nowadays. It's unbelievable how much money you have to pay on medical care and medicine.

"Gejna wens ta' xulxin" (My sister and I keep each other company). I tell you, I do not like living on my own, especially at night. Without her, I would have tried to find an alternative arrangement, like finding a place at a home for the elderly. Nowadays we do everything together. Whenever I can, I drag her along with me to play bingo. We also like traveling. To tell you the truth, I like to travel. Before my husband died, we used to go abroad together. She doesn't. She worries too much. I try to talk her into coming with me. Last year we went to Rome. This year we are going for the Padre Pio celebrations. I am the adventurous one. She just tags along. There's nothing to worry about if you have a good tour leader, I tell her. I like to enjoy myself when I can because you never know what might be waiting for you around the corner.

My daughter's children also help to keep us on our toes. Today they are not here because I am sick. Their father usually brings them along first thing in the morning before he goes to work and then picks them up in the afternoon. My grand nieces and
nephews are a handful of course, but they also keep you going. They leave you no time to reminisce and feel sorry for yourself. Both of us look forward to their presence in this house. They fill it up with their laughter, and yes crying! That's my mission in life, looking after my grand nieces and nephews. I don't need to go to the Legion of Mary to keep myself occupied. This is a more worth while mission than attending a prayer group. The children keep me occupied. I don't sew any more. I don't have the patience. Every now and then I might open my sewing machine to bring in waistbands, or sew some hems. Sometimes, and I mean sometimes, a pattern might attract my attention and I get tempted to sew the dress. This rarely happens nowadays. No, I cannot be bothered.

Pawla

There were thirteen of us children in my family. I was the youngest among the girls. We grew up in an "ambjent mahbub" (loving environment). We were very close. We used to wake up early in the morning, go to mass and then start working in the fields. I went to school until I was around twelve. I think it was Standard V in those days. They were going to introduce Standard VI in the school I was going to, but nothing came of it. I sat for my 11+ examination with the intention of going to the grammar school in Victoria. I did not do so well in my English examination, so my education came to a standstill. I left school and started helping my father in the fields. In those days farming was the main source of employment in Gozo. I never went out to work. The only job available for somebody like me in those days was that of a maid. And when you wanted to work as a maid, you had to go over to Malta.

When I was in my twenties, I got married. My husband was a stonemason at that time. We got together through the usual channels. He told my sister's husband that he wanted to "nkellemha" (start dating me). My brother-in-law passed on the message to my sister, and my sister on to me. I then gave my answer to my sister and she referred it back to her husband and so on and so forth. That's how we started dating. We used to meet each other after the evening mass. So I left my father's house to set up a home with my husband. We started a family soon after.

As I told you before, my husband was a stonemason. He did not like his job. It's not that he didn't like the job as such, but the work conditions were very harsh on his
health. He could not eat anything after lying for a whole day on his stomach. His health suffered, so he quit his job. For some time we had to manage on "relief" (unemployment benefits). This does not mean that he was lying around the house doing nothing. He used to go pottering around in some of the fields we had. When it came to food, the family never wanted because he grew and harvested all the vegetables we ate: potatoes, tomatoes, onions, beans - things like that.

After my fourth child was born, he decided to emigrate. My brother had just returned from Australia, and this might have.... Anyway, when my husband was still single, he had emigrated abroad in search of better job opportunities a number of times. He had been to Britain and to Australia. This time he decided to go back to Australia. I was left here all alone with four children to raise. I used to wake them up early in the morning and take them to church. When we came back, I went to feed the animals while they ate breakfast. After they drank their coffee, I helped them put on their school uniforms and as soon as they left for school, I left for the fields. That's how I raised my children. I would return home at around two o'clock and start cooking a meal so that they would have something to eat when they came back. I helped them with their schoolwork as much as I could. In the evening I gathered them around me to recite the rosary and then saw that they were tucked into bed. My husband returned almost three years later. Our youngest child was produced after this reunion. He stayed here for some years and found a job as a plasterer. This was the last paying job he held here. From then onwards, whenever he came back, he used to work as a part-time farmer. He did not stay here for long though. After two years, when his visa was about to expire, he returned to Australia. All in all, he spent twelve years in Australia.

I raised my children, so to say, single-handed. The older ones used to help me. One came with me to the fields and the other stayed behind and did the housework. On Saturday, they would clean the house and the third born came to help me in the fields. When he left, this house was only half built. I had to supervise the construction of the second story on my own. My eldest daughter was thirteen when her father emigrated the second time. I used to drag her along with me whenever I had to speak with the tradesmen, whether they were the builders, plasterers or carpenters. I am not so knowledgeable about these matters, so I used to ask around for advice on how to do this
and that, when and at what price. The information I got would confuse me at times because different people have different opinions. In fact we had to do the windows twice because the carpenter told me that they had not been built the right way. So that was it. This house was in my husband’s name, so when he died, in his will, he left me the usufruct of this house. At least I do not have to worry about rent and things like that.

Oh, and by the way, do you know that I had to find work when my husband was out of the country, in order to be eligible for Children’s Allowance? When my husband emigrated, the Social Security Department automatically stopped sending the Children’s Allowance checks. I went to the office in Victoria to find out what was happening. One of the service providers there told me that since my husband was not paying his National Insurance contributions, I was not entitled to this benefit. I needed the money, and anyway, I did not think it was fair that they struck me off the list. My husband was investing all the money he earned in Australia in Malta, so I do not know why they said that he was not contributing anything “ghal kaxxa ta’ Malta” (to the Maltese coffers). And unlike other men, he had emigrated to find a job instead of staying here sponging money off the state. With five children to raise, you need all the money you can get.

The chap at the Social Security Department was nice enough to tell me what I had to do to get this benefit. On his advice, I started doing piecwork after I returned from the fields. I used to get the components from the radio factory and all of us used to chip in so as to get the consignment ready on time. It was hard work and poorly paid. I did not even make enough to cover the National Insurance contributions I was paying, but this was the only way I could get Children’s Allowance. I soon had to stop doing this work though because I became very sick and had to have a major operation. In fact I got pensioned off and was receiving a sickness benefit before my husband died.

When my husband came back the last time, we started trying to work out how he could get a pension when he reached retirement age. He had to cover the contributions for the years he had spent abroad. So we went to the same service provider to ask for his advice. He suggested that we should pay these missing contributions. We were in the process of doing so when my husband started feeling poorly.
I realized that something was wrong with him when he started losing weight. I tried to persuade him to go and see a doctor, but he did not want to hear anything about this. He thought I was fussing too much. So one day I told him that I had asked the doctor to pay us a visit because I was not feeling well. He said that if she was coming for me, he might as well have a check up himself. As soon as the doctor saw him, she immediately realized that there was something very wrong with him. She told us to take him to hospital so that they would start carrying out tests on him. And he died two weeks later, a month before his sixtieth birthday. Just like that. Poor chap. He did not even have time to start enjoying his hard-earned pension.

That was my life – “tlajja u nzul” (full of ups and downs). Nowadays I keep myself occupied by taking care of my children’s kids. All my children, except for the youngest, are married. The youngest one is still at school, and she will probably get married as soon as she finishes her course. The grandchildren keep me going. I love the little ones. I love having them around because they keep me company during the day. And with them around, time passes quickly. I wake up early to cook for the day so that when they are around, I can give them my full attention.

Salvina

What shall I say? I am the second child. There are five of us in my family. My mother is a teacher and my father is retired. I went to the primary school in Gharb and then went on to the Victoria Girls’ Secondary School. When I finished Sixth Form, I did a nursing course. I never wanted to be a nurse to tell you the truth, but it was a stopgap until I found a way of getting into university as a medical student. I had the necessary qualifications but they were not good enough to gain me entry. Anyway, I became a medical student in 1987 and graduated as a doctor in 1992. And I did quite well in my courses compared to the rest of my colleagues. I decided to specialize in geriatrics two years after my graduation. Circumstances beyond my power pushed me into this area. I was keener on pediatrics than geriatrics. But let’s not go into this. I started working at a home for the elderly and at the same time attended a diploma course on geriatrics.

I chose this area of specialization because the time schedule gave me the opportunity to juggle my domestic and career responsibilities. Working at the central
hospital in Malta would have been another kettle of fish. There are more career opportunities at this hospital but the work load and time schedule would have been too much for a woman who had to take care of two young children and a sick husband. This job was more convenient for me. I, however, had to suppress all my career aspirations as soon as things started going wrong in my family.

I met my husband when I went on one of my 'missionary' trips abroad. I had just ended this relationship with another chap and I needed a break. I saw this advertisement and joined a group of young people who were going to London to work with the homeless there. There was this particular chap in this group, a quite guy. He had been to London before and he knew how to navigate the London underground, so I asked him to come with me when I went to buy some medical textbooks. We seemed to enjoy each other's company. When we returned to Malta, he phoned me some weeks later to tell me that he had developed the photos he had taken in London and to ask whether I wanted to take a look at them. We somehow found a date that was convenient to both of us and the relationship took off from there, so to say. We got married some months after I graduated. He was already working as an accountant at that time.

In our married life we made sure that when it came to money, each of us managed our own income. In fact, when he died I did not even know how much money he had saved or in which bank. We used to chip in a certain amount for the daily expenses and the rest was for each of us to administer. In the meantime we were living in his grandmother's summer residence until we built our own house. We had won a state-subsidized plot in Qala when we got engaged and we started building it after a lot of bureaucratic mishaps were settled. [The Maltese Housing Department used to assign state subsidized plots to married or engaged couples by putting the names of all those who had applied in a receptacle and pulling out the names of the lucky ones.] Although we were supposed to go half-and-half when it came to building the house and buying the furniture, I can say that I forked out more money than he did.

It was a hassle when it came to settling bureaucratic issues. We both worked and it was very difficult to get some time off to see to these things. I ended up having to deal with these things since I left work before he did. I was the one who phoned and
confronted service providers, officials or tradesmen. My husband was very reluctant about phoning people from his place of work. He also hated dealing with civil servants and tradesmen. The only time he took over these tasks was when it was impossible for me to carry them out myself.

When we first got married, we only had one car. My husband owned a car he had bought some months before we got married. I used to take a lift with him in the morning up to Victoria and then from there took the bus home after work. It took me over an hour to get home. The transport problem was solved when the company he was working with, provided him with a company car. So I started using his car and in a way his car became mine although it was still registered in his name.

Our tribulations started the day before we were supposed to hold our second child's baptism party. I was cleaning the yard when he came home during his lunch break, doubled over in pain. He was in so much pain that he just went and lied down. I tried to see what was wrong, but could not come to any conclusions. So I gave him some painkillers and left it at that. The next day he was feeling worse so we decided to call off the party. At that stage it did not even enter my mind that there was something seriously wrong with him. The pain however started getting worse and he became very depressed. So I took him to the hospital. They were going to operate on him and everything because they thought he had an inflamed appendix, but all of a sudden the pain disappeared. Savior however knew that this was not going to be the end of the story. And he was right because some months later, he was diagnosed with cancer. The doctors did not believe him when he said that he was in pain since the tests we did, did not show that anything was wrong with him. They told me to give him tranquilizers to calm him down because they thought he was neurotic.

And my life became a nightmare. I had two kids and another one was on the way. I had to work, take care of my husband and of my children. I could not just chuck in my job, just like that, so I had to somehow find a way of carrying out all these duties on my own. My husband was in his late twenties when he became sick, so wherever we went, to chemotherapy or to see the specialist, everybody used to stare at us in disbelief. And then, when the cancer spread, I had to nurse my husband because he preferred to stay at
home. He trusted me in everything, which often meant that I had to take these big
decisions on my own. I used to panic at being burdened with all this responsibility. As
he became sicker, he could not stand any noise, so we had to send the children to live
with my in-laws. The children were my only distraction in this bleak period in my life,
but there was nothing else we could do. I think that he was a little bit lonely at this stage
in his life because we had asked all our friends and relatives to stop visiting since he was
going too weak to cope with social visits.

In spite of knowing that the end was around the corner, we did not make a will.
Perhaps it was my fault for not bringing it up, but at the same time, taking care of a sick
person is so enervating that you cannot think beyond his next medication. Work on the
house had in the meantime slowed to a standstill because I had too much to cope with.
He tried to persuade me to put some of his bank accounts on my name so that I would
have some money to continue with the house when he departed. I refused. I said,
"Leave everything as it is". I tried to talk him into writing or taping a message for his
children so that when they grew up they could listen to what their father had to say to
them. He refused saying that this might have negative repercussions on the children.

My husband died before his youngest was born. When the child was born, I took
a year's unpaid maternity leave from work. I hope that I will be able to settle all the
paperwork related with his estate and recuperate emotionally in this period. I'm not
looking forward to going back to work because I do not know what I'm going to do with
two toddlers and a child of five. Getting out of this house is hassle with three kids to
wash, dress and feed. You have to take the oldest one to school, the toddler to the
nursery and the baby to the childminder. And what is going to happen when they get
sick? I don't even want to think about it.

As you can see, I have not even mentioned housework because it is the least of my
preoccupations. I just don't have time to do it. Shopping is tough though. Tell me how
can you shop with three kids tagging along? My in-laws and my brother's wife volunteer
to look after my children every now and then but they have their own responsibilities as
well. To top it all, I have resumed work on the house. So I have to drag my children to
the building site in order to keep an eye on what the tradespeople are doing. I try to
make my presence felt because if you don't, they'll run away with you. With three kids tagging along, your mind is not on what the workers are saying or doing but on what the three imps are up to.

Sometimes I feel that I'm just a machine, working around the clock on automatic pilot. I have no energy left by the time I hit the bed and then I cannot sleep with all these thoughts chasing around my head. And I feel so cut off from life, from everything. With three young kids, your freedom of movement is curtailed. At first I used to wish I had a friend to talk to, with whom I could give vent to my thoughts before my mind exploded under the weight of all my preoccupations. I seem to have got over that now. Don't ask me how.

Lela

I went to school until Form V. I come from a very numerous family. We're twelve in total and I was the youngest. My father was a policeman and my mother was a housewife. I did not like school and this reflected badly on my academic achievements. As soon as I left school, I started working in one of the factories at the Xewkija Industrial Estate. Those were the only jobs available for people with my academic qualifications, or lack of them that is.

Then I met my husband. We got married when I was eighteen. Since neither of us had any money so to speak, we started living with my parents. My parents kept the ground level story and we occupied the upper story. I had my first child some months after we got married. I am the mother of two - a son who is in his late teens and a daughter of seven. We're still living with my mother. I've always wished for a place of my own, but with the husband I had, this was out of the question. He had a drinking problem so money was always short.

When my first child was born, I stopped working for a while and became a full-time mother. I went back to work after my second child was born. I started working as a health attendant. I did not like the job but it helped me earn a living. I hated the job because all I heard all day was the groans and moans of the patients. After some time I got fed up of this job, so I quit. Nowadays I'm working as a cook in a restaurant. I like
my present job. It has helped me realize how much I was missing out of life. The work is tiring and my work schedule is not so family friendly. Without this job, I would be dead by now. My marriage sapped away all my energy, leaving me empty inside. My present job has helped me find myself. I got to know who I really am and it also gave me the opportunity to meet people, make new friends, gave me confidence in myself and my capabilities. And for the first time in my life, I don’t depend on my siblings’ charity. I earn my own money now. Not that much, but it is my own sweat-earned money.

I feel that a big chunk of my life has been wasted in an incapacitating marriage. When he was still around, I never went out, never went anywhere, never had any friends. I thought that was what a ‘normal’ marriage was all about. How wrong I was. This job has made me realize that I was just going through a sham marriage. I adore my work, but at the same time I have to cope with the housework when I get home, my children and my aging mother. I dream that one-day I might earn enough money to afford my own apartment. It’s a somewhat far-fetched dream since property is so expensive nowadays. But there is no harm in dreaming. At the same time I know that moving out of my mother’s house would not solve any problems because who would keep an eye on the children while I am at work? My mind is at rest when I know that my mother is taking care of my children.

People say that “il-flus mhux kollox f’din id-dinja” (money is not everything in this world). And I smile to myself because what do they know? For me money is very important, as important as God is, almost. What do they know if they have never lacked for anything? Nobody knew how I felt when I did not have anything. My sisters tell me to slow down, not to work so much, put the needs of my children first. Who is going to feed them, I ask. The only thing I own in this life is that car you see over there. And I am still paying for it in installments. I need a car to get to and from work. I had to learn how to drive early on in our marriage. You cannot have a drunkard driving a car. I don’t know how many times we almost smashed into a wall when he was driving. People tell me that I am very courageous since I have managed to learn so many things. You have to if you are fed up of depending on other people’s benevolence.
For me, my husband died a long time ago. Drink had eaten away all his insides, leaving only the husk. He was just a presence to be fed and taken care of, another responsibility on my overflowing plate. He was too much of a burden to handle, especially when drink made him physically abusive. I tried to shield my children from his abusive behavior, but you cannot do the impossible. My oldest child has been scarred for life by his father's behavior. The youngest was still too young to be aware of what was going on between us. I never said anything negative to the children about their father. The oldest one has unfortunately been the unwitting witness of a number of ugly scenes between us. And I can see how it has torn him up inside. The youngest has been kept in the dark about her father's drinking problem. I know that one day one of these kind-hearted people around here will tell my daughter what her father was really like. I cannot tell her the truth myself. Okay, she might accuse me of lying to her when she grows up, but I will take this responsibility. I am afraid that by telling her the truth, I would only be mixing her up, and she is already suffering as it is.

I tried to find ways of making out marriage work, but there was nothing to work with. My husband was just a zombie. Living, but already dead. He went to work, came home, ate and sat in front of the television the whole evening and even slept there. He was not aware of what was going on around him. He did not care: he did not care about me, about the children. How can you keep track of life when you are almost brain dead from drink? He destroyed me, broke my spirit a long time before he died. I did not spill any tears when he died. I had been crying for a long time before that. It does not mean that I was not sorry that he died so young, but I felt sorrier for my children and for myself, for what he has done to all of us. Any feelings I had ever felt for him evaporated a long time before. All I could feel towards him was anger burning deep down inside me.

When he died, I was at work, at the restaurant. His brother phoned to tell me that Joe had been taken ill. He did not tell me that he had died, only that he was not feeling so well. Well, to tell you the truth, I was not so surprised at the news. He had been punishing his body for far too long. It was a miracle that it had not happened earlier. His family made the funeral preparations and everything. And when his few possessions were divided, I did not even turn up. He did not have anything to leave after drinking his way into an early grave.
I do not want a lot out of life. All I want is an apartment, a man who respects me and my children, and a good job opportunity. I have promised myself that I will refuse to live on charity any more. I will earn my own living even if it kills me. People tell me not to ponder on the past. The past is the past they say. I try to forget the past, but somehow I cannot suppress the anger I feel burning inside of me. How can you forget your past when you have suffered so much? How can you? You might try, but you cannot. I have forgiven him for what he did to me, but the problem is I cannot forget. I wish somebody could burn a hole in my brain and just zap away all my bad memories. The only thing which helps me stop dwelling on my past is my job.

I live from day to day. I don't know what is going to happen tomorrow. Whenever I dream of doing something, something happens to destroy that dream. I thought that life had taken a turn for the better after he died. The other day I learnt that my oldest son was in trouble with the police. “Haga wara 1-ohra” (one thing after the other). When I think that I have managed to take control over my life, something always happens. My life is just one big constant struggle - from when I wake up until I go to sleep.

I was married for nineteen years. And those years, I tell you, have put me off marriage. I don't feel that I can trust another man in my whole life. I have a male friend, but it is a casual relationship. None of us want to be tied down because both of us have been deeply disappointed in the past. Being open about this relationship with my family is out of the question. They knew what I was going through back then, and so they are very protective towards me. You heard how suspicious my mother was when you phoned. They are afraid that I will be hurt and they will do anything to prevent this from happening again. But at the same time I need to lead my own life and I am fed up with having them feel ashamed of me.

Gulietta

Where do I begin? I come from a family of six, two girls and four boys. I am the fifth child in my family. I went to the primary state school here. I never liked school though. My mother tried to encourage me to study, but I never took any notice of her. I continued school up to Form V and then found a job in the factory. I worked for almost
three years and then got married. I used to work at Apparel. We made overalls there. I
never liked my job. I found a job because we needed some money to get us started in our
married life. I had been dating my husband since secondary school. We got married
when I was eighteen and I stopped working immediately. At first we rented a flat in
Marsalforn and then when we got some money together and the opportunity arose, we
bought this house. I have four children who are eighteen, thirteen, nine and six.

I liked being a full time mother and housewife. I had more time to clean the house
and more time for my children. Before he died, my husband was the breadwinner in this
household. He was also the family administrator. He used to deal with the paperwork
and settle the family's bureaucratic and financial matters. As a self-employed person, his
timetable was more flexible than my own. At the same time, he knew a lot of the officials
in the social services' department and so for him, these chores were not a problem. So I
left all these matters for him to settle. I have to tell you though that we could not manage
on the salary my husband was making from the small convenience kiosk he was
managing. After hours, he worked with this company as a clerk. We managed to lead a
decent lifestyle with the income he was earning from these two jobs. Now everything has
changed. We are now depending on the pittance I bring in.

We never drew up a will when he was still alive. It had been in our minds for a
number of years, but we never managed to make it to a notary's office. Well, we thought
that wills were for older people, not for us. A stupid way of looking at these things I can
tell you. Sometimes you learn when it is too late.

Anyway, Frank's death changed our life completely. The survivor's pension I am
getting from the Social Security Department is not enough to raise a family on. My
children are at an age when I am spending a fortune on their education. Okay they
attend state schools, but I cannot help them with their schoolwork, so I have to send them
to private lessons. And that costs a lot of money. The money from the pension goes to
pay for my eldest son's educational needs. But you need money to spend on food and
daily necessities. And so I had to go out to work. It was very difficult for me to find a job
because I did not have any academic qualifications to show for the years I had spent at
school. I thought I would have to sit for examinations. I haven't touched a book for over
In the end I got this job. There were no examinations involved only an interview.

I do not like the idea of working. Nowadays I am never at home and I have hardly any time for the housework or for my family. I work from eight to seven in the evenings, with an afternoon off on Wednesday. And who is going to look after my children while I’m out? For example this week the youngest one got a nasty cough and had to stay in bed. Since my salary depends on the number of sales I make, I cannot take time off to look after a sick child because that means that no money is coming in. So I had to ask my relatives and in-laws to come and keep an eye on her while I was at work. You don’t know what a hassle it was to coordinate the efforts of all these people. My sisters spent a day each here. Her grandmother also came. Now I have to depend on the good will of other people, which I do not think is fair for them since they have their own family to look after.

My life changed drastically when Frank died. Not only did I have to go out to work, but I also had to learn how to drive. Who is going to take the children to their private lessons now? I hate to ask my brothers to ferry them all the way to Xaghra, Nadur, Victoria, Sanat, and wherever else they have lessons. There was no alternative but for me but to learn how to drive. Before he died, my husband used to drive me wherever I needed to go. He used to grumble because he had to stop whatever he was doing to drive me there. He had often suggested that I should learn how to drive, but I had always refused. I did not want to learn how to drive and that was the end of the story.

The first months after his death, I was very depressed. I would go to work depressed, come home depressed to children who were depressed. Everybody here seemed to be…. I said this must stop. This cannot go on. So I decided to change my attitude. With the help of God and a lot of prayers on my side, I started working on myself. And I slowly started crawling out of my depression. This does not mean that I have recovered. At least I have managed to convince my children that life has to go on. As soon as I came to grips with myself, you should have seen the change in them. They started playing, laughing, fighting amongst themselves and joking with each other again.
They returned to being children. But I had to make an enormous effort to snap out of it. People stop me in the streets to tell me that I have managed to cope quite well with the death of my husband. I cannot understand how they can spout out such utter rubbish. What do they know about me, what do they know about how I am feeling inside? I changed for my children's sake. If I had stayed at the bottom of the well of despair in which I was imprisoned, my children would have fallen behind in school. I could not let this happen. Prayers helped me to put the shattered pieces of myself together.

My husband has been dead for nine months now. The sun rises, the sun sets. Time passes. I miss my husband. I miss him a lot, especially during lunchtime. This was the period we devoted to ourselves. At first I dreaded the approach of this hour, but nowadays I have so many things to do, that it passes without me realizing that it has come and gone.

Mananni

My parents ran the grocer's store in my village. I only did up to Standard VI and then stopped going to school. I started helping my mother at the store. I was the youngest. All my sisters and brothers were married by the time I was fourteen, so none of them could help her. I could have continued my education, but I.... I think I decided to stop going to school. I liked working in the shop. The shop was the hub of the village. People came to get their groceries and to socialize. I knew what was going on in the village just by listening to their gossiping. I went on working there even when I got married and had children. My mother used to keep an eye on them while I served behind the counter.

I met my husband during one of the dances held in the village school hall. I got married when I was twenty-four years old. We started building this house as soon as we got engaged. Kilinu had bought this piece of land some time before he met me. We moved into the newly built house as soon as we got married. I never got used to living here, far away from my family. When I was still working, I did not mind it so much since I went to the village everyday. Once I stopped going to the store, I imprisoned myself in this house and refused to leave it. I try to avoid going out and meeting people. In other words, as soon as I stopped working, I became anti-social. I hate living here. I feel out
of place. Even when I went to mass, I used to drag my husband all the way to Qala. My husband really got fed up with this going back and forth and tried to put a stop to it, but to no avail. I hate living here and if I have half the chance, I will move back to my village.

As I told you before, I worked in the store eight years into my marriage. I stopped working when my brother came back from America and started looking for a job. He asked me if I could cede the license of the store to him and I agreed. Let me tell you, by that time, things were getting a little bit hectic for me. I was pregnant with my third child and I already had two kids to take care of. At that time, my husband was still working in Malta as a technician. We rarely ever saw each other. I used to wake up early in the morning and cooked his meal so that when he came back from work, he found something to eat. Then I left for the village with my two children in tow. When he came back from Malta, he heated the food, ate it, took a nap and left for his other job, fixing people's electrical circuits. He used to make more money from this job than from his main job. We rarely ever met. So I decided to transfer the shop's license on to my brother and start enjoying my family.

When I stopped working in the store, I devoted myself to this house. My husband used to go out to work and I stayed at home looking after the children. I administrated the household budget while he dealt with the paper work and office hopping. I avoided going to Victoria as much as possible. It was no wonder therefore that I went berserk when I had to deal with all the bureaucratic practicalities after he died. I felt totally out of my depth. I asked my eldest daughter to help me out with these bureaucratic technicalities. After a while she put her foot down and said that I should take care of them. She said, “Mother, I am willing to help you settle all the bureaucratic aspects dealing with my father's death, but you have to learn to cope on your own. I am not going to be around for long and you need to know where you stand in these matters.” Before my husband died, I had never filled a form in my whole life. I'm lying. When it came to dealing with matters dealing with the store, I took care of everything. I didn’t mind those bureaucratic aspects. My husband tried to teach me how to deal with banks and things like that, but I refused to listen. We used to have arguments about this. He
I tell you that if my daughter had not been around to help me with these matters, things would still be pending. As it is, my husband has been dead for ten months and we have managed to settle a lot of the bureaucratic issues during her school holidays. I lost all confidence in myself once I stopped working. That’s my problem. It’s not because I cannot deal with these things myself. If I put my mind to it, I can. It’s that I have lost confidence in myself. And I am at fault here. I have told so many people that “m’iniheix kapaci” (I am not capable of doing anything), that in the end, I have ended up believing it myself. I’m fed up of hearing myself repeating the same phrase over and over again, “M’iniheix kapaci”. Some of my friends have told me that since I have children under sixteen, I can find a job and still be eligible for the survivor’s pension. Do you know what I told them? I cannot do it. “Armejt lili nniﬁsi” (Literal translation – I have thrown myself away). I am responsible for my own loss of self-confidence and I do not know how to go about re-gaining it.

My husband was quite sick for a number of years before he died. Nobody knew what was really wrong with him and we only learnt that his condition was fatal, two days before he died. His death was a total shock for us because we were hoping that somebody would recommend some kind of therapy that would cure him. For three years we were continually hopping in and out of hospitals. I tried to take care of him, but nobody told us how to handle somebody with his physical impairment. I felt utterly useless.

I like speaking about my husband. It doesn’t depress me to speak about our life together. But let me tell you, I still have some bad days when I really feel down. I feel so down that I do not have the energy to make myself clean the house or cook for the children. They were really worried about me for a while, poor things. My daughter got so worried, that she phoned a counselor, a friend of ours, asking him for help because I was so sunk in my misery that I didn’t even bother combing my hair. When this person came to visit and told me what my daughter had told him, I was shocked at the pain I was inflicting on my own children. That was when I started trying to pull myself together.
I’m getting there little by little but I need more time to return to ‘normal’. My third child bears the brunt of my depressed moods. When I am in one of these moods, I tend to snap at her because she is the one who is here the most.

I would like to find a job. At least it will help me “inderri” (come to terms with my loss). Finding a job might not be difficult if I put my mind to it, but I need somebody to look after the youngest while I am out. If we were living in Qala, childcare would not be a problem because I could always leave him with one of my sisters. And I need to find another source of income. One hundred and eighty Maltese liri are not enough to feed a family of five. None of them work full-time, so in a way, they are still dependent on me, money wise. At the same time, I need to get out of here and find myself again. The self-help group I am attending is helping.

My husband’s affliction helped me regain some of my self-confidence. The fact that I was there when he needed me has helped me realize that I can do things when I set my mind to it. I made sure that he had the best of care. I went with him to all the hospitals we visited in Gozo, Malta and England. I was there to voice his wishes when he lost his capacity to speak. I had never been abroad before this, had never flown on a plane, lived in a foreign place for months, rode trains and subways, tried to deal with professors and specialists. For him, I had to overcome all my weaknesses and be assertive. He used to stand up for me when he was well and then the roles were reversed. I had to stand up and care for him. What I did for him has made me realize that I am not as much of a wet sponge as I make myself out to be.

Discussion

As the stories above have shown, gender, age, social class, ethnicity and marital status did tend to have an effect on the material and political resources the widows could access at different stages in their lives. My concern here is to analyze how these interlocking oppressions affected their access to education and employment, and how these in turn impacted on the way household chores were divided between husband and
wife when the former was still alive, with what consequences for the soon to be widowed participant. Certain social factors also impacted on the kind of leisure activities these women could pursue when they got widowed. In this section, my aim is in identifying the barriers that prevented these women from gaining access to education, employment and leisure activities, with what consequences for the participants.

**Education**

A number of the participants maintained that their ethnicity, age, marital status, social class and/or gender had a bearing on the kind of education they received. Some of the participants – like Lela and Karmena for example – pointed out that when they were growing up, it was less acceptable for girls to continue studying beyond the school attending age. These participants either chose to stop going to school, or their parents withdrew them from school because they needed an extra helping hand on the farm or around the house. Rebekka was the only person who persisted with her education, thanks to the fact that her mother supported her decision to do so. Marija continued her education because she did not want to get married at the time – the ultimate goal in a Gozitan woman’s life as Dolora pointed out - and chose to become a nun. Sisterhood enabled her to further her education even though this might not have been her primary objective when she became a nun.

Even when it became more acceptable for women to further their education, educating girls was still perceived by lower class families as a waste of money and time. Dolora, for example, argues that she had the sufficient credentials to go on to tertiary education, but money was short in her family and as a woman, she did not feel she had the legitimacy to ask her parents to help her financially.
Money remained an issue even when education became free for students at all levels. Guljetta who was in her late thirties and Vitorja who was in her late sixties at the time of the research, both said that they had to work hard to provide the money to educate their children. Guljetta said that since she did not have the cultural capital to enable her to help her children with their academic work, she had to make up for this lack by sending them to private lessons, in which case, she needed financial capital.

Some of the participants had to migrate to further their education. Grazzja, Salvina and Rebekka had to go to Malta, while Marija went further afield, to England. As they pointed out, living on Gozo limited their access to post-secondary and tertiary educational facilities. For Rebekka, this was an asset since it enabled her to meet new people. Marija and Grazzja said that when they left Gozo, they found it hard to adjust to another "culture" at first. Furthering their education for these Gozitan women came at a price.

Employment

Different factors affected the participants’ access to employment at different stages in their lives. The participants had access to different gender specific jobs at different periods in time, depending on their standard of education, age and marital status.

Before they got married, some of the participants who were over forty-five years and older and with an elementary or secondary standard of education, opted to help out at home or help run a family enterprise – a farm or a grocery shop. Vitorja became a seamstress. Up to a certain extent, these participants could be said to have been self-employed and to own their own means of production. Participants of the same age, with a secondary standard of education, were more likely to find non-manual jobs.
Participants who were less than forty-five, especially those with a secondary standard of education, often had to sell their labor power and work as factory hands. The more educated individuals within this age cohort often opted for gender-specific occupations within education, the medical profession, or the administrative sector when they left school. None of these women chose to break out from the gender mould. They chose to follow occupations that were feminine as well as obtainable in Gozo. None of the participants commented on the gender specific occupational choices they had made at this stage in their life or after.

Once they got married, those who were over thirty-five years old often left their jobs because as women, they felt that their main prerogative was towards their family. Those who were, so to speak self-employed, continued working, even women like Pawla who felt that a woman’s primary duty was to her children and husband. As self-employed, they were able to devote as much time to each task as they thought fit. Rebekka was the only person who rebelled against shouldering gender specified domestic responsibilities. She was the only individual who perceived the marriage bar in circulation at the time - which pushed women into relinquishing their jobs when they got married - as discriminatory. Those of her age who were self-employed were not really affected by this policy; some of the younger participants saw it as a blessing in disguise since they could leave a job they hated – Guljetta, for example.

The only ones who worked, even when they got married and had children, were those who, thanks to their education, could find Class III or II types of occupation. When the participants were located within occupations where the time schedules were more family friendly, they had the opportunity to juggle work with their family responsibilities.
Younger participants with a type IV kind of occupation were often quite glad of relinquishing their job when they got married. This was because they tended to find factory work stressful. Some would have been happy to continue working if there had been jobs with family friendly schedules available in Gozo for women with their standard of education.

In their research, Hanson and Pratt (1995, p. 128) also found that women with a low standard of education and women who have begun their careers within lower-status jobs are more likely to take breaks for childbearing/rearing. Women employed in professional and semi-professional occupations were less likely to take extended breaks from the labor force to take care of children.

Some of those who stopped working once they got married, did re-enter the labor market at some point in their life. Tonina and Grazzja, for example, found employment when they emigrated with their husbands. When the women emigrated with their husbands, the move was usually made to enable the men find more lucrative forms of employment abroad. The whole family had to emigrate in order to enable the husband to find a better job. Sometimes the educational qualifications of the wife enabled her to get a better job than the one she had in the Maltese Islands - see Rebekka. This did not often happen among this sample of women. Some of these participants worked in the receiving country but chose not to re-enter the labor market on their return to Gozo.

Others, like Dolora, had to migrate to Malta when they first started working. Participants with a post-secondary standard of education or higher, employed within the public sector were more likely to say that they had worked for some time in Malta at the onset of their career. These participants were also conscious of the fact that the range of
labor market opportunities in Malta was vaster than the one in Gozo for individuals with their education. In this sample, the individual with a tertiary level of education chose to set up residence in Malta since employment opportunities for a person with her academic qualifications were better there. Family responsibilities in the case of Dolora prevented her from benefiting from the career opportunities in Malta since she had to return to Gozo to take care of her father.

Not all the participants emigrated or migrated in search of better employment opportunities. Pawla, for example, chose to stay in Gozo and raise her family even when her husband chose to try his luck elsewhere. This participant and a number of others chose to augment their family's income by carrying out piecework or home based work. Others, like Karmena and Lela, took up a part-time job outside the house. Chant (1997, p. 50) maintains that women doing this kind of work are usually poorly paid for the hours they put in, are unprotected by labor legislation, and are deprived of fringe benefits enjoyed by workers in full-time employment.

From what could be deduced from the narratives, these women seemed to invest more time and energy in household management and parenting than their husbands; the majority seemed to accept this unequal division of labor. These responsibilities led to career breaks in their employment history that proved detrimental when they wanted or needed to enter the labor market. They saw their lack of educational credentials and labor market skills as well as their age and the fact that they were living on Gozo, as their main barriers to finding a well-remunerated job. They rarely blamed their disadvantageous location vis-à-vis the labor force on the gendered division of labor within marital life.
Hanson and Pratt (1995, pp. 124-5) argue that women often opt to work close to home. Hence they tend to be dependent upon local employment opportunities. Since employment opportunities tend to be place contingent, these women lost out since they could not migrate to Malta in search of better jobs when they had to raise a family. Those who were already living in Malta could avail themselves of the career opportunities available there but were losing out when it came to the services provided by the social networks they had left behind in Gozo, free childcare being a prime example. At the same time, the services provided by the social networks in Gozo did not make up for the lack of gender and place specific employment opportunities for women of this age and level of education.

Division of Labor during Married Life

From the narratives it was obvious that the women contributed more time and energy to household management and parenting than their husbands did. Dolora felt more secure about sticking to gender specific roles. Rebekka and Salvina were however not so pleased that their husbands chose to be less involved in household related chores and activities. For Rebekka especially, gender had nothing to do with who did what in the house since she insisted that whatever chores needed to be done, should be done by the person who had the time to do it. It seemed that women with a higher standard of education and those who had lived abroad were more likely to speak out against the gendered division of labor within the house.

For the majority of the participants, whatever their age and educational background, breadwinning was perceived as the key role for “good” family men. They used this excuse to justify why their husbands had spent less time with their families.
Those women who had to balance a triple load - paid employment, the house and their children - did and could not utilize the excuse of “work” to relax gender-assigned duties. In fact, the children seemed to be the women’s prerogative and remained even more so when the husbands emigrated or became physically incapable of sharing this responsibility with them.

It was obvious from the narratives that childcare and housework tended to be carried out mainly by the female participants and their children - Pawla’s narrative is a case in point. The husbands were more likely to be mentioned in relation to the fields, the tending of animals as well as house and car maintenance. This does not mean that the wives did not do carry out some of these tasks themselves. As Rebekka, Salvina and Pawla pointed out, they played a crucial role in the building or maintenance of the house. Pawla never stopped going to the fields, even when she had a family to raise.

With regards to the financial management and administration of the family’s monetary assets, those who were in full-time employment were more likely to administer their own incomes and financial assets when the husband was alive. On the whole though, the majority of the participants seemed to manage and administer the family finances during their married life. A few shared this responsibility with their husband. Only two respondents said that their husband had administered the household budget on his own.

When it came to dealing with bureaucratic or financial structures, the participants who did not live in Victoria or could not drive often sent their husband in their stead. Sending their husband made more sense for these women since they did not have access to private means of transport. From the way they were speaking, they seemed to perceive
paperwork and bureaucratic transactions as being a woman's chore. Those who lived in Victoria preferred sending their husbands to settle these transactions when they were still raising young children. Some, like Mananni, Guljetta, Grazzja and Tereza, hated disrupting their domestic routine and/or were reluctant to face social service providers themselves. These women used the gender-biased division of labor as an excuse for not carrying out this chore.

It was evident from these narratives that in the majority of the cases the wife tended to act as the household’s spokesperson where bureaucratic structures and service providers were concerned. The participants maintained that they took on this responsibility for the following reasons: they had a more flexible timetable than their husbands and/or had a better standard of education. The majority of the women had dealt with service providers and bureaucratic structures prior to their husband’s demise. For those who had been reluctant about carrying out this task, the bureaucratic aspects they had to settle after their husbands’ death proved to be insurmountable.

In this sample of widows, younger respondents were more likely to know how to drive. This skill enabled the participants to be more self-sufficient where transport was concerned since they did not have to depend on the good will of their husband or public transport. Driving stood them in good stead when they worked, carried out voluntary work, ferried their children or relatives around, visited bureaucratic structures or attended courses. Some of the participants took the opportunity to learn how to drive the family car when the husband became physically incapacitated. Although Marija and Karmena took the opportunity to challenge the patriarchal monopoly over this vehicle, they had to relinquish the car keys once the husband recovered. Driving was seen by a number of
participants - whatever their age - as a “masculine” skill. In fact Govanna and Guljetta did not want to learn how to drive the family car when their husbands died. The fact that their children needed to be ferried around pushed them into learning this skill.

Social Life and Widowhood

With the death of their husbands, the widows found themselves in a social limbo after they started coming to terms with their grief. Rebekka felt that living on Gozo deprived her from leading a more fulfilled social life. As she pointed out, even when her husband had been alive, it was thanks to their own initiative that they could socialize with like-minded people and have fun. Tonina and Karmena though believed that the fact that they were widowed limited the kind of social activities they could attend. As they pointed out, social activities on Gozo catered to the needs of young single people or couples. They felt left out since they did not belong to any of these social groups.

From the narratives it was evident that while some women were passive observers of their predicament, others tried to do something about it. Rebekka came up with schemes that would enable her to have fun. Marija and Dolora worked hard to provide widowed women with a space where they could meet, discuss their problems and socialize. A collective consciousness of the plight of widowed women in Gozo drove them into taking action, an action from which the whole community could benefit. In Dolora’s case, whenever she chose to act (such as the time when she wrote a letter to the prime minister of the time to ensure that Gozitans civil servants were transferred to Gozo), she made sure that she was not the only one to benefit from this action.

The participants were aware that they were oppressed and discriminated against in certain contexts and in certain inter-subjective relations, although not all of them could
explicate how their gender, class, marital status, age or ethnicity played out in all of this. At different stages in their narratives, participants fell under three different categories. There were some participants who considered that some of the problems and disadvantages they encountered in their interaction with state structures and discourses as particular to them as individuals and hence had to be dealt with on an individual basis. The majority of the participants were able to perceive that some of these problems derived from their embodied or social location within a particular context, even though they tried to deal with them on an individual basis. A few of the participants were aware that the oppressions and disadvantages they suffered as classed, ethnicized, gendered, widowed and aged beings, had to be tackled on a collective level.

The participants did not always react whenever they perceived themselves to be discriminated against. The same individual might react to what she perceived as oppression in one context, but not in another. Agency depended on the political resources and their knowledge of the structure and discourse at a particular moment in time and in a particular context.

Conclusion

Lopata (1996, p. 2) maintains that both the community and the society in which the person is located affects what kind of societal developed resources (labor market participation, geographical mobility, entertainment, organizational affiliation, and so on) the individuals concerned have at their disposal. This means that the size of the community as well as its social development impact on the kind of resources widows can draw upon in their daily negotiations with bureaucratic structures and discourses.
The social environment in which a person is socialized and in which she negotiates her social roles and individual relations will also influence what kind of social roles widowed persons will perceive as being available to them within a particular context and time space (Lopata, 1996, p.100). The choices made by the individual will also be reflective of the personal characteristics of the individual concerned as we have seen in this chapter. The personal in conjunction with the social will determine whether a person will take advantage of the opportunities available or whether she will limit herself to a narrow set of roles and resources available within the context in question.
Chapter 7 – Preparing for Widowhood

Introduction

The transition from marriage into widowhood took place either gradually or suddenly. Some of the respondents spent years, months and weeks taking care of a sick and/or disabled husband, watching him while away in front of their eyes. During this period, the marriage often resembled a parent and child relationship instead of a husband and wife one (Lopata, 1996, p. 81). In this situation, the wives were in a ‘limbo’ position. They were still married, but they were fully responsible for running the household and taking care of the family since the husband was not in a position to shoulder any of the domestic and family responsibilities. In fact he had become a responsibility himself.

The objective of this chapter is manifold. The primary focus of this chapter is on the health institutions and services the couple came to utilize during the husband’s illness. I focus upon why the participants came to utilize certain services and not others, how satisfied they were with the services of which they availed themselves of, as well as what aspects of these services they wanted to see changed and why. The family’s socio-economic location within the community, together with the community’s location within the nation-state and the nation-state’s location within the global context came to mediate access to health services and resources.

Another topic touched upon in this chapter concerns how some of the women started preparing for eventual widowhood, why they did so and how they learnt what they had to do to ease some of the bureaucratic aspects they had to deal with after the husband’s death. This chapter also deals with the toll caregiving and the husband’s death
had on the wife and the rest of the family. We see who took care of the sick husband/father, with what repercussions. The funeral and burial preparations are also investigated.

My focus here is going to be on the preparations concerned with sickness and death, those who dealt with these issues, why and with what consequences. I reiterate that before I started the personal narratives sessions, I was only going to pay cursory attention to this topic. When the participants started devoting a lot of time to the issue, I soon realized that for these respondents, this period in their life was inextricably linked with becoming a widow.

In this chapter, I introduce each theme with one or two stories. The discussion that follows these stories looks at some of the issues raised by a number of participants. The stories are used to introduce the theme, but in the discussion I had to focus on the collective experiences of the participants.

Health Services in the Maltese Islands

Before recounting some of the personal stories of the participants, I would like to give a short description of the health services and institutions available within the Maltese Islands. The Maltese Islands have a two tiered health system. In 1997 there were thirteen licensed private medical clinics, all located in Malta (Department of Information, 1999a, p. 393). In the same year, the public health sector comprised of two general state hospitals, one in Malta, St. Luke’s Hospital, and one in Gozo, the Gozo General Hospital (Department of Information, 1999a, pp. 393-396). There were also two
state mental health institutions - one in Malta and another in Gozo – together with Boffa Hospital (Malta) which specialized in oncology and dermatology (Department of Information, 1999a, pp. 393-396).

Primary care services were also double-tiered: primary care services were either provided by the State or by general practitioners (Commission for the Advancement of Women, 1994, p. 45). In 1994 there were nine state health centers strategically located around the islands together with a network of small clinics and dispensaries that provided for the needs of the Maltese people. State hospitals, health centers and clinics provided free community medical and nursing services.

The National Report on Women in Malta made the following claims concerning the Maltese health system:

[in] Malta there is equality in access to health care services and facilities which are all free at the point of delivery, regardless of sex, locality of residence, and social class. (Commission for the Advancement of Women, 1994, p. 45)

I will be drawing upon the participants’ narrativized accounts to find out whether these claims are justified.

The Health Services Utilized by the Participants

Dolora

When my husband’s cancer re-emerged, he needed radiotherapy and chemotherapy. There were no facilities for radiotherapy in Gozo.

We began the radiotherapy sessions in November. We had to go to Malta everyday. I was still going to work at the time. He used to tell me, “Go to work. I’ll be
okay if your brothers come with me. Don’t take any more leave.” I put my foot down. How can I go to work when I was so preoccupied? So I went along. He had stopped driving by that time. He did not want me to drive him to Malta in the state of mind I was in. So his brother used to take us to Boffa everyday. Since the sessions were taking place in November, the sea was sometimes rough. We had to do this daily journey for just five minutes of radiotherapy. At least we did not have to wait in the queue once we got to Boffa. We used to go in the afternoon when there weren’t so many people around.

With the chemotherapy, it was a different kettle of fish. At first the consultant used to administer the dose when he came on his monthly visit to the Gozo General Hospital. When he started needing chemotherapy every week, we had to go to Malta. Our family doctor volunteered to administer the dose but the consultant was not happy about this. So there was no alternative. We had to go to Malta. On the day of the chemotherapy, we had to be at the laboratory at the hospital in Gozo at eight o’clock in the morning so that the lab assistants would carry out some blood tests. Our trip to Malta depended on the results of these tests. If the result was negative, the trip had to be cancelled.

I tell you these tests got done on time because I had friends in the laboratory. We were always late because I could not ask my husband to hurry. He was a sick man and I had to adapt to his pace. The lab assistants used to be angry with us when we were late because this messed up their daily routine. But because they knew me personally, I could cajole or bully them into getting the tests done. That’s the beauty of knowing the people you are dealing with. You can always moan and groan your way through.

But all this journeying to and fro was having a toll on our health. He used to feel queasy after the therapy and the movement of the ferry did not help. And sometimes, if it was sunny and we had to wait for the ferry, he felt very sick. We could have stayed in Malta during this period, but I did not know anyone in Malta. I was afraid that if anything went wrong, I wouldn’t have anybody to turn to for help.

We were always hurrying to catch the ferry. I remember once his brother was speeding because we were going to be late for the ferry, and if we missed it, we knew that this would have involved an hour’s wait in the car. This hour would be inconvenient for
the sick person we had with us. Or you could say two sick persons because by that time I was an invalid myself with all the worry. So there we were speeding along, trying to get there on time. As soon as we got there, we saw the ferry’s gang plank being pulled up. We had missed the ferry by the skin of our teeth. Then, to our amazement, the gangplank started coming down. We couldn’t believe our eyes. I was thinking to myself, “Is it possible? Are the sailors lowering it to let us on?”

We soon realized why the sailors had lowered the gangplank. The captain of the ferry had espied the bishop’s car approaching the boarding port. We got on that ferry thanks to the bishop. I tell you, with all due respect to the bishop, I did not think that this was fair. Just because he was a bishop, he got this special treatment, and my husband, who was so sick and needed to get home as quickly as possible, did not get any preferential treatment. They should do something about this, issue some kind of sticker or something so that people who go to Malta for treatment can get on the ferry without having to wait in the queue.

Tereza

We realized that something was wrong with my husband when he came home one day from the fields saying that the small plow he was using was giving him trouble. He could not start it that day. Our children told him that there was nothing wrong with the plow: there was something wrong with him. He hadn’t been feeling well for months. We had done a lot of tests, and the doctors in Gozo kept insisting that there was nothing wrong with him. We decided to pay another visit to our family doctor. As soon as the doctor saw him, he phoned the consultant in Malta and made an appointment for us.

We all went to Malta. My eldest son drove “ghax hu lanqas kellu mohh” (because my husband was not in the right state of mind to drive). It took us a long time to find the clinic in Sliema. I don’t know how many people we had to ask for its whereabouts. When “il-professur” (the specialist) saw him, he told me there was something wrong with his liver. He sent us to this private clinic for further tests. The specialist urged us to go to a private clinic, not to St. Luke’s because he said that we would have to wait for months for the results.
Do you think the people at the clinic explained the results to us? No. We had to fix another appointment with the specialist so that he would explain the results of the tests. On Wednesday we went for the tests and on Friday we went for the diagnosis. The next time we went in to see the consultant, my husband did not want to come into the clinic with us. The consultant said that there wasn’t anything he could do. The cancer had spread and there wasn’t any hope for my husband. The “professur” wanted to break the bad news to my husband himself, but my husband refused to go in and speak to him.

The specialist had my husband admitted to St. Luke’s the next week. He said that he would try to do his best considering the circumstances. In the meantime, my husband asked me, “X’ghandi?” (What do you think I have?) I couldn’t tell him, I couldn’t. I just told him we should put our hope in the doctor. My husband was very reluctant about going to hospital. He said, “Why do I need an operation when I don’t feel any pain? I might as well return to work.” I pleaded with him to go to the hospital. He became very depressed. “Madoffi mieghi qabad. Iva mieghi qabad,” (Why did this have to happen to me?) he was continually muttering to himself. I tried to persuade him to follow the doctors’ orders, thinking that perhaps they could do something to save him. But nothing came of it in the end.

Discussion

The majority of the participants in this sample had to deal with hospitals and medical staff. Only two participants, the ones whose husbands died suddenly, did not make use of health services. The kind of services the participants resorted to depended on a number of aspects, namely the ailment the husband was suffering from, the kind of services available within the community, how informed they were about the services on offer as well as their economic capacity. I was interested in finding out the kind of services they accessed, why they used one form of health service and not the other, and what kinds of barriers affected their access.
Services accessed. As we have seen from the personal narratives quoted in the pages above, the first individual the respondents contacted when they sensed that there was something wrong with their husband, was their local general practitioner. In the Maltese Islands, clients choose which general practitioner they went to. The participants could have approached the doctors at the health clinics where the service of a doctor is free of charge, but none of them chose to:

The doctors there [at the health center] are useless. I only go there when I need a sick leave certificate. Otherwise, when I’m sick, I prefer to pay when I want to see a doctor. The doctor I go to may be the same doctor who works at the health center, but when you pay, they treat you better.

Wiles (1997, p. 298) believes that when payment is involved, clients tend to feel less intimidated and hence they are more assertive about their needs. The participants however indicated that doctors gave them preferential treatment when they consulted them in their capacity of general practitioner. When the same doctor was carrying out duty within a public sector health institution, the doctor’s attitude towards the patient, according to these informants, changed and became less caring.

When the general practitioners in Gozo felt that they were not competent to deal with the ailment at hand, they often referred their patients to a specialist. The specialist or consultant was often Maltese and this therefore meant that the respondents and their husband often had to go to Malta for diagnosis and treatment. Gozitans have access to Maltese/foreign specialists in Gozo every once in a while. As Dolora pointed out in her narrative, some of the specialists pay monthly or weekly visits to the Gozo General Hospital. Gozitan patients can either wait for one of these visits, or go to Malta to get help.
In this case, lack of resources affected the contribution ethno-specific organizations made to the community. Gozitan patients were often forced to travel to Malta when human and non-human health resources were not available in Gozo, even when there were clear indications that the person concerned could not cope with the extra exertion. Dolora was not the only respondent who complained about the deleterious effect travelling to and from Malta had on the physical and mental well being of the sick person and his relatives.

The Permanent Secretary at the Ministry for Gozo at the time of the research, concurred that Gozitans did not have the same access to health services as their Maltese counterparts. According to this official, lack of health services in Gozo was due to a deficiency in trained personnel. In an interview with the said official (25th of August 1999), he described the policy measures adopted by the Ministry to attract trained personnel to the hospital in question:

We only have a few Gozitan consultants at the hospital here. It's hard to find qualified Gozitan personnel to fill the vacancies that come up. We advertise these vacancies, but nobody applies - either Gozitans or Maltese. So sometimes we have to employ foreign consultants. [...] You asked me what special measures did we adopt to ensure that Gozitans have an equitable access to these facilities. When we saw that nobody was responding to the calls for applications and that there were no Gozitans qualified to fill these posts, what did we do? First of all we tried to entice qualified Maltese to come to Gozo by offering them an accommodation allowance of Lm100 ($343) per month and a Lm300 ($1029) allowance per annum to cover their transport expenses. [...] These special provisions should not enrage the Gozitans. They have been implemented for their benefit. [...] You don’t need to encourage Gozitans to go and work in Malta. You need to create jobs for them to work in Gozo. [...] We are not yet on an equal footing with the Maltese. There's a lot yet that needs to be done before we can say we have reached parity with them. [...] We have sent out calls for applications for consultants at the Gozo General Hospital, and in these applications, we offer those who apply a post if they agree to further their education in the field.
Some of the participants made use of the state health facilities in Malta even though they could have utilized the facilities in Gozo. One particular participant chose to take her husband to St. Luke’s in Malta because her children insisted that the facilities and personnel available there were better than the ones available in Gozo. Another participant, who was an insider to both the Maltese and Gozitan health institutions, was also of the opinion that the quality of health care services available in Maltese state health institutions were of a higher standard than those available in Gozo.

Transport was however an issue when it came to accessing the Maltese health facilities. Lack of appropriate transport made access to these ‘national’ health services problematic for both patient and their families. Those who did not or could not drive had restricted access to the health services both in Malta and Gozo. Those who had their own means of transport were better off since they did not have to waste so much time in travelling. Ungerson (1997, p. 184) has noted that accessibility to public services is often confined to those who have the use of private cars.

Maltese state health services that were free at the point of consumption were however based on a waiting time period that helped sort out priorities. Time was a scarce resource when the consultant and the patient were involved in a race against time. Medical staff often sent their clients to private clinics where resources were allocated according to the clients’ ability to pay. As is common in two-tiered systems, those who were capable of paying for this service managed to bypass the time constraints built into a public, rationed system.

Some respondents however felt that some doctors referred them to private clinics because they got some form of kickback from the clinics in question. At other times,
doctors and/or patients had no alternative but to utilize resources available within the private health care system since similar resources were not available within the public one. When a patient within a state health care institution was referred to a private clinic, the state paid for the use of these facilities. In a context where economic and human resources were limited, the Maltese nation-state had to resort to alternative arrangements in order to ascertain that the health of the Maltese population was not jeopardized.

Due to a lack of human and non-human resources, the Maltese nation-state also depends on the services provided by other forms of health care institutions, whether the institutions are to be found in Malta or in Britain. The Reports on the Working of Government Departments for the Year 1997 for example stated that “291 patients were referred to the U.K. for treatment” in 1997 (Department of Information, 1999a, p. 394). Some of the participants in this research project had to pay for the use of these facilities – abroad and in Malta. This is because the Maltese government does not cover the costs of all the patients who make use of these health facilities.

Some respondents also resorted to voluntary organizations. This happened in those instances when the husband had drinking problems. The participants got to know about these organizations through their friends or relatives. Those who had made use of these voluntary organizations found that the information and support they got from these structures made life easier for themselves and their husbands. These facilities tended to be free and were often run by Church organizations and sometimes subsidized by the state.
Mananni

Once we went shopping. My daughter was driving, while I sat with Kilinu in the back. All of sudden my husband had one of his epileptic fits. My daughter stopped the car and I went to the nearest shop to phone for an ambulance. I remember it was raining heavily that day. The ambulance came. The orderlies came to see how they could help us. I asked them, “It-tabib fejn hu?” (Where’s the doctor?) “Fl-ambulanza” (In the ambulance), they said. I went to the ambulance. I flipped when I saw him in there. I thought it really unfair that while my daughter was struggling to keep her father alive, the doctor was safely ensconced in the ambulance because he was afraid of getting wet. I said, “What the f*** are you doing there? A little bit of rain won’t kill you. Get out of there. My husband might die any minute and you’re afraid of getting wet!”

We went through a lot. We went through a lot I tell you. When we used to take my husband to St. Luke’s for the scans, we used to leave here early in the morning. He couldn’t eat anything before the scan got done. Once he was still waiting to get a scan at seven o’clock in the evening. He had not eaten anything all day. And he knew that if he did not take one of his pills, he would soon have a fit. She (the daughter) was with him at that time. There were eight other patients to go before him. So both of them became frantic. He asked her if she had any money on her. Her flat mates were there with her that day, so between them they managed to salvage LM2 [$6.86]. They gave it to the orderly.

And the orderly was not the only one who expected some form of compensation. There was the consultant for example. He used to make fun of my husband because he could not speak properly. The only time he bothered to show any manners was when we brought him a little something from Gozo. And the doctor at St. Luke’s also expected that little extra recompense. My husband thought that if we gave them a ‘gift’, we would be treated with the dignity we deserved as human beings. When we needed to ask the “professur” for a favor for example, we first gave him a gratuity and then tried to find a way of broaching the subject. The only time in fact when he treated us with respect was
when we had something waiting for him. Then he would greet me with “Bongu l-Ghawdxija” (Good morning Gozitan).

Dolora

You could see that my husband was nearing the end. The doctor told him that they were going to give him a transfusion. That gave him some hope. He knew that he was going to die, but he was always hoping for a miracle cure. The fact that they were going to give him a transfusion boosted his morale.

All of a sudden his temperature started falling, a sign that regression had set in. The doctor and the nurse told me that they were going to consult the “professur”. The consultant came and told me he needed to have a word with me. I immediately asked him, “Are you going to give him blood?” He answered, “It’s not worth losing two bags of blood on him.” My God, my husband is not worth two bags of blood! “So you’re going to let him die like that?” I screamed. “He’s going to die”, he retorted. “I know he’s going to die. But if you hook him up to one of those bags, it will boost his morale and he can die with a little dignity. Please, please let him have the blood. I promise you that whatever happens, I’ll come and give you the blood tomorrow”, I pleaded with him. “It’s not worth it”, he insisted. That was it. I started crying like a baby.

Unfortunately my husband heard me crying. I regret that. And from then onwards, the relationship between us changed. We had been open with each other before. But from that moment onwards, I could not be that open with him. In a sense I was trying to protect him by not keeping him up to date with what was happening. I realized that he trusted me. When he started getting agitated, I would talk to him and he would calm down. And don’t ask me what I was telling him, because I tell you, I don’t remember. Anyway, to make a long story short, the consultant changed his mind after my histrionics and agreed to give him the blood. As soon as the blood started dripping down the tube into my husband’s arm, I saw his face become peaceful. The fact that they were still giving him medication meant that they hadn’t given up on him yet.

I tell you though, my husband died peacefully and this occurred because I knew a lot of people in the hospital. Our family doctor had been to school with me and I knew a
number of the hospital personnel in another capacity. They made sure that we got a room for ourselves, where we had some privacy. We could do whatever we wanted in there without the fear of being disturbed. I found the doctors and the nurses very helpful.

Discussion

The respondents had both negative and positive comments about the health care institutions with which they came into contact. To illustrate the problems they met, I chose to include some of the negative examples.

When I interviewed the participants, some of them harbored a lot of anger against their doctor. One respondent said that she had pleaded with their doctor not to go ahead with the operation and he had still insisted that it had to be carried out even though they all knew that at that stage, nothing could be done. She was not the only one. Another participant said that if the doctor had not operated, she would have enjoyed the company of her husband a little bit longer:

You’re caught in the middle. If I had stood up to the doctor, and the operation had not been carried out, I would have blamed myself when my husband died. By giving him the go ahead, I still feel guilty about the fact that he died. Whichever decision you make, you always end up blaming yourself more than them.

From the seven respondents who had utilized the services offered by the Gozo General Hospital, some had positive comments to make about the quality of the service there. These respondents were appreciative of the way that their husband had been looked after by the staff and the fact that they had been allowed to stay with their dying husband until the very end. Some participants were not happy with the service they received in the Gozo General Hospital though: they were very critical about the fact that the staff was never around when they were needed.
Some of the women said that their doctor had been very reluctant to convey the bad news to their husbands and relatives. The wife was sometimes given the responsibility of breaking this terrible news to those concerned. Others were very critical about the way the doctor broke the news. A number of respondents argued that the manner adopted by the medical staff rendered the incident even more traumatic. The news proved to be less traumatic when the doctor concerned did not expect the couple to be stoical about the whole event. The participants said that doctors should adopt a more humane manner when carrying out this task.

Some of the respondents were also critical of the fact that they were never informed about the kind of treatment their husband was receiving and why:

The only thing that bothered me about the staff was the fact that they don’t seem to like being questioned. When I asked for information, they did not want to give me any answers. It’s as if they have a chip on their shoulders. I’m used to visiting hospitals. When we went to a hospital in America, the staff used to explain everything. What this is for and what that is for. And you have a right to know what is happening. They don’t like it when you ask them anything here.

As one of the participants pointed out, the standard of the medical staff’s relationship with patients and their relatives “is zero, or below zero” in the Maltese Islands. All the participants felt that the way information was relayed to them and the treatment they got from the staff made them feel like ‘intruders’ to the system.

On the whole, the participants in question were more critical of the services in Malta and the way they were treated by non-Gozitan personnel than they were about the service and treatment they got in Gozo. According to Swarup (1992, p. 85), clients deriving from an ethnic minority group tend to express a higher level of satisfaction when the staff they deal with derive from the same community as the client. Reitz (1995, p. 18)
reviewed a number of research studies that demonstrate that minority groups showed a marked preference for those institutions where the personnel derived from their own community. He quoted a number of studies that found out that minority groups tended to complain more about non-minority run institutions because they felt abused by and intimidated by non-minority personnel (Reitz, 1995, p. 17). The participants felt that the personnel in Malta did not understand the obstacles they had to overcome to take care of their husbands when they were hospitalized in a Maltese institution. Both the location of the institution together with the attitude of the staff towards the patient and relatives affected access to the services.

Tator (1996, p. 153) sustains that sometimes, the way services are provided, ignore or work against the interests of cultural minorities. Services designed with the needs of the larger population in mind may not confer the same benefits to minority groups who use them (Reitz, 1995, p. 8). Reitz (1995, p. 3) maintains that the services provided by ethno-specific agencies – in this case the Gozo General Hospital - may be more effective than mainstream agencies because they are more closely suited to the clients' needs. At the same time, as we have seen, health care institutions in this location lacked crucial personnel and equipment.

Maltese service providers sometimes viewed the specific needs of the Gozitan clients and their sick husbands as problematic. A number of participants said that they often had to explain to the staff in Malta why they needed to carry out the tests in one visit. As the women pointed out, they believed that it would be better for their sick husbands to carry out the tests and medication in one go instead of dragging them back and forth between the two islands when their energy was flagging. When these
suggestions were put forth to the staff, they were often met with uncomprehending retorts.

Some of the participants argued that the visiting hours in Maltese health institutions discriminated against Gozitans who had to rely on the ferry service. As they pointed out, these visiting hours were planned with a Maltese public in mind. The service providers, on the other hand, perceived their demands as problematic since, according to them, by discriminating positively in the respondents’ favor, they would be encroaching on the rights of the majority group. For Swarup (1992, p. 96), staff should have a better understanding and knowledge of different groups’ needs. This understanding might come about if some anti-racist training is incorporated within health service training courses.

Attitudinal change is not enough. As these personal narratives demonstrate, the participants perceive a gap between policy statements regarding equitable access and their effective implementation. The narratives show that policies tend to be adopted but are then not translated into programs of action which cover the different needs of disparate groups in a given social context. Maltese political and senior level management need to demonstrate more commitment when it comes to closing the implementation gap and ensuring that the services respond to everybody’s needs.

The respondents had a more positive attitude towards the services and staff within the Gozo General Hospital in spite of the stated limitations of this health institution. This might perhaps emanate from the fact that they felt they were more at home in this institution, perhaps because a number of the participants had friends or relatives who
worked within this hospital. These 'insiders' enabled the participants to obtain speedy, effective, desirable and sometimes financially viable outcomes.

Social networks play an important role in the Maltese context. Their importance derives from the fact that these network systems "enable individuals to circumvent institutions, laws and procedures" and hence "enable an often speedy, economic and effective resort to desirables" (Baldacchino, 1993, p. 26). As Baldacchino points out, in the Maltese Islands, the size and political influence of one's support network is strongly correlated with social class. Some of the participants would have agreed with Baldacchino's statement about services in the Maltese Islands:

[it] is not what you do (that is, occupation) or what you know (that is formal qualification) which matters but, more importantly, who you know and who you are, as well as who you know well. [...] Such political influences appear to strengthen, and to be influenced by, economic - particularly commercial - leverage in the market. (Baldacchino, 1993, p. 26)

Those with the money and social prestige got better treatment. Neither money nor influential 'insiders' helped to save their husbands.

**Getting Smart – Preparing for Eventual Widowhood**

Rebekka

*When I realized that the end was approaching, I had to get smart. We were joint holders of everything – bank accounts, the house - even the car. So I had to get smart. I used to hear other people recount what had happened to them when their husband died, so I decided to take action. I went to the bank, closed all the joint accounts and transferred the money on to my name. I used my brains and saved myself a lot of trouble.*
When the end was approaching, a nurse phoned me up and told me, “Come quickly. He’s had another stroke and I don’t know whether he’s going to make it or not this time. But you’d better come because he’s wearing some gold objects and I’m going to take them off him”. I tried to persuade the nurse to leave them where they were, but he made me realize that if my husband died and the jewelry was still on him, it would take a lot of red tape to get his ring, chain and watch back. So since I was forewarned, I saved myself a lot of trouble. So when he died, I did not go through any bureaucratic hassle, except when it came to the car. I had not managed to transfer the car on to my name in time. You need all the energy you can find to come to terms with your grief afterwards. You have to take short cuts for your sake and that of your children.

Mananni

Some days prior to my husband’s death, our family doctor phoned and told me that Kilinu was waning fast. So he said, “Manan, how can we persuade your husband to draw up a will?” “Leave it to me”, I replied as I started thinking of how to broach the subject. Fortunately enough, that evening we were watching the TV and there was this program where Matilda Balzan was speaking about wills and succession. So we watched the program together. After the program I turned to Kilinu and we started discussing the pros and cons of testament writing. He agreed with me that we should draw one up in preparation of any eventuality. I phoned our family doctor and he suggested a notary. The doctor then phoned the notary for me and he came. We drew up a common will. Thank God the doctor had phoned me then because my husband died some days later. I would have been in a real acute financial predicament if the doctor in question had not opened my eyes. I am really grateful to him.

Salvina

My husband wanted me to do something so that I would be prepared for any eventuality when he was no longer around. We discussed a lot of issues of what I should do and what I shouldn’t with the house we were building. He wanted me to transfer some of the money in his name into my accounts. Since I was taking care of him twenty-four hours on twenty-four hours, I did not want to leave him and go to the bank. It would
have taken me a whole afternoon to carry out this transfer. I postponed the whole procedure and then it was too late. And when it came to a will, I did not even want to think about it. I did not even want to suggest drawing up one. A will would have nailed home the fact that I was going to lose him. On a certain level I acknowledged that he was going to die. In fact, I urged him to write a farewell letter or tape a message to our children to read or listen to when they grew older. He did not want to do this. He said that he did not want to let his children grow up under the ghostly presence of a father they did not know.

**Discussion**

By settling some affairs prior to widowhood, a number of respondents saved themselves a lot of trouble. With regards to wills, out of the fourteen, six of the husbands died testate. Two of the couples drew up a will before things started going wrong; the other four said that they wrote a will when they realized that the husband’s condition was terminal. Mananni, for example, persuaded her husband to draw up a will some days before he died.

Mananni was lucky that this opportunity presented itself and enabled her to broach the subject. Tereza said that when she heard that her husband did not have long to live, she had wanted to suggest writing a will, but felt that by so doing, she would increase his mental anguish. Forewarning sometimes resulted in a passive rather than an active response. Salvina was aware that her husband was about to die, but had shielded herself psychologically from the eventual death of her husband. Her husband had brought the issue up, but she refused to consider this option.

Others did like Rebekka and tried to switch the money in their joint account on to their names. These preparatory actions did not go smoothly for everybody. Pawla confessed that some of her children were not happy about the fact that she was
transferring what they regarded as their father’s money on to her name. It was thanks to
the intervention of her eldest daughter who took it upon herself to explain to the others
the advantages of such a move that the mother managed to do something about the
money in the bank in time.

The majority of the widows were not aware of the succession obstacles they were
going to encounter after their husband’s death. Some of them believed that they would
still have title to and make transactions involving the movable and immovable
possessions the couple had accrued throughout their marriage once the husband died.
Those who got to know something about these issues from the media, previous
experience, relatives and friends, took the necessary precautions.

Not all the widows were aware about their civic rights. A number of them were
lucky that they had somebody – a family member or a friend – to point out the pitfalls for
them. Others, like Pawla, learnt through experience about the surviving spouse’s civic
rights and prepared for any eventualities. Those who were unaware of their rights paid
for their ‘ignorance’ later.

The Husband's Death and the Funeral Preparations

Salvina

My husband wanted to pass his last days at home. Those were his wishes. So we
ended up here, on our own - he and I. He seemed to be a little bit lonely, but those were
his wishes. It wasn’t a nice experience, but anyway....

At around midnight I phoned the ambulance because he was fighting for breath.
They phoned back, I don’t know how many times, because they got lost. I tried to make
them aware that this was a matter of life and death, but I don't know whether this sank in. Anyway, they didn't turn up on time, and he died by the time they got here.

In the meantime I phoned his father, my father and one of the brothers from the monastery around the corner. Another brother came, not the one who usually came to see and pray with Samwel. He arrived some minutes before Samwel died and gave him the last sacraments. I knew what was happening. I had been preparing for this moment for a long time, but when it happened, it still managed to catch me by surprise. I knew he was dying but I don't know what comes over you then. I couldn't cry.

When the medical orderlies turned up, I gave them a piece of my mind for being so late. They were very shocked when they saw my husband's body. When I told them 'terminal' on the phone, they must have assumed that they were going to the aide of an old man. But when they came face to face with Samuel, they were shocked. He was barely thirty years old when he died.

The brother was very helpful. He told me what to do. Fortunately for me, he was there to break the news to Samuel's father when the latter turned up. Poor chap, he had gone to the hospital, thinking that he would catch up with us there. He arrived too late to say goodbye to his son. So the three of us started making arrangements for the funeral. His father found this funeral company on the telephone directory and rang them up. They had closed for the night because it was after one o'clock in the morning. So he went to the funeral director's house instead. Then he went to tell his wife that his son had died. That was the worst task he had to carry out. His mother never saw Samwel's body.

The monk told me that it would be better if we did not let anybody else see his body. I don't know why, but death had not been kind to him. His face looked grotesque. It was striking. In the meantime I washed him and prepared him for the mortician's ministrations. When the mortician came, he helped me dress Samuel in his burial clothes. I pulled out the intravenous needles and closed the pipes he had running into him.

My father and I chose the coffin from a catalogue the mortician brought with him. The prices were listed near each coffin, V.A.T (Value Added Tax) included! We chose the wreaths and bouquets, decided to make an announcement on the radio and an ad on the
newspaper. The funeral director booked the church and called the cemetery. I gave the mortician a copy of the death certificate and he was supposed to take it to the nearest police station to register Samwel's death. We should have taken Samwel to the hospital morgue, but I decided that he should leave for the church from home. So the mortician tried to embalm the body as best as he could.

When everybody left the house, my father and I stayed there keeping vigil over the body until the time of the funeral. The priest came to bless the body in the morning. Samwel's grandfather also came to pay his last respects. Then my mother and brothers came in the afternoon with my children in tow. I made sure that my children did not see their father's dead body. They were too young to witness such a scene. Then the funeral hearse arrived accompanied by the pallbearers and the priest. As soon as the priest saw him, he said in this strangled voice, "Ommi ma dan kif mar hekk f'daqq!" (Oh sweet mother of God, how young he was!). (In a whisper) My brother and I looked at each other and burst into tears.

His father took care of all the funeral expenses, so I cannot tell you how much the thing cost. It all depends on the kind of coffin you choose, the announcements you make, the wreaths, things like that. The church sends you a separate bill. Luckily enough, Samwel was buried in his family's tomb, so that was one less expense for us. The musicians who played during the funeral mass had to be paid as well.

Grazzja

I wanted to stay with my husband after the operation, but the medical staff did not allow me. They did not think that there would be any complications after the operation. So we had to leave him and go home. He was okay when we left (she starts crying). We left the hospital at a quarter to eight in the evening and arrived at Cirkewwa (the ferry port) at around half past nine. We had to wait for the next ferry because we had missed the previous one. While we were waiting, my sons used their mobile to phone the hospital and check on their father's progress. The nurse told them that he was in a stable condition.
As soon as we arrived home – it was around ten thirty, a quarter to eleven by then - the telephone in the house started ringing. One of my children answered it. The person at the other end told him that something had gone wrong and that they were going to operate on my husband again. They did not think that there was any cause for alarm. Five minutes or so later, the telephone rang again. They told my son that my husband had taken a turn for the worse. “Come quickly, come quickly”, they said at eleven o’clock at night.

We did not arrive on time for the eleven o’clock ferry. So three of us went by helicopter and the other two waited for the midnight ferry. The ones who went on the ferry took the mobile phone with them. At around midnight, the staff phoned my children on the mobile phone and told them, “We lost him”. By that time, my sister and I had arrived at the hospital. Some friends of ours had come to pick us up at the airport and took us straight to the hospital. When we got there, they told us that the consultant wanted to speak to me. You should have seen how the doctor came out of the operating theatre to speak to me. He was in these overalls and boots that were totally covered in blood. Have you ever seen how a person who works at an abattoir looks like after a day butchering? I can never get that picture out of my mind. “We lost him”, he said. That was all. He only lasted six hours after the operation. I was enervated by these words - “We lost him. Internal bleeding”. They never told us that there could be any complications after the operation, never. When my children turned up, the staff told them a different story.

Before we left Gozo we had phoned the parish priest to tell him that everything was okay. A few hours later we phoned him to tell him that Ganni had died. We asked him not to announce Ganni’s death during the first morning mass. We needed to go back to Gozo to break the news to his mother in person. The priest made all the preparations for the funeral. He took care of the transport of the body from the St. Luke’s morgue to Cirkewwa. He also rented a boat to bring the body over from Malta. I paid for the funeral. That was my last present to my husband.
Discussion

The death of the husband affected all the participants. Even in those cases where the marriage was an unhappy one and death may have been a relief for the surviving spouse, guilt and resentment rendered the shock of the bereavement more difficult.

Whatever the circumstances surrounding the death, the event tended to leave an indelible imprint and affect the social life space of the living. Whether the wife was there when her husband died, whether she had been forewarned or not, whether the husband had been young or old, there was nothing to cushion the shock. The majority of the participants were with their husband when he passed away. Three participants said that somebody had phoned to inform them that their husband had died.

The majority of the respondents were too traumatized by their husband's death to take care of the funeral preparation. Some refused to involve themselves since they had been estranged from their husband at the time of the death. In seven cases out of fourteen, the in-laws took care of the preparations and footed the funeral and burial bill. This was more likely to happen where younger widows were involved. Not all the participants were willing to accept this help though since some of them were not on speaking terms with their in-laws. Mananni said that the neighbors took care of the funeral and paid for it. In this case, the neighbors had helped her take care of her husband during his prolonged illness. When the deceased left older children behind, the latter were more likely to take care of the funeral arrangements and costs.

Different preparations had to be made, depending on where the husband had died. When the husband died in a hospital in Malta, there were more preparations to be made and more expenses to be footed as Grazzja pointed out. For those who had their own
grave and did not have to transport the body over from Malta, the expenses were not so exorbitant. Some of the women said that they had spent around Lm400 ($1372). Karmena said that she spent Lm800 ($2744): she had to pay extra in order to have her husband’s body transferred from Malta. This was the highest quoted price in the narratives.

The funeral was for some of the widows the opportunity to demonstrate their devotion and love to their husbands. Even in those cases when the family was not that well off, the women made sure that their husband had only the very best in the end. As Drakeford points out:

> in our society, monetary expenditure is the most visible expression of the sentiments which the bereaved pay to the deceased. Such visibility, at these times, is all the more significant for individuals who feel their position within society to be marginal and under threat. (Drakeford, 1998, p. 522)

The pressure to provide an expensive ceremony derives from the need to reaffirm personal relationships with the deceased: it also helps to reaffirm “the meaning and purpose of a life where such qualities have been called into question” (Drakeford, 1998, p. 523).

As these personal narratives demonstrate, the bereaved had to foot a higher bill when the deceased died in Malta. This issue was not taken into consideration in the Maltese succession law. The law allows the successors to withdraw up to Lm250 ($857) from the late husband’s estate to pay for the funeral. This means that the law does not take into consideration the fact that Gozitans (or Maltese, come to that) might have to fork out extra expenses when the body has to be ferried between the two islands.
The rituals utilized by a community to establish and acknowledge death, dispose of the body and reintegrate itself tends to differ from context to context. In the Maltese Islands, the medical profession, the state and the church were the three institutions with the authority to declare that somebody had died. The doctor drew up the death certificate that declared that the person had died and from what causes. The Public Registry documented and announced the death. This and the police station were the first bureaucratic structures the women or their representatives had to visit after the husband’s death. The surviving spouse needed to inform these bureaucratic structures about the death before she could approach the other structures.

The Roman Catholic Church in Gozo had the role of disposing of the body and helping the community reintegrate itself. The funeral ceremonies in Gozo are somewhat different from the ones depicted in First World texts. The officiating priest, who is often a relative or a friend of the family, tends to give a homily on the life of the deceased, touching upon his contributions to the community and his family. The funeral ceremony is often followed by the burial. There are no crematoriums in Gozo or Malta. The entourage, with the body and priest at its head, either walks or drives to the cemetery. Cemeteries in Gozo tend to be found on the outskirts of the village/town. The cemetery tends to be a bleak place, dominated by the drab colors of gray, black and white, the colors of the marble and stone slabs covering the tombs. The coffin is blessed by the priest and is then lowered into the grave and covered by stone or marble slabs. The mourners then disperse. The Maltese and Gozitans do not have the habit of holding a funeral wake after the burial.
A number of respondents expressed their amazement at the number of people who attended the funeral ceremony. The lavishness of the ceremony, the size of the entourage and the number of noted public figures who attended the funeral seemed to provide a sort of solace for some of the participants. These women took these as a sign that the husband had not only been significant for them, but for the whole community.

In the Maltese Islands the bereaved women wear black or dark colored clothes for a number of months after their relative dies as a sign of mourning. There is no specific period of time stipulated for mourning. Some mourn for three months, others for up to a year. The length of time depends on the age and education as well as the regional derivation of the individual in question. Men do not have to wear black, although some older men might wear a black patch on their right sleeve to show that there has been a death in the family. Some individuals put a black ribbon on the door of the family residence or enterprise as a sign of mourning.

Not all the participants in this research opted to follow the mourning attire code. The younger widows, especially those who were in paid employment, those who had lived abroad for a long period of time, and those who had been estranged from their husband at his death did not follow this custom as diligently. The older respondents were more likely to follow this custom. Some even refrained from wearing any jewelry.

The wearing of black is a rite of passage that helps to demonstrate a change in circumstances (Owen, 1996, p. 9). This dress code as well as the constraints placed on the participation of the bereaved in social affairs, serve to render the widow sexually unattractive (Owen, 1996, p. 10). As the respondents were aware, non-compliance with
these norms could lead to the disapproval not only of the in-laws and of the family of origin, but of the community.

Aftermath

Dolora

Three months after my husband died, I started getting these anonymous phone calls. "I love you. Let's get together one of these days", and so on and so forth. I went to the TeleMalta office because I wanted to trace the calls. The anonymous caller had however been making use of public phones, so we could not find out who this person was. I started feeling frightened and insecure. I live on my own and you never know what might happen.

I had had enough of these phone calls. So I went back to the TeleMalta bureau and told them to change my home phone number and to give me an unlisted one. The clerk gave me a form and I filled it up. When I handed it back, he took a look at it and told me that my husband had to sign it before they could proceed. I told him that my husband had passed away. I don't know why, but these words did not seem to sink in. He looked at me and said in this huffy voice, "Are you deaf or what! Like I've just told you. Your husband needs to sign this form or else we cannot change your phone number." I broke down in front of everybody and started crying. One of the persons behind the counter knew me. She had been following the whole interaction. At this juncture, she stepped in and said, "That's okay Mrs. Grech. Don't worry I'll take care of everything".

Discussion

For weeks and months after the event, the majority of the participants went through the motions of living. They and/or their representatives however had to settle all the paperwork related with this transition in their life.
A number of respondents said that they went through the motions, but that did not mean that they knew what they were doing at the time. One of the women said that these bureaucratic chores kept her going on borrowed wind. She collapsed once she had settled all the bureaucratic aspects dealing with this change in marital status. Others said that they had found it unbearable to visit the departments/offices and service providers they and their husbands had frequented together in the past.

Some, like Dolora, felt nervous about dealing with service providers who did not know that they were in mourning because the latter sometimes asked them questions that touched raw wounds. The innocent comments or requests made by service providers often undermined the newly widowed person’s hard-earned composure.

Ten out of the fourteen respondents said that they had to grapple with mental and health problems the first few months after their husbands died. Some became sick themselves and spent some time in bed. Others became mentally unstable. One informant, for example, spent the first week after her husband died sleeping on top of her husband’s grave. Those around them started getting worried when months went by and their mother/sister/daughter was still steeped in dejection. Some of the relatives sought expert help because they did not know how to deal with the woman’s depression. Some of the women sought their own counseling. Those who needed expert counseling had to go to Malta; there were no grief counselors on Gozo at the time. Some resorted to prayer and this seems to have worked for some, but not for others.
General Discussion

Mananni

Respondent: When the doctor told me that they were going to send my husband to England for treatment, I thought that his cousin would accompany him while I stayed with the children here. I had never gone abroad or boarded a plane. I was afraid of planes. His cousin was not of the same opinion: "You’re his wife and you have to come with us. What did you tell the priest when you were going to get married - in sickness and in health. You have to live up to your wedding vows." He had me there. When we left for England, I left a toddler of two and a half behind me. When we came back, three months later, he did not know who I was. That hurt.

Son: Because by that time I had got used to her (pointing to his eldest sister).

Mananni: His eldest sister took care of him and the others while we were in England. He got used to her. She was only sixteen at the time. I told her to go and stay with one of my sisters while we were away. She refused. The evening before we left, I gave him a bath, took him to bed, and then the next day when he woke up and could not find me because mummy went away for three months, eh, little one?

Interviewer (addressing the daughter): Wow, how did you manage at school?

Daughter: I don’t know. Those two years at Sixth Form were a nightmare. After taking care of my father for so long, I feel old when compared to my classmates. I have seen things and dealt with issues that my friends will encounter when they get older, if ever. Sometimes their childish worries and concerns get on my nerves. I try to understand them but sometimes I lose my patience with them. I don’t know how I managed to pass my A-levels and go to university. The first year at university, I spent more time in the hospitals and clinics than in class. Somehow or the other I managed to scrape through. This year I’m not faring that well. I had to come to grips with my grief while trying to catch up with my academic stuff. The thing is that life still goes on and somehow you have to find a way of catching up with it, or else you’ll find yourself overwhelmed by everything. It’s hard, very hard to start coping with life again. You need a lot of energy, a source that has been depleted in the process of care giving.
Discussion

Prolonged dying has an impact on those directly involved in the dying process. The process of caring for dying relatives proved to be enervating for all those involved.

**Role conflict.** In some cases, the caregiver was so absorbed by the needs of the spouse that she did not have the time or the energy to deal with the needs of the people around her, especially those of her children. At this stage in time, the children needed somebody to help them deal emotionally with their father’s condition. The participants said that they often left older children to take care of themselves. Children who were under ten or younger, were sent to live with relatives or were taken care of by their older siblings.

The participants were caught in a dilemma: as wives they felt that they should take care of their husbands, and as mothers, they felt responsible towards their children. When the father’s illness deflected the mother’s time, energy and attention from her children, the mother/wife felt inundated by conflicting guilt.

**Hospitalization and care giving.** The majority of the participants felt very critical about the way the staff took care of their husband. This attitude might have stemmed from the fact that the hospital staff tended to treat the husband as another body, or worse still, as a dying body, rather than as a person (see Dolora’s narrative). This tended to demoralize the patient and anger the relatives. All the respondents mentioned that they fed, cleaned, and ministered to the husband even in this context since they did not believe that the staff could give their husband the same quality of care as they did. Even when there were other members of the support network who could fill in for them, the burdened
caregiver often did not allow herself any form of recreation, fearing that the worst might happen in her absence.

**Gendered responsibilities in care giving.** In the majority of the cases, the wife was not the sole caregiver. She tended to share the responsibility with next of kin, often the eldest daughter. All the members of the family were to some degree involved in the taking care of the patient. Sons and other male relatives were more likely to be mentioned where traveling was involved. They would drive the couple to the hospital/clinic or accompany them abroad. Women, however, tended to bear the bulk of the care-giving burden.

**Care giving and self-development.** Care giving can contribute to the wife's self-development. Mananni brought this issue up in her personal narrative. Other participants were not so aware that self-development had occurred during this terrible period in their life. The majority felt that, having survived this terrible period, they could now tackle anything in life. Taking care of a husband and coming to terms with his death helped make the respondents aware of reservoirs of strength and courage within them they had not been aware of. This was because some of them had been living in their husband's shadow for some time.

** Saying goodbye.** Prolonged dying enables the couple to work out the personal relationship between them (Lopata, 1996, p. 72). Institutionalization, however, tended to render the last interactions between husband and wife somewhat awkward. These interactions could only take place when the husband was given a room to himself.

These last moments together also enabled the couple to say goodbye to each in their own fashion:
The last time I saw my husband, he took out this necklace [she draws the necklace out from beneath her jumper and starts fondling it unconsciously]. He took out this necklace, wound it twice around his fingers and put it back inside. I don’t know what he wanted to say with that gesture. Perhaps he wanted to tell me, “Manan I’m going to die? Take care of the children?” Or, “Manan I gave you that gold chain a month after we met. Wear it as a remembrance of me.” Or, “Manan, I feel tired.” Who knows? I keep thinking about what he wanted to say with that gesture.

Some of the participants refrained from speaking about this period in their life. They might have been silent about it for a number of reasons. Their silence might have emanated from the stigma attached to illness within the Maltese Islands or the fear of reopening semi-healed wounds.

Conclusion

Grief work takes its time and toll. While the respondents were coping with their grief, they also had to take care of the bureaucratic aspects related with their change in marital status. This was not always easy since a number of them were too physically, emotionally and mentally drained to know what they were doing. They needed to be on their toes where bureaucratic transactions were involved. One step in the wrong direction would have dire repercussions on the rest of their lives.
Chapter 8 – Succession and Estate Division

Introduction

In this chapter I focus on the bureaucratic procedures surviving spouses encountered in settling succession and estate division issues. The Civil Code of Malta defines an inheritance as “the estate of a person deceased” (Department of Information, 1995, p. 221).

The intergenerational and intra-generational transfer of property and goods involves a number of actors - namely the successors, their relatives, their legal representatives, banks, insurance companies, as well as the state and its various representatives. Inheritance also involves the interplay of both cultural and material factors. Heirship strategies encompass the continuity of the symbolic capital specific to the family in question. It involves the inter- and intra-generational transfers of various forms of material resources that modify the processes of upward/downward mobility of the economic trajectories of certain individuals (Clignet, 1992, p. 192). Succession, however, is not contingent only upon the wishes of the deceased or the socio-demographic profile of the individual decedents. It is also contingent upon the networks of constraints and opportunities offered by the laws of a particular nation-state, as we shall see in this chapter.

This chapter devolves around the following points. I will look at how the respondents went about settling succession matters and who helped them. I also investigate the extent and resources of the respondents’ knowledge regarding legal matters related to succession and how they got to know about their rights and responsibilities as successors. The third aspect I deal with concerns the respondents’
reactions to the way the Maltese succession law is prescribed and proscribed by legal experts, to the division of the estate and how they perceive this division to have affected their immediate and future material well-being.

The information contained within this chapter derived from a number of sources: the participants themselves and a number of service providers involved in the succession process - legal representatives, tax officials, court registrars and clerks. I resorted to the second category of participants because I needed somebody to explain to me the legal procedures involved here. I tried to read the Maltese code of law, but it was too dense for me. Reading the succession law was not enough: different legal representatives tended to have a different interpretation of the same clauses of the law. The decisions made by these service providers had an impact on their clients.

Acts of Death

These are the injunctions of the Civil Code of Malta:

On the death of any person, the physician or surgeon in attendance during the last illness who of his own personal knowledge or from information obtained from any other person is aware of such death shall, without delay, give notice thereof in writing, according to the Form F in Part II of the Schedule to this Code, to the Officer charged with the duty of drawing up the act of death, specifying the house or other place in which such person died, the cause of death, and the hour at which the death occurred.

In the case of death of any person who has not been attended by a physician or surgeon, it shall be the duty of the members of the family and of the domestic servants of the deceased as well as of the person occupying the house or other place in which the death occurred, or having the management of such house or place, to give notice of such death. (Department of Information, 1995, p. 172)
The participants said that when their husband died, a member of their family took the death certificate issued by the medical practitioner together with their husband’s identity card and registered the death at the local police station. There were few instances when the wife herself carried out this task. This was more often the case when the husband had been Maltese and had died in Malta. In this case, the surviving spouse did not have a social network to rely upon to carry this task out for her.

In the following paragraphs I will delineate what happened when a person died. A clerk working within the Passport Office in Gozo (interviewed on the 25th of March 1999) told me that when a person died in Gozo, the family members had to take the certificate supplied by a medical practitioner to a police station. They also had to turn in the deceased person’s identity card. The police registered the death and then reported this death to the Electoral Office in Gozo. The personnel at the Electoral Office struck the person off the electoral list.

Once the police agents registered the death, they issued a temporary death certificate to the survivors of the deceased. In the meantime, all the relevant documents were forwarded to the Passport Office in Gozo. The personnel there entered the name and the particulars of the deceased in the pertinent forms and sent the official death certificate to the Public Registry to be signed by the Public Registrar in Gozo. This service provider informed me that if a Gozitan person died in Malta, the death had to be registered in Malta. None of the informants brought this issue up. The women might not have been aware that a member of the family was carrying out this task while they were busy making the funeral arrangements or grieving.
The Public Registrar at the Public Registry in Gozo (interviewed on the 22nd of March 1999) said that when the relevant death certificate was received from the Passport Office, the personnel at the Registry checked the document to ensure that all the details in the certificate were correct. Once the Public Registry issued the death certificate, any changes pertaining to this certificate had to take place through court injunction. The Public Registry then made these certificates available to the general public and to the Health Department in Malta.

The majority of the respondents said that it took up to two months for the certificate to be issued by the Public Registry. One of the participants said that the medical practitioner concerned had forgotten to sign his name on the provisional form and so the death certificate took longer to be processed. The respondents in question did not however have to wait until the official death certificate was released by the Public Registrar to start working on other official aspects connected with the succession. They could start the ball rolling when they obtained the temporary death certificate from the police the day they registered the death.

As a number of respondents told me, the quicker they settled the succession business, the less “dinunzja” they had to pay. The “dinunzja” is the duty paid on the document that officially proclaims the transfer causa mortis of immovable property. Act No. XVII of 1993 of the Maltese Civil Code decrees that

[i]t shall be the duty of every person to whom immovable property is transferred causa mortis, (hereinafter in this section referred to as “transferee causa mortis”) to make a declaration of such transfer by means of a public deed within such term as may be prescribed. (Department of Information, 1993, p. A 954)
Some of the women needed to draw up this document as quickly as possible, especially those participants whose money was deposited in joint bank accounts. This was because the banks 'froze' these accounts as soon as they were officially informed that the husband had passed away. These accounts and other accounts that appeared under the husband’s name were ‘frozen’ until further instruction was received from the clients’ and the bank’s legal representatives. Some of the respondents were unfortunate enough to have the bulk of their money tied up in joint accounts. This meant that although they were entitled by law to half the money in that account, they could not withdraw any money until their legal representatives settled the transfer causa mortis. The only respondent who did not have to draw up a “dinunzja” was the one whose husband had drunk the family’s material resources into oblivion.

Other state departments took action once the death was made officially public. Those women whose husbands had been in receipt of a pension prior to their death said that they stopped receiving the pension as soon as the Social Security Department was informed of their spouses’ death. Households that had been receiving water and electricity rebates, started being charged the full quota once they became aware that the head of household had passed away. As these incidents demonstrate, the respondents’ change in marital status had an impact on their material well being. This change in civic status also put into question the ownership of property, financial assets and vehicles in the decedent’s name.
Succession Law in Malta

Introduction

The Civil Code of Malta decrees that the estate of the deceased “devolves either by the disposition of man or, in the absence of any such disposition, by operation of law” (Department of Information, 1995, p. 221). In the following sections I will take a look at the succession law in Malta. I will be giving my lay person’s interpretation of the law based on my own perusal of the Maltese Civil Code as well as the information I elicited from the notaries and lawyers I interviewed.

Testate Successions

Testate succession occurs when the deceased had written a will prior to his death. The Civil Code of Malta defines the will

as an instrument, revocable of its nature, by which a person, according to the rules laid down by law, disposes, for the time when he shall have ceased to live, of the whole or of a part of his property. (Department of Information, 1995, p. 221)

I should remark that I felt struck by the fact that the Civil Code constantly used masculine nouns and pronouns to refer to the rights and responsibilities of its citizens. The sexist language prevalent in this text underlined that the Maltese succession law had been conceived by men and tended to benefit men.

The Maltese law decrees that in the instance where the wife and husband draw up one will, unica charta, he or she can bequeath the full or partial ownership or usufruct of all their property to the surviving spouse (Department of Information, 1995, p. 222).Usufruct means the right of use, habitation and analogous rights of enjoyment with respect to what is not owned by the surviving spouse (Department of Information, 1993,
The notaries I approached told me that testators could dispose freely of two thirds of their estate in usufruct; the law reserves one third of the estate for the children or descendants.

The term descendants here refers to children which are “legitimate or legitimated by a subsequent marriage, or by adoptive children or their descendants” (Department of Information, 1995, p. 229). The portion of the estate reserved for issues and their descendants is regarded as the legitim. The legitim entitles issues to a third of the property if there are not more than four children in number, or to one half of the estate if there are five or more children (Department of Information, 1995, p. 226).

Further on in the Maltese Civil Code I came across a clause which states that when the testator leaves children or descendants, “the surviving spouse cannot receive, in ownership, more than one-fourth of the deceased’s property” (Department of Information, 1995, p. 224). When the surviving spouse does not receive direct ownership of the deceased person’s assets, she can enjoy the usufruct of some of the property.

In those instances where the deceased does not leave children or descendants behind, the surviving spouse is entitled to “one-fourth part of the estate in full ownership” (Department of Information, 1995, p. 230). The childless surviving spouse is also entitled to the right of habitation of the dwelling considered as the principle residence, such right to cease on the eventual remarriage of the said spouse (Department of Information, 1995, pp. 230-1). The ‘ascendants’ in this case are entitled to the residence as well as the legitim; ascendants are brothers or sisters or their descendants (Department of Information, 1995, p. 257). When there are no brothers or sisters, or descendants from
them, “the succession devolves upon the father and mother of the deceased in equal portions” (Department of Information, 1995, p. 257).

The Maltese law also states clearly that when the surviving spouse remarries, the spouse has to renounce whatever she has inherited from the deceased, and this property will then go to the descendants or ascendants (Department of Information, 1995, p. 231B).

**Intestate Successions**

Intestate successions occur occasions when the deceased dies without leaving a valid will (Department of Information, 1995, p. 254). The Civil Code makes it clear that intestate succession is granted in favor of descendants over ascendants, legitimate over illegitimate children when the former set of heirs are available:

> Intestate succession is granted in favour of the descendants, the ascendants, the collateral relatives, the illegitimate children and the spouse of the deceased, and the Government of Malta, in the order and according to the rules hereafter laid down. (Department of Information, 1995, p. 254)

As the positioning of the heirs or legatees in this quote demonstrates, the rights of surviving spouses are subordinate to the rights enjoyed by the descendants and ascendants of the deceased. From my own reading of the Maltese Civil Code, the law seems more concerned with protecting the rights of the children of the deceased, and seems less concerned about the rights of surviving spouses (Department of Information, 1995, p. 254). This is what one of the participants had to say about the Maltese succession law:

> I think that the law has a point up to a certain extent. I have no intention of remarrying, let’s say it. But in those instances were a wife re-marries, I
agree that the children should inherit half of their father’s estate. All in all, he was their father in the end. [...] At the same time though, if something happens and I need that money, it’s not mine anymore. As it is, that property was the product of our joint effort during our married life. *Jekk baghtejt, ghandek tgawdi* [If you have toiled all your life to attain something, you should be given the opportunity to enjoy the fruit of your toil]. [...] We worked side by side to get what we own. How can I explain myself? In a way I agree that the children should benefit from their father’s estate. On the other hand, the responsible and dependent wife should also be justly compensated for her troubles. She should enjoy what she and her husband worked so hard to get. *Ghallax dan ikun il-frutt ta’ l-gharaq li jkunu ghamlu ma’ xulxin* [After all this is the product of their joint sweat].

The intestate succession section of the Civil Code maintains that surviving spouses have the following rights: the usufruct of half of the deceased’s estate and the right of habitation of the house of residence. They are allowed this portion of the estate when the spouse’s portion of the communal property does not surpass one fourth of the estate (Department of Information, 1995, p. 231A). In those instances when the surviving spouse could not utilize the house of residence or her portion of the estate, the heirs are obliged to pay maintenance to the spouse. On remarriage, the surviving spouse has to forfeit certain of these rights (Department of Information, 1995, p. 231B).

When the deceased is not survived by children or descendants, the surviving spouse is entitled to the right of habitation and to one third of the property of the deceased if there are illegitimate children (Department of Information, 1995, p. 260). The spouses are entitled to one-half of the property when the brothers or sisters or their descendants survive the deceased. The surviving spouse is only entitled to the whole of the inheritance if no illegitimate children or surviving siblings exist. When heirs are involved, any property the surviving spouse receives from the deceased, even those
received before marriage, have to be included in the inventory of the property of the deceased.

When the surviving spouse and deceased had been separated, she is not entitled to any of his estate unless she had been legally entitled to maintenance from her estranged husband (Department of Information, 1995, p. 260).

Choice of Lawyer or Notary

In the majority of the cases, the respondents only had a rough idea of what they had to do to settle succession issues. Therefore the first item on their agenda was to hire a legal expert so that she or he could guide them through the process.

A few of the participants had already dealt with succession matters in the past. This familiarity with succession matters was more prevalent among the older respondents who had had to deal with such issues when their aunts, parents and/or parents-in-law had passed away:

When my aunts died, I took care of the succession procedures. They had been living with me. Thanks to this experience, I knew what to do when Guzi died.

Another respondent said that she had learnt about these matters from the members of the self-help group she was attending prior to her husband’s death.

Some of the respondents however were physically and mentally incapable of attending to these issues themselves. They sometimes delegated this task to a brother (three instances) and eldest daughter (three instances). The respondent took over the dealings when she regained her physical and mental equilibrium. These were the
fortunate ones. Some of the respondents did not live anywhere near their family of origin, which meant that they did not have anyone they could resort to for help. They had to deal with these matters on their own. Younger and more educated respondents were more likely to approach legal and financial experts on their own, even though they were less familiar with the terrain, thinking that their education would stand them in good stead when dealing with these matters.

In settling succession matters, the respondents depended heavily on the help of formal and informal experts. For example, prior to choosing a lawyer, a number of them shopped around for suggestions from family and friends who had had dealings in the past with members of this profession. Participants whose husbands had died intestate were more likely to ask around for possible candidates since few had had any dealings with a lawyer in the past. For those whose husband died testate, the respondents often resorted to the legal representative who had drawn up their will.

When individuals are dealing with issues such as marriage, divorce, death, they often resort to the help and advice provided by their social network (Clignet, 1992, p. 190). The following excerpt will demonstrate how the social network was involved at this stage in the participant's life:

When the priest came to give me advice on the funeral arrangements, he also broached the issue of the “dinunzja”. He asked me if I knew of a notary I could resort to for help, and if not, whether he could suggest one himself. He told me that I was in the liberty of approaching any of the lawyers or notaries in Gozo. I didn’t have anybody in mind at that time. So he suggested this person. The priest informed me that this notary was willing to come to my house if I was not feeling up to going to his office. […] I did not know the notary he suggested. I agreed to meet this person because I did not want to go all the way to Victoria to settle these matters. I was still in my anti-social stage at the time.
A number of participants decried the fact that there were no sources of information that explained the procedures they had to follow to settle succession matters:

There is no information about these issues. I knew about these things because I have to deal with notaries and other legal experts at work. I know cases were the heirs did not know what their responsibilities were where succession matters were concerned and hence failed to pay their succession duty on time. They were penalized. You are penalized when you are not informed of what you have to do. The government should make sure that this kind of information is made available to the general public.

Other participants felt that more information on estate planning and division would prove useful in dealing with a legal representative. They needed to know what the lawyer or notary was doing. Few were those participants who said that their service providers bothered about explaining and discussing some of the succession issues with them. Some of the participants were therefore surprised to learn that some of the decisions their legal representative had made in their regards, infringed on their rights.

The participants felt that the state, more than self-help organizations, should be involved in promulgating information about the rights and responsibilities of legal beneficiaries. The respondents in question were aware that certain self-help organizations such as the Caritas, Minus One and isolated legal advisors used the media to disseminate information regarding succession issues. They however felt that this was a piecemeal effort and that a more concerted effort should be made to educate the general public. Some suggested a form of ‘legal aid’ center one could resort to when advice or information was needed.

One of the notaries I approached in my research said that clients should resort to their legal representative when they wanted to know more about a certain legal matter.
Some of the respondents did not trust their lawyer/notary and therefore did not think that she or he could be a reliable source of information or advice. A number of the participants felt that their legal representative was not so familiar with succession matters: this is because in the Maltese Islands few legal representatives specialize on one aspect of the law. The legal representative’s lack of familiarity with succession law had negative repercussions on some respondents when the estate was eventually divided. In some instances, the legal representative was more concerned with protecting the children’s rights than that of the surviving spouse, a phenomenon to be expected in a country that favors intergenerational transfers over intra-generational ones.

The majority felt that in dealing with notaries or lawyers on succession matters, they needed to know the law inside out themselves if they wanted to settle succession matters in the shortest time, with the best outcome for themselves and with the minimum financial liabilities possible. Three of the respondents were very critical of their legal representatives. Legal representatives were criticized by a number of participants that they took their time to settle succession issues: some thought that they did do in order to hike up the bill.

Knowledge about intestacy rights would have enabled these women to challenge their legal adviser’s decisions as well the decisions taken by other official bodies. States and self-help groups should organize widows’ rights awareness programs to inform women about their rights. Such programs would ensure that the women concerned are aware of the consequences of any administrative or legal decisions made in their names.
Finding the Last Will

Once a legal representative was chosen his or her first task was to ascertain whether the deceased husband had left a will. The lawyer has to ascertain whether any such wills were registered at the Public Registries both in Gozo and Malta:

I needed to find out whether my husband had left a more recent will than the one he had drawn some weeks prior to his death. When it came to conduct the search in the Public Registry here, there were no problems. To find out whether there was anything listed at the Insinwa in Malta, I had to wait for three months because they had a backlog of work. That’s what my lawyer told me it would take if we went through the usual channels. He was quite up front about this. This meant that I wouldn’t be able to access any of my bank assets for three months [...]. Somebody told me that there was a Gozitan working in this institution in Malta. Her aunt introduced me to her and I explained that I needed this legal research to be done quickly.

This participant was lucky in that she found somebody to help her carry out this search.

When the deceased had lived abroad, a similar search had to be conducted in all the countries the person had lived in prior to his death. This search could prove to be costly for the widow in question.

Drawing up an inventory of the deceased husband’s material resources. A participant said the following:

Before I approached my legal representative, I first spent a weekend in my husband’s study going through his papers. Since he managed his own assets, I didn’t know “x’hemm u x’m’hemmx” (what I was going to find). As soon as I found the necessary documents, I phoned this lawyer my brother had told me about. [...]. My brother spoke to him first in order to find out what my rights were. Some people were telling us that I had the right to one third of Samwel’s property while the children got the rest. Others said that I was entitled to one half and my children to the other half. So I fixed an appointment with him and took along the documents I had found.
The lawyer or notary has to draw up an inventory of all the movable and immovable property belonging to the deceased before she or he could propose how the estate was to be divided. Some of the respondents had the deeds and documents of the relevant property at hand. Others, on the lawyer's/notary's suggestion, had to get hold of the relevant documents. Sometimes the deeds had to be accompanied by an estimate of the property in question. The respondents mentioned approaching an architect or car dealer when the lawyer asked for an estimate of any property or vehicles registered in their husband's name.

Choosing the testamentary executor. From my analysis of the respondents' narratives, I concluded that the majority of the women were their husband's testamentary executor, although none of them mentioned this word. I came to this conclusion from the tasks they said they had carried out when settling the "successjoni" (succession). Younger widows, especially widows with children under sixteen, were more likely to be the testamentary executor. Older widows with independent children sometimes delegated this task to the eldest child. This was more likely when the woman in question felt that she was not up to this task because of physical ailments or because she did not feel like dealing with these issues since it involved a lot of scurrying around from one office to another.

According to the Maltese Civil Code, when there were minor children involved, and the surviving spouse has filed the return in respect of property comprised in a chargeable transmission in accordance with the provisions of the Death and Donation Duty Act, 1973, such spouse shall be deemed, for the purposes of this section, to have accepted the inheritance devolving upon the minor with the benefit of inventory with respect to such property as shall have been
declared in the said return, which inventory shall be deemed to have been
duly drawn up and published according to the said return, without the
necessity of any further formality or authorization required by any law.
(Department of Information, 1995, p. 142-3)

The surviving spouse, with the help and counsel of her notary/lawyer, drew up the
inventory and then went on to settle the transfer *causa mortis*. When the necessary
documents were presented, duty accruing to the Documents and Transfer Act had to be
paid. When the documents were prepared, the transfer was made and the duty was paid,
the surviving parent was officially acknowledged as administrator of her dependent
children’s property until they reached their age of maturity. The women involved took it
for granted that they should administer their children’s property. Yet the husband (before
his death) or the court could have chosen somebody else to act as administrator if
somebody had raised a query regarding the mother’s competence in this matter.

The surviving parent had the obligation to administer the property until the child
reached majority, when they then became entitled to their inheritance. The Maltese law
decrees that when this transfer takes place, the surviving parent is obliged to give

an account of the property and the fruits of those things of which they
have not the usufruct; and of the property only and of the administration
thereof in regard to things of which they have the legal usufruct.
(Department of Information, 1995, p. 143)

As administrators, the parent surviving enjoys the usufruct of any property that devolves
on the child by succession. Those parents who enjoy this usufruct, are obliged by the
Maltese law to cover any funeral or medical expenses incurred by the deceased, as well
as any expenses related with the maintenance and education of the children (Department
Those respondents who had minor children could only act as testamentary executors when they requested permission from the court of voluntary jurisdiction and their request was accepted (Department of Information, 1995, p. 251). The Maltese law decrees that testamentary executors (or administrators) had to hypothecate their property as a guarantee that they will "faithfully carry into effect the will of the testator" (Department of Information, 1995, p. 251) or of the law. One of the legal representative remarked that the legal hypothecate was only a formality since the court and the family’s legal representative rarely bothered to check on how the surviving spouse was managing her issues’ estate. The legal representatives interviewed agreed that they had rarely heard of incidents when the progeny had taken their mother to court for mismanaging their property. Although few of the respondents mentioned that their legal representative had applied for the court’s consent, they often mentioned the word “ipoteka” (legal hypothec) and knew what it referred to.

One of the legal representatives interviewed said that when this institution gave the widow the go ahead to administer the property, it assigned the family lawyer as her assistant and supervisor in the division of the estate. Some of the participants said that their lawyers were reluctant to take on this responsibility, so they were often unsupervised when they started dividing their husbands’ assets between the heirs.

When the participants had children who were older than sixteen, they had to get legal permission (probate) from their children to act as testamentary executors. Once the relevant parts of the estate had been transferred into the names of the relevant successors, those who had reached a majority age could then administer their share of the estate or ask their mother to administer it for them. Some of the older respondents had some
difficulty in persuading their children that they had the necessary skills to act as testamentary executors until the transfer of the property took place.

When they managed to persuade everybody to sign the probate, some problems always arose. One of the participants said that by mistake, one of her children had forgotten to sign the prokura. The court for voluntary jurisdiction then refused to give the go ahead until the person in question took an oath swearing that she had not been coerced into agreeing with the proposed arrangement.

"Id-Denunzia" or Duty on Documents and Transfers Act

The division of the estate and the settling of the succession tax were issues that the participants had to concurrently deal with within the first six months following their husband’s death. The length of the whole procedure depended on both the legal representatives and their clients. The clients had the responsibility of providing the lawyer/notary with the right documents, in the shortest time possible.

Some of the legal representatives I interviewed maintained that some of their clients took their time when it came to providing them with some of the documents, such as for example estimates. The clients, on the other hand, claimed that the notary/lawyer was slow:

My lawyer is so slow. A year has passed and I have not settled all the legal aspects dealing with the estate. The only matter we have succeeded in carrying out successfully up till now is the causa mortis. There is still some property that needs to be transferred [...] I don’t know why he hasn’t dealt with this matter yet. He either forgot or I don’t know. He does not seem to be in a hurry to get rid of me and lighten his workload! I sometimes take the initiative because I don’t have the patience. My husband had some bank accounts in England, so I wrote to the bank and
informed them that he had passed away, and that was that. The money was transferred. A year has passed and I haven’t been able to cash some of the checks written out to Samwel. My lawyer has to provide me with the necessary documents before I can cash them, and he has forgotten about them although I make it a point to remind him every week.

The legal representatives were not always to blame though. One of the participants said that in her case, some of the succession aspects had to be kept on hold until her child conceived before the husband died, was born and named. The legal proceedings continued once a medical practitioner attested that the issue was the deceased’s child.

Regarding the transfer of immovable property causa mortis, I interviewed an official dealing with these issues at the Inland Revenue Department on the 16th March 1999. The official in question describes “l-Att tas-Successjoni” (Duty on Documents Act) as a document drawn up by a legal representative that lists the immovable property the deceased has left behind, a description of the property, its whereabouts and to whom it was going to be transferred.

This official maintained that the law allows the survivors of the deceased to give their own evaluation of the property they inherited. The surviving spouse and heirs are supposed to provide the Department with the value each object would have on the open market. The official in question added that sometimes the Department did not agree with the evaluation given by the client. They therefore asked the Department’s expert to give their own estimate of the property. When there was a huge difference in the value given by the client and the one stated by the commissioned official, the client in question was penalized.
The official said that when the said documents were not received by the Inland Revenue Department within six months after the person's death, the lawyer/notary or the beneficiaries were penalized, depending on who was to blame. When the lawyer or notary failed to hand in the documents and duty on time, they were liable to pay a penalty. When the inheritors were to blame, they had to pay duty on the first Lm10000 ($343000) of the value of the house of residence.

The majority of the participants were under the impression that they would be penalized if the said documents did not reach the Inland Revenue Department on time. When I asked them where they had got this information, a number of them said their legal representative had told them so, while others had come by this misinformation through the grapevine. None of the participants were aware that their legal representative could also be held culpable if the said documents were not presented within the stipulated time period.

When the declaration of transfer causa mortis was handed in, the participants were liable to pay Lm7 ($24) in duty on every Lm100 ($343) of the value of the property (Department of Information, 1993, p. A 952). The official maintained that when the duty due from each inheritor was paid within six months of the death, each inheritor got a rebate. This official added that when the inheritors owed the Inland Revenue Department Lm1000 ($3430) or more in tax, they could not benefit from this rebate. Two of the notaries interviewed informed me that when the deceased left a will some of the survivors also received a rebate: this rebate depended on the age of the inheritors at the time of succession. None of the participants knew about this.
When the declaration of transfer *causa mortis* was made a year after the testator passed away or when the duty was not paid within the stipulated time period, the successors were charged an interest of 8 per cent on any unpaid duty (Department of Information, 1993, p. A 957). When minor children were involved, the administrator of the inheritance had to make sure that the declaration was made in the name of her and her children and pay the succession duty for all of them (Department of Information, 1993, p. A 957). The Maltese law decrees that the transferee *causa mortis* who has benefited from this declaration should reimburse the person making such a declaration (Department of Information, 1993, p. A 957); none of the respondents were aware of this. For example:

*Guljetta*: My children did not have to pay succession duty. [...] They did not have to pay anything [...] Nothing. I had to pay for them. The thing is that the children inherited half their father's wealth and they never paid for any of the legal expenses involved.

*Govanna*: That's the law. Take it or leave it [...] They inherit half the money, but then you have to pay the legal expenses and the duty.

The official dealing with succession at the Inland Revenue Department said that the transferees rarely listed the correct value of the property since they did not want or could not afford to pay the duty. This was verified by some of the participants:

One of my husband's cousins helped me fill the declaration. My notary did not want me to declare the amount my cousin suggested for the house of residence. If I had put down its marketable value, "il-gvern kien iqaxxarni" (the state would have skinned me alive). With the price the notary wanted me to put down, "tat-taxxa kien iwahhalni wahda ora pro nobis" (the income tax people would have made me pay a lot of money). I followed my cousin's advice and put down the estimate he told me to put down. When I took the document to the notary, he told me that he could not present the Inland Revenue with such an estimate. He tried to persuade me to change the estimated value, but I refused. According to him, I would have to sell the house at the price I had listed if I decided to sell it. My cousin told me that if the notary found any problems with this estimate, I should tell him that I would be happy to sell it at such a price. So in the end, the notary had to give in.
Some of the participants said that their legal representative had been helpful in some ways. One respondent said that her notary had sent her to somebody he considered an expert on drawing up the transfer document. Another widow said that her notary had advised her not to carry out any maintenance work on any of her properties so that if the Inland Revenue Department sent any of its commissioners to investigate, they would not declare a higher value for the property in question.

Some participants complained that with their husband’s passing away, their private life had come under the scrutiny of a number of state experts and officials. One respondent decried the fact that she had to share such intimate information with total strangers. Some even spoke about the ignominy of having to conduct a pregnancy test to certify that they were not pregnant before the estate could be divided.

The main complaint among the respondents was that they had to pay duty on this transfer as soon as the declaration was taken to the Inland Revenue. The estate could only be divided once the declaration was officially acknowledged and the duty paid. Only those individuals who had bank accounts in their own name or money at home could pay this duty. Women whose money was tied in joint bank accounts or who did not have access to liquid assets could not pay the duty and hence could not gain access to their share of the estate. As one of the notaries told me, when the deceased owned a lot of property, there was no way that the widow concerned could raise the duty in question without selling some of the property concerned. At the same time, the widow could not sell the property if she could not pay the duty! The notary added that when something like this happened, the legal representative could always try to reach some kind of agreement with the Inland Revenue Department.
Of Money and Bank Accounts

When the duty got paid and the transfers’ documentation got processed, the respondents were given official authorization to start transferring the money in their joint accounts or the accounts under the husband’s name according to the decrees of the will and the law. To help me understand what happened at this stage of the proceedings, I approached two service providers in charge of succession matters in two of the main banks in Gozo, namely Mid-Med Bank and Bank of Valletta.

In an interview (on the 6th of April 1999) with two representatives from the Bank of Valletta, I was given the following information. The bank employees told me that as soon as they were officially informed of the death of one of their clients, the joint bank accounts as well as the personal accounts of the deceased got frozen. The surviving spouse can only gain access to the money only when she provided the bank with the necessary documents, although the law gives the successors the possibility of withdrawing money to pay for the funeral expenses when they presented the bills in question. The respondents and the legal experts interviewed both said that the successors were entitled to withdraw Lm250 ($857) from the husband’s estate to cover funeral expenses.

The bank representatives said that the necessary documents were sent to the bank’s legal representatives who issued their own legal ruling on how the money was going to be divided. In the past, these legal rulings were sent to the legal office at the bank’s headquarters in Malta. These legal rulings sometimes take too long to process, to
the detriment of the client; so the bank started seeking the advice of six lawyers based in Gozo.

The bank officials said that the bank’s lawyers sometimes did not concur with the legal ruling made by the clients’ lawyer. In this case, the latter’s legal ruling was revoked. The bank adhered to the instructions issued by the bank’s lawyers, not the client’s legal representative. The procedures adopted by the Mid-Med Bank were quite similar to the ones mentioned above, with the only exception being that the documents were sent to Malta, to the section dealing with estates.

When I asked these service providers what happened when the husband died intestate and left a wife and dependent children behind, they said that in the majority of the cases, the surviving spouse got half the money in the accounts under the husband’s name. The other half was divided equally among the children. When joint accounts were involved, the surviving spouse got half the money and then her husband’s half was divided between her and her children. As testamentary executor or administrator, the mother then opened bank accounts for each child and the money pertaining to them was transferred into the separate accounts. The surviving spouse had no access to this money, although by law she could use the interest that accrued from these accounts (usufruct). The progeny came into their money when they reached their eighteenth birthday.

The Participants

Participants reacted differently to their lawyer’s and the bank’s legal rulings. There seemed to be a correlation between the age of the widow at the time of the transition and their reaction to the legal rulings. Younger widows with young children to raise seemed to be in more desperate need for money.
One of these participants had this to say about the way the money was divided:

Fair? Of course I do not think the ruling was fair. I need that money to raise my children. This does not mean that I do not want to give them their share. But the fact that they’re still young and I have to raise them.... You need money to buy them clothes, medicine, everything. Of course I don’t think that it is fair that half of what I regard as mine is given to the children at such an immature age!

Respondents with children under eighteen had similar responses to this ruling: they said that if the children’s father had not died, the money in question would have been used to raise and educate their children. Now that the father had passed away, they had to manage this task with half the money. This created hardship because at this stage of family life, a surviving spouse might also be trying to cope with the expenses concerned with the building or buying of the house of residence. One of the respondents said that she had been lucky that they had succeeded in redeeming the loan she and her husband had obtained from the Lohumbus bank to enable them to build the house before her husband died. At least she did not have to take this loan into consideration as well. Others were not so lucky since some of them were still paying the loan or building a house.

Some of the women knew that if they could not manage financially, they could always petition the court of voluntary jurisdiction to give them permission to use their children’s part of the estate. A respondent had this to say:

I understand why half of the property passed on to the children. He was their father and they are entitled to their share of the estate. I understand that. [...] But if you don’t have any money, you have to find an alternative way to survive. When you have children, you cannot do what you want. But let me tell you. Somebody once told me that - I can’t remember who this person was - that if you are in financial dire straits, you could use the children’s money. For example, if you don’t have money to buy food or to raise the children - and I have the warehouses I
was telling you about and the flat in Marsalforn - I can sell them for example. I can petition the court, and sell them. [...] You have to prove to the court that you are destitute though.

As one of the notaries interviewed pointed out, if the mother used the children’s share of the estate, they would benefit in the end. Courts tended to take this into consideration when the request was made. As long as the surviving parent kept a copy of the receipts and an account of how she spent this money, on what and why, she was covered by the law. A few of the respondents were not aware that they could resort to the court if they found themselves in dire financial straits. Some of the respondents were indignant about the fact that they had to go through all this red tape when in the end, their children were the main beneficiaries of the outcome of these transactions.

One respondent was afraid that at eighteen, the children were still too young to be able to administer their money discerningly. At such an age, coming into such a large sum of money could lead to a lot of trouble. “You’re not going to tell them to invest it in their own education,” she retorted. “It’s their money and they can spend it the way they want.” She was afraid that at that age, her children would fritter away their father’s hard earned money on fast cars, drink, drugs or clothes.

When I spoke with women with older children, one of the persons concerned had this to say:

I believe that the widow should inherit the husband’s estate. That’s what I think. That I should get what he left behind since I am still looking after the children. My children were of the same opinion. Before we went to the bank to transfer the money, they told me to keep the money. They told me that if he had been alive, he would have willed all his money to me. And it is true. If we had drawn up a will, he would have willed it all to me. He would not have let the children get the money we managed to save together.
In her own research, Lopata (1996, p. 134) found that when the husband died intestate, older children often transferred their share of the estate over to their mother out of filial respect and appraisal of her financial condition. This did not always take place among my respondents. Only one participant said that her children voluntarily granted her their share of the money.

When the husband who had died intestate had been insured, the same policy used to divide the money in the bank accounts was applied when it came to dividing the insurance money. The lawyers of the insurance company referred to the same succession laws. One of the respondents said that her husband had listed her as the main beneficiary. Her lawyer, however, insisted that she should share the money with her children, in spite of the insurance company’s ruling.

One of the participants said that in spite of all the lip service successive Maltese governments pay to gender equality, the law, especially succession law, still discriminates against women. As she pointed out, she was not just a housewife. She had helped her husband set up his business. Since the enterprise had been a small one, she had never asked for or expected a salary because whatever they made, she thought, she would benefit from in the end. She did not mind giving birth and raising her children, taking care of her home and her husband and helping him with the business because she did it out of love and concern for her family. The law, however, did not recompense her for all this unpaid work. When her husband died intestate, the law, which defined her as a dependent since she was not registered as employed, never acknowledged the unpaid work she had been carrying out within the household and the family enterprise. The enterprise was transferred on to her children and she did not get anything out of it. “Why
do I have to be financially dependent on what my children give me,” she asked “when I have contributed so much to this family?” In my opinion, she had a valid point to make.

The women who had the right of usufruct to part of their husbands’ estate faced other problems. As some of them pointed out, what was the point of having the usufruct of their husband’s beni (property), when they had to ask for their children’s signature whenever they went to cash the check for the interest or rent that had accrued from the property or bank accounts? One of these women said that she got fed up of all the red tape involved whenever she went to the bank for the interest, and so she had the money transferred on to her children:

I told my children, “Here, have the money.” At my age I do not need a lot of money to survive on. “You can have it,” I said. I don’t need all this hassle whenever I need to get the interest. As if I am going to go to all my children and ask them to sign whenever I need to get the interest. Let them have it. They can make full use of it since they’re all raising a family of their own.

As we have seen, the age and responsibilities of the respondent had an impact on how they reacted to the way their husband’s estate was divided. Some of the issues raised by the participants were also touched upon by some of the leaders of the Maltese widows’ groups I interviewed. The key informants’ concerns where succession was involved seemed to be shared by their Maltese counterparts.
The House of Residence

Ownership of and use of the house of residence was also a topic about which the respondents had a lot of spleen to vent, and some with good cause.

The respondents whose husband had died intestate, and these tended to be younger than the rest, became co-owners of the house of residence with their children, when the estate was divided. One of the women was still in the process of building the house. She said that she found it totally unfair that she was investing so much of her money in the house when her children owned half of it, and would probably ask for their share of this property when they came of age. The person in question was keeping all the bills and receipts concerned in case of this eventuality.

The younger widows did not like the fact that because of their husband’s intestacy, they became co-owners of the house of residence with their children, even though by law they enjoyed the right of residency until they died or re-married, when the property would then revert to their children. When this happened to older respondents, they were very worried about this turn of affairs. They never directly alluded to the fact that they were afraid that their children might create trouble for them. I became aware about their disquiet when a number of them recounted incidents that had occurred to other widowed women in their predicament. One can note the worry in the words spoken by this respondent:

At least my children respect me, because if they didn’t, they would have asked me for their share of the property by now. Or had me evicted. […] But they can’t evict me, can they? But if they tell you that they want their share of the house, you have to give it to them, don’t you? Sometimes, when my kids come to visit me, I try to broach the subject. I ask them whether they want me to buy them out. But they evade speaking about this topic. They tell me, “Have we ever asked you for our share?”
ta' Gesu! (Sweet Jesus!). Other people’s children did not think twice about sending their poor mother to an elderly people’s home so that they could get their hands on the house. From what I hear, this seems to have happened to a number of people.

The older participants tried to reassure themselves that eviction would never happen to them. At the same time it was obvious that some of the older widows whose husband had died intestate were being very diplomatic in their dealings with their children since in a way, they depended on their good will.

The notaries agreed that when the mother and her children were co-owners or enjoyed the usufruct of the house of residence, the children could demand to use the place, although they could not evict the mother by law. They said that a widow’s right to the use of the house of residence was only protected when she had been bequeathed the house or owned it herself. Few of the key participants held full ownership of their house of residence though.

**The Transfer of the ‘Family’ Business**

Three of the husbands had their own small business before they died. One of the widows took over the business. She had never helped her husband with the business, so she did not know anything about the trade her husband was involved in when she took over. It was in a way a baptism through fire but she had no alternative since the survivor’s pension was not enough to raise a family on.

Another respondent had to close the enterprise and sell the goods, although she kept the property that had housed the retail outlet and the goods. As she pointed out, she knew nothing about the textile business and did not want to learn, because “m’ghandhiex
“ix-xehta” (I don’t have the knack). She had no inclination to learn the trade because by that time she was already gainfully occupied. Things could have turned out differently if she had not been gainfully occupied prior to her husband’s death. Since her children were still under age, she had to request permission from the courts of voluntary jurisdiction to sell the ‘perishable’ goods. The court gave her permission to proceed and she sold the goods to a dealer her mother found for her. The proceeds from this sale had to be shared between her and her children since her husband had died intestate.

She was however concerned about the warehouses she and her children had inherited. As she said, she could not sell the warehouses in question since her children were still under age. Several people had approached her asking her to rent out the warehouses. The respondent did not feel that she should rent them out:

I am not so familiar with the Maltese law where renting is concerned. I mean, I am familiar with this law but I do not trust the law to protect my rights as a proprietor. I’m afraid that if I rent one of the warehouses, whoever is renting from me might not want to move out at the end of the lease. Perhaps my children might need to use them by then.

In the meantime she was spending a lot of money maintaining the buildings to prevent them from falling in disrepair.

The third respondent in question was older than the two mentioned above. Her husband had also died intestate and her lawyer had informed her that the business would be automatically transferred over to her sons. Her sons gave her some of the proceeds they derived from this business. At the time of the research, this individual believed that her children were doing this out of the kindness of their heart, because they knew that she could not manage on the survivor’s pension she was receiving.
'Rikors' — Petitions to the Court of Voluntary Jurisdiction

When the husband died intestate and the transfer or sale of certain goods was involved — the respondents mentioned vehicles, goods and shotguns — the surviving spouse had to apply to the court of voluntary jurisdiction to be given permission to transfer or sell the possession in question. The court became involved when minors were implicated.

Three of the respondents had for one reason or the other to sell their husband’s car when he passed away. To do this, they had to request permission from the hall of voluntary jurisdiction. The objective of such a law was, according to the Assistant Registrar (interviewed on the 17th of March, 1999), to safeguard the rights of the minors so that the mother does not abuse of her rights as executor of the minor’s inheritance.

One of the women described in detail what happened when she applied for the “rikors”. She said that when she filed the “rikors”, she had to tell the court why she needed to sell the car at the price she was asking for. As she told me, the car in question was a wreck and she wanted to get rid of it as soon as possible before it became totally defunct. Luckily for her, she had already found a buyer who was willing to take “this rusted heap of junk” off her hands. The court officials were of the opinion though that she was charging too low a price, so they sent for a car assessor to come over from Malta to look at it. She had to wait for two months before the assessor turned up. When he did turn up, she was informed that she had to cover his professional fee as well as his transportation expenses. To cut down on some of these expenses, she went down to the ferry to pick him up herself, and as she said, present her case to him on the way to the place where she garaged her car. In the end, he took one look at the car and agreed with
her that it was not worth more than the price she had quoted. So she eventually got the necessary papers to sell the car. Not all the respondents had to go through all this bureaucratic red tape to sell their cars. Some of them were lucky enough to know people who suggested what they could do to circumvent some of the bureaucratic procedures.

Some of the women with dependent children also mentioned having to petition the court of voluntary jurisdiction when they came to transfer the license of cars or weapons on to other people. This was how one of the respondents recounted the whole affair:

I needed to transfer a number of things after my husband died - namely the vehicles and the shotgun. Since one of my kids was still a minor, I had to present a number of requests for transfers of ownership. [...] We needed to transfer the pick-up truck and the car because we could not pay for the road license without first transferring the ownership of the vehicles on to one of us. I forgot all about the shotgun however. I forgot. Then the police sent me this paper asking me to renew its license. When I went to renew it, they told me that I couldn’t renew it since the owner was dead. They told me that I needed to request the court’s permission before I could transfer its ownership.

[...] The car’s license was going to expire in December while the pickup’s was expiring in January. So I pleaded with the clerks at the court to settle this matter for me as quickly as possible because we could not drive the vehicles without the proper license tag. A number of the clerks were on holiday at that time and nobody wanted to sign the papers. I don’t know how many excuses I came up with. I told them that my children were waiting for me outside. When this didn’t work, I tried to make them see that if they did not give me the necessary documents, we could not drive the vehicles. In the end, one of them gave in and signed the papers for me. I went straight to the notary with the documents. He filled in the necessary forms for me and I took everything to the license office.

[...] There’s no alternative. That’s what I had to do when the vehicles were transferred. I phoned the relative of one of the politicians and told him that I needed these papers from the court. I gave him the details. He then phoned one of the big shots there and they promised him that they would look into the matter. He phoned me back that evening and told me that the necessary documents would be ready for me to pick up in the morning. [...] When I went there, one of the clerks started shouting and
vilifying her boss because he had asked her to sort out these papers for me. “Does he think that we don’t have anything to do? We’re not sitting on our ass all day like him. We are short staffed today because some of the clerks are on sick leave, so we cannot help you,” she told me. And I really pleaded with her before she gave in and asked this guy to prepare my papers. [...] The guy in question said that he would sign my papers after he finished eating his lunch. They have no respect for their clients, I can tell you. We stood there watching him go through his lunch slowly. Then he went in and some minutes later handed me the documents I was after. That’s all it took – a few minutes.

Although there were different versions of the same story, it was obvious that this participant was pushed into resorting to the intercession of “il-qaddisin” (the saints, as politicians are referred to in the Maltese Islands) when she needed to settle bureaucratic matters in the shortest time possible. These “qaddisin” were resorted to when the respondents were either not so familiar with the bureaucratic system they were dealing with, or they wanted something they were not able to get through the normal channels. The majority of the participants however did not like to be indebted to these people, and tried their best to avoid resorting to them for help.

Respondents who either had a high standard of education or who were acquainted with people (friends or relatives) who were insiders to the system, had no need to resort to politicians. Those with a higher standard of education relied on their own capabilities when it came to dealing with bureaucratic entities. They tried to find written or audio-visual material on the structure with which they were involved or approached appropriate service providers when they wanted to know more about the relevant policies and procedures. These respondents could also resort to ex-classmates or relatives who were working within the structure itself or who knew people working there who could provide them with the relevant information.
A number of the older respondents and respondents with a lower level of education could not access these resources. The respondents with older children could always access their children’s social network for any information and help in dealing with the structures in question. The children usually had a better educational standard than their mother and knew people in the field who could help her. The participants with a secondary level of education were usually mothers of dependent children and they could not therefore obtain any help from them. They often resorted to the help offered by their siblings, who were as abreast on these matters as they were.

Those who felt that they could not deal with these structures on their own or who did not have family or friends who could help them, sometimes had to resort to the beneficence of the politicians. The majority of the women said that they refused to ask politicians for help since they regarded this as a form of corruption in a system that should not need the intercessions of the “qaddisin” to work. Getting the right documents or benefits in the shortest time possible should be the right of every citizen, they argued. The participants believed that getting these bureaucratic matters settled in the shortest time possible should be considered a right and not a privilege.

**Income Tax**

This transition in their marital status proved to be an expensive business on all fronts for these women. The respondents not only lost a breadwinner: they lost a portion of their joint estate to their children while they had to deal with medical, funeral and legal expenses that accrued from the whole process.
The expenses did not stop here though. Some of the women said that after their husband's death, the Inland Revenue Department often sent them a letter asking them to settle their husband's pending tax bills. Some of the respondents said that they had to pay thousands in tax at a time when they could ill afford to do so. Some of them knew that they could extract this money from the husband's estate: others did not. But once the estate was divided, they often settled these bills from their own pocket since they did not look forward to getting entangled in any more red tape.

Some of the women were horrified when they got their first tax return as widowed women. They became aware that they were no longer being taxed as 'married' and hence could not benefit from the tax rebates married couples got. Unfortunately for them, at the time of the research, the Inland Revenue Department was still taxing widowed, separated, divorced and never married parents as single people in spite of the fact that they had the responsibility of raising children as well. The state, in a way, seemed to be penalizing them for being a one-parent family. This was what one of the daughters had to say about the situation:

I was shocked when I was filling my mother's income tax return the year my father passed away. I found out that she was not entitled to the tax rebates enjoyed by married couples. How can they do this when she still has children who depend on her financially? When you're married and there are two of you, you get the rebates. When you become the head of household and God knows how many financial hardships you have to face as a lone parent, you are penalized by the law. You are made to pay more tax when you have more problems and responsibilities to cope with.

Some of the women with children under eighteen or children who were still attending an educational institution were very angry about the way they were being taxed. I am saying "some" because not all the participants were aware that they were ineligible for these tax rebates since they had not yet filled in their tax return. These were the
participants who had been widowed for less than a year. Those women who did not have children or whose children had their own family were less likely to bring this issue up.

Both sets of respondents were however indignant that the law opted to consider them as single when they were not. They were neither single nor married but somewhere in between. As the respondents pointed out, neither the Maltese law nor the social context accommodated to the ‘special’ marital status of this social group. They were made to feel ‘outsiders’ in all contexts - socially and policy-wise - as the respondents and the leaders of the widows’ self-help groups in Malta and Gozo said. In a culture and legal context that privileges the two-parent family, groups or individuals that do not conform to the ‘norm’, found themselves victimized legally, socially, and financially.

On one occasion there was a short debate between me and one of the respondents who insisted that she was paying the same tax rates as married people. I could not convince her that she was wrong when she insisted that she was right. I did not bother following the argument through when I knew that this aspect of the tax policy was going to be changed. The government had proposed in the 1999 Budget Speeches that single parents with dependent children would be taxed like married people in the year 1999 (Dalli, 1998, pp. 45-6). This motion had not been voted through parliament during my fieldwork in the Maltese Islands.

Some of the respondents, especially those with young children, were very emotional about the fact that both society and the law seemed to discriminate against them as single parents. There were other aspects in life where they felt that they had lost out because of the prevalence of familism. This usually concerned the social aspect of their existence.
General Discussion

The Respondents on Succession Law in the Maltese Islands

A will is shaped by collective and individual factors – the law and the decisions made by the testator (Clignet, 1992, p. 156). What the surviving spouse inherits from her husband, is informed by the history of the material and cultural environments in which the deceased has grown up or lived in at the time prior to his death. The decisions made by the testator are also influenced by the amount of and the nature of the assets accumulated as well as the ideology prevailing among the testator’s reference group, depending on the social class, age and gender location of the individual in question (Clignet, 1992, pp. 156-7). The will may also be informed by the testator’s perceived needs of the survivors.

In this study, the state’s definition of heirship solutions seems to have had a great impact on what the surviving spouse got. The Maltese successoral models had a great say in what the surviving spouse could inherit, in what form and in what manner she could enjoy what the law decreed was hers. A number of respondents, especially those acquainted with alternative successoral models in other countries, argued that the Maltese succession law discriminated against the surviving spouse since it favored intergenerational as against intra-generational transfers. One of the daughters, who had helped her mother settle the division of the estate, had this to say about the law of succession in the Maltese Islands:

I think that the law of succession abroad makes more sense than the Maltese one. They do not favor the children. I’m referring especially to
places like Australia or the United States. The wife is the main beneficiary of the will there. I think the law should allow the husband to leave everything to his wife if he trusts her with his wealth. He should know by that time whether she’s the dependable sort or not. If he trusts her with his property, why shouldn’t he leave it to her? In other countries spouses have the opportunity of deciding whether they should leave their wealth to their wife or children. Here no - here the law favors the children.

This was also a bone of contention for some of the leaders of the Maltese widows’ groups. In countries such as the United States (Lopata, 1996, p. 133) and England (Hayton, 1998, pp. 67-83), widowed women have the possibility of inheriting goods and wealth deriving from their marriage, property which goes on to the children after their death. When the husband leaves everything to his wife, the widow has the resources to lead an independent existence. As some of the key informants pointed out, because of the law of succession, they were forced to scrimp and save their way through life if they were not gainfully employed. This was especially true of respondents with dependent children. Participants who were in full-time employment could lead a more independent and financially secure life, and did not have to depend so heavily on the property they had inherited from their husbands.

Women with a less tenacious hold within the labor market were more likely to lose out when their husbands died intestate. Women who had never worked or stopped working because of family related reasons, as well as women who did not have access to a secure, well paid job, were put in a precarious financial position because of the succession law. Women who had never worked and had husbands who did not have anything to leave behind were in an even more precarious financial position. Wives were more likely to lose out when the husband had been the sole breadwinner. Where men had been the sole breadwinners, the house of residence and other property was more likely to
be in the husband’s name. When this was the case, the wives had more to lose when the husband died intestate.

**Informal Education**

The death of their husbands proved educational in several ways for the respondents. They not only learnt how fragile life is but they also had to psychologically adjust to the fact that they were now ‘single’ as well as lone parents. Whatever decisions they made concerning their own welfare and that of their children, they had to make them on their own.

As we have seen, the respondents had to go through a number of bureaucratic transactions to ensure that the state legally acknowledged their transition in marital status. This necessitated dealing with structures, service providers and policies with which the majority of the participants were not so familiar. Through this process, they became gradually acquainted with the civic rights and responsibilities of being ‘widowed’. One of the participants said that in the ten months after her husband’s death, her life was totally transformed. She had to settle the estate, apply for social benefits as a widowed person, learn to drive, learn the skills needed to carry on with her husband’s business and start becoming adjusted to the fact that she was the sole parent responsible for her family’s welfare.

Some of the participants were also cruelly made aware of the fact that they were potential prey for men’s unwanted attention and that now there was nobody to defend them. Five of the respondents said that they had received decent and indecent proposals by members of the opposite sex, in person or over the phone, some months after the funeral. One of the respondents got a marriage proposal two weeks after her husband’s
death! Two others started being pestered by anonymous phone calls a couple of months after this episode. Once they became ‘single’, some of the respondents had to get used to fending off unwanted attention.

How educational a particular life experience is, depends on the person involved. For some participants, especially those who were not so familiar with bureaucratic polices, structures and personnel, the death of the husband radically transformed their life. They had to learn a number of skills and actively search for information that would enable them to deal more effectively with life. At this stage, “expediency and practicality became governing forces in their choices and in their learning” (English, 1999, p. 392).

For other respondents, especially those who were more used to dealing with bureaucratic structures and personnel, this life experience did not prove as traumatic, although they still had to become familiar with the rights and responsibilities accorded to individuals of their marital status.

The transmission of knowledge and skills for these respondents did not take place within an established educational institution. They picked up bits and pieces in their daily interaction with officials, family members and friends, and sometimes from the media. Henze (1992, p. 10) maintains that when the transmission of knowledge and skills occurs without educational institutions, it may be considered as informal learning.

Watkins and Marsick (1992, p. 290) maintain that learning takes place when there is action and reflection. As people reflect on their experience, they become consciously aware that they are learning. At the same time, reflection is enhanced by the active application of concepts in practice. Some of the women involved in this research had gleaned nuggets of information during their life, which when they needed, they retrieved
from their memory and utilized to help them cope with the situation at hand. They had not reflected on or acted upon the information at the time of reception. These tidbits of information were retrieved and utilized at the moment in time when they were needed.

In many instances in this research, some of the respondents were learning on the run. Few of these women had time to reflect on the information they were being bombarded with. For some, reflection and hence assimilation occurred later, sometimes when it was too late.

A few of the respondents acted precipitously without seeking further advice and elucidation on succession matters. Those who acted on the advice of their legal representatives or service providers without getting a second opinion, were those who were dealing with this issue for the first time in their lives. These tended to be participants who were younger in age, although there were one or two participants in their late forties and fifties who had acted in a similar fashion. They were the ones who had left bureaucratic matters to their husbands when they were alive.

When the women were not so familiar with the legal discourse, their rights were often infringed upon. And even when I pointed out that their rights had been violated, some of them did not want to listen. They were ready to accept the way things had been settled rather than raise a ruckus when the dust had barely settled after the upheaval caused by their husband’s death. They sometimes had to let things go because fighting the system proved too tiring, especially after the emotionally charged experience they had just been through.

There were a number of women who did not let the system cheat them. Previous encounters with legal representatives, the state and service providers had made them
aware that they should check and double-check whatever advice they received from service providers and legal representatives. As they pointed out, the state made sure that they were informed about their obligations towards it when it benefited from this, but was quite reluctant when it came to informing them about their rights as citizens. They bemoaned the fact that information was so hard to come by. The majority of the respondents emphasized that more information needed to be made available if they were to participate effectively in this democratic society. As they learnt through bitter experience, those who knew how the system worked or knew people who did, were the ones who could exercise their full rights as citizens.

The participants’ talk on responsibilities, negotiation and obligation raised issues concerning the state of citizenship education in the Maltese Islands, who was responsible towards bringing it into effect, and what form it should take so that it was made accessible to the majority of the Maltese population. Citizens should understand how the mechanisms of democratic government work if they are to participate effectively in it (Parker, 1996, p. 111). According to the participants, the state in conjunction with social organizations should inform citizens how different state structures worked.

Natural Support Systems

As mentioned, the respondents often resorted to individuals they were familiar with in their community when they were looking for information or assistance in dealing with institutions. Such natural support systems represent a community’s capacity to help itself (Delgado, 1998, p. 55). Natural support systems usually consist of family or friends as well as community institutions such as self-help groups or the church (Delgado, 1998, p. 37). These support systems mete out a range of expressive, informational and
instrumental assistance to those who ask for it, or accept it in times of crisis. This assistance is logistically, psychologically, conceptually and geographically accessible to all sectors of the community.

Natural support systems were one source of information in this context. These systems, at some point or the other, provided the individuals with the information and the skills they needed to participate effectively or ineffectively within a democratic society. Kilgore (1999, p. 191) maintains that learning can occur on a collective level – that is certain knowledge and skills can be shared among the members of a particular group. At the same time it was obvious that the community’s intellectual and political development was very much tied with the development of its individual members. The skills of one person, as in the case of the individual who helped some of the women fill in the documents related to the transfer *causa mortis*, could be beneficial to the whole community.

The respondents in this research resorted to various members within their community to settle different bureaucratic matters. Different individuals held different knowledges about different aspects of life. Individual or collective agency seemed to depend on the knowledge of a particular ‘expert’ or ‘reference’ person within that particular community. The social location of an individual impacted on the access this person had to a particular pool of ‘experts’ and the information or skills these had at their disposal.

**Center and Periphery**

In this research, the real experts were in Malta. They were the individuals implicated in the prescription, implementation and interpretation of policies. Gozitans
were less likely than their Maltese counterparts to resort to these experts for a number of reasons, namely geographical and social distance from the political center. This lack of access to these experts had negative repercussions for the Gozitan widows involved in this research project.

In my interviews with Maltese public service and trade union officials as well as the leaders of certain Maltese self-help groups, I became aware that these Maltese officials and social activists had plenty of opportunities to meet. They ran into each other formally and informally. These meetings provided the three sets of agents with the opportunity to share information on particular issues that concerned them. Union and state officials often worked together or against each other on boards and committees. Maltese leaders of self-help groups often consulted officials/politicians/union representatives when they needed help, information or when they felt that certain policies and practices were discriminating against a particular social group. Each group, therefore, had the opportunity to pass on information and knowledge when these symbiotic interactions took place.

Maltese and Gozitan officials, union representatives and representatives of social organizations rarely had the opportunity to interact with each other — formally or informally. Thus Gozitans rarely had the opportunity to pick up tips on how state and other institutions worked or to air their views and opinions on issues that concerned them to those in power. Gozitan members of the public, self-help groups, politicians and service providers tended to fall back upon human resources available in Gozo when they needed something done. Since the human resources available within this location were
somewhat limited, they were slightly disadvantaged in comparison to some of their Maltese counterparts.

At the same time, the Gozitan participants were more likely to resort to individual 'experts' when they needed help with succession and pension matters rather than recourse to a social organization such as a union or self-help group. There were widow's self-help groups in Gozo, but they were more likely to provide social and emotional help to their members. In fact, eight out of the fourteen participants were members of these groups at the time when the fieldwork were being conducted. The self-help groups the informants were attending did not resort to political action. For these women, at that time in their life, meeting others in their predicament was politically empowering in itself. Some of their Maltese counterparts however, were not satisfied with just getting to know each other socially: they were also politically militant on a number of fronts. They agitated for change, and their actions were often successful, as their campaign to change tax assessment for lone parents demonstrated.

The Gozitan widowed community tried to help each other when they could, with the limited resources at its disposal. The Gozitan widowed groups avoided collective action. I do not know whether this was because they felt that their Maltese counterparts were speaking on their behalf, or whether they felt that their needs and demands were not worthy of attention at this level.

From the fieldwork conducted there was evidence that some of the leaders of the Gozitan widows' self-help groups were taking steps to empower themselves by furthering their education, and in the process, were empowering others, although I would never consider these women to be unempowered. Perhaps collective action might ensue when
the groups eventually manage to find a public, collective voice. Time, money and energy
have to be taken into consideration where political mobilization is involved, three
ingredients that a number of the respondents were short of. Since the groups were far
removed from the political center, these women needed more of these resources to make
their voices and opinions heard.

As individuals, the majority of the respondents tried to access the knowledge
circulating within the community. They also learnt from their own experiences. The
women perceived themselves as actors as well as acted upon. Individuals perceive
themselves as actors when they take into consideration the outcome of previous
purposeful action and utilize this to make things happen in the future (Kilgore, 1999, p.
197). When their lawyers failed to settle some of the aspects related to estate division,
some of the women took it upon themselves to apply what they had learnt from their legal
representative to settle these matters themselves. At the same time, the majority of the
women were aware that the extent of their agency was limited. They had to obey the
dictates of the law and give their children half their father’s estate, even though they
perceived this property as theirs.

Teaching and learning processes are shaped by the local culture together with the
dynamics of time, place and the individual characteristics of the people involved (Henze,
1992, p. xii). As we have seen in this and the preceding chapters, the knowledge and
skills the respondents acquired in this stage in their life were shaped by the cognitive
aptitude of the learners as well as by the structures in which they were implicated as
citizens, mothers and widows.
The Media

In this research project, the media proved to be another source of knowledge transmission. Some of the respondents derived their knowledge and their perceptions of political and social issues through the media.

Morley (1992, p. 222) has argued that the new information and communication technologies play a crucial role in connecting the public and the private world. He defined the private as a legally constructed space into which the state and other agencies might infringe upon (Morley, 1992, p. 226). Those located within the private are not often aware of what is happening in the public sphere. The media helps to fill in this information gap. Those who do not have access to the media are at a disadvantage politically and socially. Groups denied access to the full range of resources they need for effective citizenship and full political participation, lose out as well (Morley, 1992, p. 218).

Media texts ensure that people receive greater information about political and social issues in a comprehensible and accessible form (Franklin, 1994, p. 9). By expanding the public’s knowledge, the media enable the public to make informed choices regarding their civic and political rights and obligations. At the same time, the media is said to be the voice of those in power and so the information relayed might be ideologically biased.

A number of respondents said that because of the media, they managed to acquire information that helped them cope with the emotional and civic changes their husband’s death brought with it. A number of respondents often listened to the radio or television when they were carrying out household chores at home, the site of their work. The radio
and the television fitted in with the women's domestic routines. Since the majority of the participants used these media as a source of background noise, the rarely had the opportunity of being selective over the programs they heard or watched. They incidentally came by programs on succession (see Mananni in Chapter 7), applying for social benefits, grieving, and so on, although the information contained proved helpful to them in their circumstances.

Fieldwork as a Learning and Teaching Experience

Learning and teaching was even taking place during the personal narratives sessions themselves, as we, the participant and I, brought our joint knowledge to the table, and hence learnt from each other. Learning and teaching was a mutual process during these interactions. I shared with the women the information I had gleaned from the texts I had read and the service providers/officials I had interviewed. At the same time they provided me with the knowledge they had come by in their first-hand dealings with the structures and personnel. We tried to compare notes, and when we did not concur about certain issues, I often phoned an 'expert' (official concerned) to enlighten me further on the matter and then spoke again to the respondent in question to share with her the information elicited.

I shared whatever knowledge I had come by in my research with the key participants because I wanted to give back as much as I could when I could. By verbalizing the information we had gleaned from our own disparate experiences, we could at the same time find out how much we knew, in which area and what we needed to work more upon. In my case, I always learnt something new from my disparate encounters with these women.
Some of the respondents wanted to show off their knowledge and grasp of the matter at hand: others tried to hide the fact that they felt out of their depth where bureaucratic matters were concerned. Both sets of respondents, however, wanted their knowledge to be made accessible to others, so that others would not have to act in the dark as they sometimes had to. For some of the women, this was the first time they had to make funeral arrangements, deal with income tax, succession matters or apply for a pension. And as novices in the game, they needed information on how to carry out these tasks. Those who were not that new to the bureaucratic scene, still needed to ensure themselves that they were on the right track.

The women contacted suggested that widow’s self-help groups or the state should compile pamphlets or booklets that explained what structures and procedures women in their predicament had to face, how and why. They also mentioned the necessity of more audio-visual texts that dealt with pertinent aspects concerned with this transition in their life. Some lamented the lack of a legal aid office they could resort to when they needed advice or information.

**Conclusion**

I think that the respondents perceived their husband’s death and illness as a significant occasion for learning. Not only did this experience result in an expansion of their skills and abilities, but it also resulted in a change in their perception of self and life. In some cases, as we have seen, it precipitated a transformation that involved the whole person and not just one dimension of that person.
Learning occurs when the person feels that a life experience brought about an increased ability to deal with certain situations in life (Merriam & Clark, 1993, p. 133). The women involved became more independent as a consequence of their widowhood. Although the majority of the respondents were proud of the fact that they had attained greater independence and autonomy, not every respondent subjectively valued her newly found autonomy and independence. They saw this independence and autonomy as something that had been foisted upon them and not sought.

When a learning experience takes place, the sense of self is expanded in two ways (Merriam & Clark, 1993, p. 134). It is expanded through the development of greater autonomy and independence as well as through the establishment of an increased sense of relatedness or connectedness. Since the first aspect has already been touched upon in the previous paragraph, I will now focus upon this sense of relatedness or connectedness.

It was true that for the majority of the women, their husband’s death brought them closer to their in-laws, their family of origin or their children. Others though felt that they could not relate with either their own family or their in-laws because they did not feel that these had been affected in the same way by the death. Some of the women felt angry with their children, their own parents or siblings because they did not believe that these had been affected in the same when their husband died. They felt that they were the only ones suffering and therefore could not trust themselves to speak about their husband to their children or family of origin. Some withdrew so much into themselves, that it was taking a lot of effort on their part to gradually feel able to trust the world and the people within it again.
The husband's death did however broaden the respondents' "philosophical understanding of life" (Merriam & Clark, 1993, p. 134). They learnt how fragile life was. Others started to question some of the teachings about life they had been brought up with. For example, some of the women lost all faith in doctors and hospitals, in a context where doctors have a 'shaman' life quality. Others lost faith in their religion. They could not accept that God was loving and kind when He had been so cruel in their regard.

For others, this experience helped to demonstrate how important it was to be prepared - prepared spiritually and materially. In fact, some of the women felt that all their scrimping and saving had been justified since this was the main thing that helped deliver them from penury when their husband passed away. Without the investments they had made, they would have found it very difficult to manage financially afterwards. Other participants felt that they had been forced to go through this tribulation for a spiritual purpose. They believed that their suffering would surely earn them a place in heaven. Others felt that they could use their own experiences as widows to help others in the same predicament and set about organizing a widow's self-help group.

In one way or the other, whether they welcomed it or not, this experience usually resulted in the maintenance of, or enhancement of the structure of the self. Whether the respondents chose to keep this learning to themselves or whether they shared it with others, depended on whether they had the time, motivation and the energy to do so.
Chapter 9 – Social and Economic Rights of Widowed Women

Introduction

In this chapter I find out how the participants managed to find alternative sources of income to replace that previously supplied by their husband. The financial conditions of the lone parent are the most difficult in the first phase of their being single; at this stage in their life, widows are not as familiar with what is available for them as workers or as welfare beneficiaries.

Although there will be passing references to the respondents’ participation in the labor force after they became widowed, the main focus of this chapter is on social benefits because out of the fourteen respondents, thirteen received a widow’s pension at some point in their widowhood. The respondents’ knowledge and comprehension of the Social Security system and discourses varied and affected their access to Social Security benefits. This chapter deals with how the respondents came to know about their entitlement to benefits, who or what were their sources of information, and how accurate the information was. In this chapter I also investigate the respondents’ interpretation of their experiences as Social Security claimants, and how they envisaged this dependency on state benefits.

During my research I interviewed a number of front-line service providers working within the Social Security area offices in Gozo as well as a number of officials located within the main Social Security office in Malta. These and other interviews with union and self-help group representatives enabled me to get an insider view of the way the department worked. Through these interviews, I was able to get a better understanding of the way this structure worked, with what consequences, for which
groups. These interviews also gave me access to the officials’ own knowledge and interpretation of the Social Security policy.

My interviews with representatives from unions and widows’ or pensioners’ associations in Malta and Gozo helped me obtain a more general picture of some of the difficulties widows encountered as pensioners within the Maltese Islands. These interviews helped me identify between the concerns that were particular to Gozitan widows and others that were common to all widows within the Maltese Islands.

Social Security and Widows in the Maltese Islands

I start by first giving a brief description and simplified version of the Social Security policies and departmental structure in the Maltese Islands. I emphasize ‘simplified’ because as the vice-president of the National Association of Pensioners said, the Maltese Social Security law resembles a piece of intricate Maltese “bizilla” (lace).

The Social Security Act of 1987 provides for two basic schemes – the contributory and the non-contributory scheme (Department of Social Security, 1998, p. 27). For persons to be eligible for benefits and pensions falling under the contributory scheme, they have to satisfy the basic requirements of entitlement. Benefits, pensions, allowances, grants and assistants falling under the non-contributory scheme are means-tested.

Non-Contributory Scheme

According to the “Social Security in Malta – A Synopsis” (Department of Social
Security, 1998, p. 28), the non-contributory scheme was originally meant to cater for those claimants who fell below the poverty line. Non-contributory benefits include sickness assistance, medical aid, milk grant, age pension, social assistance, carer's pension, children's allowance, disabled child allowance, disabled pensions and supplementary allowance, as well as tuberculosis and leprosy assistance. The amount of assistance payable is equivalent to or defined by the Maltese social wage (Department of Social Security, 1998, pp. 45, 51, 29).

Contributory Scheme

The contributory scheme is income related. Employed, self-occupied or self-employed individuals pay a weekly contribution established by the Social Security Act. This scheme is officially known as the “pay as you go” system (Department of Social Security, 1998, p. 30). Generally speaking, contributions are payable by persons between the ages of sixteen and sixty five years, although the law enables contributors to retire before this age (Department of Social Security, 1998, p. 32). Pensionable age in the Maltese Islands is sixty-one years for men, sixty in the case of women (Department of Information, 1999b, p. 16).

There are two classes of contributions that can be made: Class One contributions which are payable by employed persons and Class Two contributions payable by those who are self-employed and self-occupied. The Social Security Act defines the self-employed as a person “who has not yet passed his sixty-fifth birthday, is ordinarily resident in Malta, and is not an employed person nor a self-occupied person” (Department of Information, 1999b, p. 17). This definition is somewhat different from
the everyday definition of the same term. Self-occupied, on the other hand, refers to “a self-employed person who is engaged in any activity through which earnings exceeding Lm390 [$1337] per annum are being derived” (Department of Information, 1999b, p. 17).

The Maltese law regards employees under a contract of service as being in insurable employment and therefore entitled to pay a class one contribution. Under this category, three different contributions are payable to the Social Security Department. The different contributions derive from the employee, her/his employer and a third contribution paid by the state. The rates paid by class one and two contributors depend on the total net income of the employed, self-employed and self-occupied persons (Department of Social Security, 1998, pp. 32, 34).

There are certain social categories that are exempt from paying the class two contributions. These include persons over sixteen who are pursuing some form of training or education as full-time students (Department of Social Security, 1998, p. 34). Women, who are not gainfully occupied due to family and caring responsibilities, do not have to pay these contributions. Beneficiaries of some form of social assistance or pension do not have to pay these contributions either.

When the obligation to pay a contribution is waived, a credited contribution is awarded under certain circumstances to ensure that the insured person is not penalized for this gap in her or his contribution record. Widows in receipt of a widow’s pension are for example credited contributions when they are less than sixty and not in gainful employment. Maltese citizens who work abroad as volunteers as well as individuals who are entitled to sickness, injury unemployment benefit or invalidity pensions, are also
entitled to credited contributions (Department of Social Security, 1998, pp. 35-36).

Apart from the instances mentioned above, entitlement to contributory benefits usually depends on the payment of contributions. Different benefits require different statutory conditions. Here, I am mainly concerned with the statutory conditions for the award of a widow’s or a survivor’s pension. In the case of women whose husbands die in the course of his duty, the surviving spouse is eligible to the full rate of the widow’s pension, irrespective of the number of contributions paid by the husband. Claimants are eligible to a two-thirds or a widow’s/survivor’s pension when the insured person has paid at least 156 contributions and has a yearly average of 15 paid or credited contribution to his or her name. In the case of those eligible to a flat rate widow’s pensions, the minimum average for entitlement is 20 and the maximum is 50 contributions (Department of Social Security, 1998, pp. 37-39).

The yearly average is an arithmetical average that adds the paid and credited contributions and divides the resultant figure by the number of employed years. The rate of the pension is directly proportional to the yearly average calculated. Persons, who for one reason or another are not eligible to a contributory pension or benefit, can resort to a non-contributory one if they pass the means test (Department of Social Security, 1998, pp. 38-39).

**Widow’s and Survivor’s Pension**

When a spouse dies, the widow has to apply for a pension. From the interviews conducted, it was evident that not all widows were aware that they had to apply for this pension, thinking that they would start receiving it automatically.
During an interview conducted with the Assistant Director of Pensions (11th of March 1999), I asked who is a widow for the purposes of the Maltese law. The official in question answered that a widow is the surviving spouse of "a married couple who [...] had a legal right to be maintained by the other spouse". When the couple is legally separated and the wife has no legal right for maintenance, this person is not eligible to a widow's/survivor's pension according to the Maltese law.

The Assistant Director of Pensions added that in the case of cohabiting couples, the surviving partner is eligible to a pension when he or she can provide the Department with proof that the couple had been living together for over twenty years. When children are involved, there is more likelihood that the surviving partner will be eligible to a widow's pension. It all depends though on which service provider they approach since, as this official pointed out, not front liners are aware that cohabiters and ex-partners qualify for a pension.

A widow is eligible for either a widow's or a survivor's pension. Widows qualify for a widow's pension when their spouse had started working prior to 1979. Those claimants whose spouse had entered paid employment after 1979, are eligible to a survivor's pension. The widow's pension was a flat rate pension. After 1996, the recipients of a widow's pension became eligible to the same pension rate as widows entitled to a survivor's pension.

Widow's pension. There are two sorts of widow's pension according to the Assistant Director of Pensions. Those widows/widowers, whose spouse had been employed with the public sector prior to 1979, are eligible to a flat rate pension as well as
a service pension paid by their husband’s ex-employer. In these cases, the conglomerate amount cannot exceed two-thirds of the pensionable income (Department of Information, 1999b, p. 73). Those widows, whose husbands had worked within the private sector or were self-employed, are only entitled to the widow’s pension. This means that widows who have access to a service as well as Social Security pension (widow’s and orphan’s pensionette) are financially better off than those who are only eligible to a widows or survivor’s pension.

**Survivor’s pension.** The Survivor’s Pension is given to those widow/ers whose husband/wife had paid or been credited the proper Social Security benefits after 1979. The computation of the survivor’s pension is based on the conditions stipulated under the two-thirds pension scheme. The Department first determines the deceased’s pensionable income and the survivor’s rate is then stipulated at five ninths of the pensionable income or five sixth of the two third pension the insured would have received (Department of Information, 1999b, p. 73). The pensionable income is taken to be the average of the best three consecutive working years of the last ten years before the husband’s death. One can therefore say that the survivor’s pension is an income-related pension.

Where the surviving spouse is not gainfully occupied because she/he is looking after the children under sixteen, she/he is entitled to an extra Lm4 ($13) per week per child. When the children are not the issues of the insured, the surviving spouse is not entitled to this allowance. Those widows who have dependent children and are also gainfully occupied, get an allowance of Lm1.95 ($7) per week per child until the child reaches sixteen. A widow/er who has the custody or care of children under sixteen years
of age and is in full-time employment, is eligible to a widow’s or survivor’s pension until they reach the age of sixteen (Department of Information, 1999b, pp. 72-74).

**Children’s allowance.** The surviving spouse who has the care and custody of children under sixteen is also entitled to children’s allowance when the head of household’s yearly income does not exceed Lm10192 ($349585). When there are children between sixteen and twenty one years of age undergoing full-time education in institutions where they are not receiving some form of remuneration, the head of household is also entitled to the said allowance (Department of Information, 1999b, Appendix 37). The rates payable depend on the number and birth order of the children.

Widows or widowers who are in gainful occupation have to make a choice when their dependents reach sixteen. They can either continue working. If they do so, they are no longer eligible to a widow’s or a survivor’s pension. They can choose to continue working as long as their income does not exceed the national minimum wage and be still eligible to a widow’s/survivor’s pension. Another alternative is to stop working when the last child reaches sixteen and become totally dependant on the widow’s/survivor’s pension.

Widower’s who do not have any children have to make the same choices once their husbands die. The persons concerned have to weigh the financial advantages and disadvantages of getting a pension or continuing to work. They can get a pension and still work as long as they do not earn more than the national minimum wage. When they decide to work full-time, they have to renounce their entitlement to a widow’s/survivor’s pension. Younger widows are more likely to get a better pension at retirement age if they
continue working full-time.

**Emigration and pensions.** The head of Pensions added that due to the high rate of emigration in the past decades, a number of widowed claimants had spouses who had at some time in their life worked abroad. When the dead spouse had worked and paid contributions in England, Australia and Canada – the countries with whom the Maltese Islands have a bilateral agreement - the Department took into consideration the number of years the said individual had worked there. This rendered the claimant eligible to a low pro-rata benefit. Claimants who have worked in countries with whom the Maltese Islands have a reciprocal agreement have the facility of applying through the Maltese Social Security Department (Department of Social Security, 1998, p. 16).

**Retirement pension.** According to the Social Security Act, those recipients of a widow’s/survivor’s pension who are not in gainful occupation, are credited class two contribution once they become widows (Department of Information, 1999b, p. 28). When they reach retirement age, they can apply for a retirement pension if they had at some point prior to their widowhood, been in gainful occupation. Only one of the informants - Tonina - was aware that she could do this.

**Remarriage.** Widow’s or widower’s who choose to remarry, are entitled to a marriage grant which is equivalent to fifty-two weeks at the applicable rate of the pension (Department of Social Security, 1998, p. 74). The surviving spouse however ceases to be entitled to a widow’s/survivor’s pension when he or she re-maries (Department of Information, 1999b, p. 52).

**Social assistance.** Not all those widowed are eligible to a contributory pension.
Some widows have to resort to social assistance. Single or widowed parents who are unable to take up full time gainful occupation because they have dependent children to take care of, are entitled to social assistance even if they are not registering as unemployed prior to widowhood (Department of Information, 1999b, p. 46). Female heads of households can work while receiving this benefit as long as the ensuing income does not exceed the national minimum wage. Single individuals who manage to pass the means test are eligible to Lm25.96 ($103) per week. When the person who claims the benefits is the head of household, the head of household receives Lm3.50 ($14) per person per week for every unemployed member living within that household (Department of Information, 1999b, Appendix 24).

Some of the widows are entitled to such a small contributory pension that they have to apply for supplementary allowance so that their income comes up to Lm3192 ($10948) per annum (Department of Information, 1999b, p. 68, Appendix 36). Like social allowance, this benefit falls under the non-contributory scheme.

**Pension and non-contributory benefits.** In a number of cases, claimants who are eligible to a supplementary allowance, social assistance and old age pension are also entitled to the majority of the non-contributory benefits (Department of Social Security, 1998, p. 51). Those living in rented accommodation can for example apply for rent allowance (Department of Information, 1999b, Appendix 26). They are also eligible to free medical aid.

Only Maltese citizens are eligible to non-contributory benefits according to the Assistant Director of Children's Allowance and Non-Contributory Benefits. The
Assistant Director of the Contributory section pointed out that citizenship is not involved when contributory benefits are involved. All those who pay the relevant contributions are eligible for these benefits.

**Treasury Widows’ and Orphans’ Pensionette**

I also interviewed the person representing the Treasury in Gozo to get to know more about what the participants referred to as the “widow’s and orphan’s” pensionette. This official said that when a husband has paid the widow’s and orphans’, the widow is eligible to a form of ‘pensionette’. The service provider concerned said that only widows whose husband had worked within the public sector prior to 1979 and paid the relevant contributions were entitled to this pensionette.

This official said that when a claimant approached him, he asked her to provide the Treasury with the deceased spouse’s death certificate, an indemnity form when the deceased left children under sixteen behind, the birth certificates of the two spouses and their marriage certificate. He then filled in the pensionette claim with the information provided by the widow and passed it on to the relevant section in Malta. The section there ascertained how much the widow was entitled to, and passed this information on to the Social Security Department. The service provider said that the widowed clients started getting the widow’s and orphan’s within a month and a half of application.

The maximum entitlement to the widow’s and orphans is Lm34.33 ($116) per month. The widow usually gets the bulk of her widow’s pension from the Social Security Department. One of the officials said that the Social Security Department tries to ensure that when taken together, the widowed client does not get more than two-thirds of her
husband’s insurable income. These widows therefore got a higher pension than those with husbands who had not worked within the public sector.

Social Security Department’s Structure

Officials and service providers interviewed were proud that in a country the size of the Maltese Islands, the welfare state ensured that nobody went destitute or homeless. The respondents maintained that in spite of the fact that the Maltese Islands are intermediately developed as an economy, “We can still take care of our own”.

Structure

In this section I look at the structure that administers and implements the policies incorporated within the Social Security Act. The Social Security Department consists of a head office situated in Valletta and twenty two area offices spread around the Maltese Islands - twenty in Malta and two in Gozo (Department of Social Security, 1998, p. 6).

One area office in Gozo is situated in Victoria and the other in Nadur (Department of Information, 1999a, p. 437). The area offices and the customer care section within the Social Security Department provide the general public with information on Social Security matters and help the claimants fill in their application forms (Department of Social Security, 1998, p. 6).

The implementation and administration of the Social Security Act is carried out at the head office with the help of a number of assistant directors. Each assistant director is in charge of a particular section. The sections consist of staggers (archives) and area
offices; children’s allowance and non-contributory benefits; contributions and enforcement; pensions and customer services. The assistant directors of these sections fall under the supervision of the director (Department of Social Security, 1998, p. 28). Each section is further divided into a number of sub-sections, each sub-section having its head, answerable to the relevant assistant director.

**Appeals**

The director of the Social Security Department is endowed with executionary and discretionary powers (Department of Social Security, 1998, p. 28). The Act has however provided for an in-built mechanism that can be utilized by claimants who want to confute any decision taken by the director in their regards. Claimants have the legal capacity to lodge an appeal in front of the umpire. One of the officials stated that the umpire, who is nominated by the government, has to be a lawyer with more than seven years of legal experience.

**Area Offices in Gozo**

As I pointed out above, two of the area offices were located in Gozo. The information contained here derives from the interviews I conducted with the Social Security Department’s Gozitan service providers and the Maltese officials.

When I conducted the interviews, there were nine service providers working in the Victoria area office and three in Nadur. In interviewing the service providers in Victoria, I only interviewed those service providers who dealt with widowed clients. Two of the service providers interviewed dealt with claims dealing with contributory benefits while another two dealt with non-contributory benefits. I also interviewed a
service provider who was in charge of children’s allowance.

The service providers in Nadur did not specialize in a particular Social Security field. In fact they considered themselves as “jack of all trades and masters of none” since they had to deal with whatever Social Security aspect the client came up with. As they pointed out, they were not as informed about certain aspects of the law. When in doubt, they often phoned the relevant service provider in Victoria or the head office in Malta for clarification. The service providers in Victoria were more knowledgeable about certain aspects of the Social Security Act since they focused on specific aspects, although they also admitted to having to phone head office to clarify certain issues.

I asked the service providers what happened when a recently bereaved widow turned up at one of the area offices to apply for a pension. The majority of the service providers said that they first explained to the client and/or her representative whether she was entitled to a non- or contributory benefit and which documents she had to bring with her on her next visit to the Department, if she was. These documents included a marriage certificate, the widow’s birth certificate, and their husband’s death certificate together with the husband’s last pay slip or income tax return. When the deceased had left behind children under the age of sixteen, the service providers asked for a letter from the widow’s notary/lawyer that stated that the widow had the custody and care of the minors. When the widow was not eligible to a contributory pension, she was directed to a welfare officer; this service provider asked for bank statements as well as a description and an estimate of any property belonging to the claimant.

At the time of the research, the pension application forms and the relevant
documents prepared by the service providers were collected by a hired driver and taken by hand to the head office in Malta. Social Security documents and application forms stopped being posted to the head office after some important documents went missing in the mail. Sometimes the hired driver could not make it to head office because the sea was too rough or he had other duties to carry out. The service providers thought that when this happened, Gozitan clients were being discriminated against because they believed that widows started receiving benefits from the day the claim got registered at the respective section at head office. The head of the Pension section however said that clients who applied for a widow’s/survivor’s pension within six months of their husband’s death, started being paid from the first Saturday after his death. It was only widows who applied six months after their husband’s death who got paid from the date when the claim was registered at the head office.

When the pension is computed and the claimant does not agree with the entitlement she receives, she has a month to appeal the decision reached by the assessor. As the vice-president of the National Association of Pensioners pointed out, Social Security service providers are over-worked and there has been ample evidence in the past that demonstrates that grave mistakes have been made. When the principal officer and senior principal officer of a particular sub-section think that the client is right or that the law is not that clear on certain aspects of the case, they approach the assistant director. The assistant director himself might have doubts about the application of the law in some cases. In this case, the director himself is approached. Sometimes the client is right and on these occasions, the claimant’s pension entitlement gets revised.
In the majority of the cases, the department tends to abide by its initial decision. When the department does not revoke its decision, the claimant has the right to appeal to the umpire within thirty days of hearing from the department. The umpire can endorse the department’s decision or revoke it. The department or the client can ask for an appeal of the decision taken by the umpire, by taking the Department to the court of appeal or to the constitutional court.

The umpire presiding over the board of appeals at the time of the research refused to go to Gozo to hear what Gozitan plaintiffs had to say. The officials thought that sending the umpire to Gozo to settle the twenty or so appeals per year was not cost effective since the state would have to pay for the transport and subsistence expenses of the seven Maltese nominees on this board. They said that it was cheaper for the Department to ask the client to attend the appeals’ sessions held in Malta. Gozitan clients, as the officials pointed out, were often not that keen about going to Malta and they sometimes sent their deposition in writing in order to avoid having to make the trip.

Claiming a Pension

After this description of the Social Security policies and organizational arrangements, I focus on the participants’ dealings with this structure.

Applying for a Widow’s or Survivor’s Pension

The majority of the respondents went to the area office to apply for a pension within a couple of days of their husband’s death:

I went to apply for my pension the same week my husband died.
Somebody told me that the earlier I applied for a pension, the better. So I applied as early as I could. My sister came with me and we went to the area office in Victoria. [...]. Somebody told us about this guy who works there, how informed he is about these things and we went to speak to him. He told me to bring my husband’s pay slips so that he could attach them to the application form. I told him that the head office must have kept some kind of record of the contributions my husband paid. He told me that if I sent the pay slips, it would take them less time to work it all out. I got my first pension check within three or four weeks after I applied. It was not a lot. Then three or four months later, I started getting the pension I am getting now.

On their first visit to the area office, the participants tended to be accompanied by a relative or a friend. Four respondents went to the area office by themselves. Some of these informants did so because they were familiar with their social rights and the workings of the Social Security Department: others could not resort to their social network for help since the people who could help were living on the other island. In the majority of the cases, the participants were accompanied by either a female (a sister or a daughter) or a male relative (a brother or a father). Only one respondent had resorted to the help of somebody outside the family.

The service providers whom I interviewed said that freshly widowed clients tended to visit the area office alone or in the company of others, depending on their age:

I generally note a pattern. When the widows are young, they generally send a representative for information and then they come with him or her on their next visit to this office. When they are older, they generally come on their own. When they come to see me, they are usually still dazed and some of them do not seem to understand what you are trying to tell them. They only understand about ten percent of what you’re telling them. So I usually give them my phone number or ask them to bring somebody with them the next time they come to the office. I generally find that the first person that contacts me tends to be male. It is either the widow’s brother or father. When the widow comes here, her eldest daughter or a female neighbor comes with her. Women tend to turn to other woman for support.
The same pattern was evident among the sample of widowed participants interviewed. The older respondents were more likely to send their daughters or go with them when it came to settling these matters. Younger respondents were more likely to resort to the help of their male relatives, such as their brother (on three occasions) or father (on one occasion).

**Directions.** Some of the widows who went to apply for a pension after their husband's death had not visited the Social Security Department for a long time. Prior to his death, the husband had dealt with this institution on the household's behalf. With the death of their husbands, these widows were forced out of their sheltered cocoon. For those who had never been to the area office, finding it the first time round proved a difficult task (the same for me). The area office in Victoria is a case in point. It is ensconced in an office complex, tucked away in a small yard with inadequate signs to point out its whereabouts. When the clients did manage to find the office, they often did not have any inkling which service provider they were supposed to approach. One of the service providers said that the clients could not ask for help from the person at the front desk because the person in question could not speak. Those who were unfamiliar with the place often had to knock upon a couple of doors before they were re-directed to the appropriate service provider.

**Sources of information.** Some of the respondents were more likely to seek information and advice from friends and relatives prior to their first and consequent visits to the area office. They often approached friends or relatives who had dealt with the structure before.
The service providers said that the “grapevine” was the main source of information for the majority of their clients. The media, such as television and radio more often than newspapers, were quoted as alternative sources of information on the subject. The service providers said that some of their clients came to them when they wanted to verify some of the information they had come by through the grapevine:

SP 1: Our clients learn about the services we offer through the grapevine or the media. There are a number of programs on TV dealing with the subject. These programs are crucial sources of information for our clients. You soon realize when one of these programs has been shown because the next day, a number of them turn up here to ask us for information.

SP 3: Our clients often discuss Social Security issues amongst themselves. You know how we are in Gozo. Everybody knows each other and what everybody else is doing. So they tend to compare their pension with the pension their sister-in-law is getting for example and come here to ask us why her pension is better than theirs. They like to discuss these things. And generally the information they hear is wrong. At least some of them bother about coming here to verify on some of the things they come upon through the grapevine.

The women with a post-secondary and tertiary education were more likely to get their information directly from the service providers. They felt less hesitant about calling at the area office or phoning a service provider asking for information, unlike their less educated counterparts.

Some of the participants wanted to know whether there were any texts they could consult that explained the Social Security rights of widows. In my own search for similar information, I came across three sets of texts, but none of the informants had come across any of them. For example I came across two sets of pamphlets on the topic during my visits to the area and local council’s offices. I did not see any of these pamphlets on display when I visited the Gozitan area offices. I also got a copy of an updated version of
the Maltese Social Security Act from the officials I interviewed together with a Synopsis of this Act. The best source of information, apart from the Social Security Act itself, was the “Social Security in Malta – A Synopsis” (1999) that had not been made available to the general public at the time of the fieldwork. It was difficult to gain access to these texts.

Eight of the respondents maintained that they had learnt something about the Social Security structure and system from the people they met at the widow’s groups and other self-help groups they attended in Gozo. Unlike their Maltese counterparts, Gozitan widow’s self-help groups did not attempt to educate their members on their rights and obligations as widowed claimants.

Alternative sources of information. These respondents could have also resorted to alternative structures in their search for information, advice and help. They could have approached the Gozitan representatives of the two major unions - the General Workers’ Union (GWU) and the United Workers’ Union (UHM). They did not. I tried to contact the two representatives in question to find out whether any Gozitan widows consulted them when they needed help and advice. None of the women in the sample did so. They seemed to perceive the union their husband belonged to as a male organization catering for masculine needs.

It was easier to get hold of the Maltese union officials dealing with pensions than their Gozitan counterparts. When I managed to get hold of one of these representatives after successive visits to the union’s office, I was told that widows who had a query on the subject, were often re-directed to the relevant Maltese union official. According to
this union representative, she felt more comfortable about letting these officials deal with
the matter since she was not as knowledgeable about pension issues.

There was another organization - the National Association of Pensioners - the
women could have consulted when they needed help in getting the right pension. This
organization was located in Malta and operated from its basis there. It did not have any
Gozitan representative and made no attempt to maintain contact with Gozitan pensioners.
Hence, it was not surprising therefore to find out that none of the respondents knew about
the existence of this organization. The participants were very interested in becoming
members of this association when they heard from me how this structure had helped
Maltese widows negotiate with the Social Security Department for a better pension.

Education. Some of the older, less educated participants felt that their lack of
education was an impediment when it came to dealing with service providers at the area
offices: “I don’t feel confident when I speak with these people because I am afraid that I
might not understand them. They use all this difficult language, and it sometimes
confuses me.” I had the impression that the less educated informants felt uncomfortable
about asking service providers to repeat or explain certain aspects of the law. It was no
wonder therefore that the majority looked to the grapevine for information.

Location. Those who did not live in Victoria/Nadur or did not have access to
private means of transport, had to rely on public transport to get to the area offices. Some
respondents chose to go to the Victoria area office and not the Nadur one because the bus
schedules to Victoria were more frequent and the trip was shorter. Some of the
participants preferred to go to Victoria even when this was out of their way because they
felt that service providers there were more familiar with Social Security policies.

Those participants who depended on the bus transport system said that they had to prepare their visit to the area office a day in advance to ensure that they took all the necessary documents with them. One of them said, “I prepare all I have to take with me the night before and then wake up early to catch the bus.” The service providers said that clients who did not reside in Victoria tended to visit the area office quite early in the day. These clients had no alternative since the bus schedules from the villages to Victoria and vice versa were infrequent in the afternoon.

Some of the women, namely those married to Maltese husbands, utilized the services provided by area offices on both Malta and Gozo. These two respondents had quite different impressions of Maltese and Gozitan service providers. One respondent had more confidence in the capability and knowledge of the Gozitan service providers. The other person believed that the Gozitan ones were not as familiar with the vagaries of the law as their Maltese counterparts were, although she did not explain why this was the case.

The Service Providers

All in all, the majority of the respondents found the service providers they had initially approached quite helpful:

I cannot grumble about the service I received at the area office. *Li kelli dritt ghalihom, tawhuli* [They gave me what I was entitled to].

A good percentage of the respondents stuck to the service providers with whom
they came into contact with when they first visited the area office. Some felt that they should stay with this service provider because they found her or him nice and helpful. Two respondents did not like the service provider they met and chose to approach other service providers on their subsequent visits to the Department. They complained that the officer in question had been rude and refused to answer some of the questions they had posed to him.

Other participants had a more positive impression of the service provider because the latter had given them advice on the possible courses of action they could adopt. For example, one of the participants said that her service provider had urged her to find a job saying that she was still young and had the possibility of getting a better pension on retirement if she worked. Service providers, in general, did not like giving their clients advice since this could get them into trouble; they were ready to spell out the options available to those clients who asked for advice but then left it up to her to decide which course of action to adopt.

The participants were however puzzled why their service providers had to phone head office or consult with each before they did something:

I am afraid that I might be putting somebody in trouble by telling you this. I feel I have to say it though. I think that they [service providers] don’t know what they’re doing sometimes. They go from one office to another asking each other how they should do this and that. What I want to say is that they don’t seem to know how these things work themselves when it is their job to know. [...] They have to check and re-check every step they take. I’m not very confident in their capabilities.

As this excerpt demonstrates, some of the participants did not have confidence in the service provider’s knowledge about the policies and procedures concerned. Older
participants were more likely to be critical of the service providers’ competence. Some of these participants were concerned about the fact that there was no alternative structure or text they could refer to.

The majority of the respondents felt lost because they felt they did not have the basic information needed to deal with this structure. The service providers, on the other hand, assumed that their clients, especially the more educated ones, would be more conversant with their rights. The women in this sample, whatever their educational standard was, often felt lost. This is what one of the informants with a post-secondary level of education had to say:

Nobody tells you exactly what you’re entitled to and how you should go about applying for this thing or the other. They assume that you know this stuff. I don’t know how many times I phoned to ask them why I did not get an increase in my pension when Betty was born. [...] I didn’t even know that you got a raise in your pension when a child was born. I don’t know who told me. [...] Unfortunately you learn through your own mistakes.

It was usually the younger respondents who were missing this crucial information. They had less time to pay attention to the media or to socialize. The older participants were more knowledgeable about their social rights because they had more free time on their hands. They were also more likely to have dealt with this structure before and/or had relatives/friends who were widows themselves. Those who were not so familiar with their rights or responsibilities as citizens were deprived of the full exercise of their social rights.
Surviving on a Widow's or Survivor's Pension

The pension I’m receiving helps me get by. Just. Financially speaking, I am fully dependent on it since I don’t work. But I tell you, I don’t like to consider myself a pensioner or to be called one.

None of the younger respondents were comfortable with the fact that they were “pensioners”; pensions were associated with old people and some were not old. Another key informant felt awkward about getting a pension because she felt as if she was receiving “charity” from the state; she would have preferred a job to a pension. She was the only respondent who regarded a pension as state benevolence. The other participants felt that they were entitled to it since their husband had paid the necessary contributions.

On the whole, the majority of the respondents felt that the pension they were receiving was not enough. The participants said that Lm140-208 ($480-713) per month was not enough to raise a family of three or more children on. Participants with dependent children, for whom the pension was the only source of income, were more likely to voice this concern. These women said that they had to be careful with their money. “You can’t ask your children to eat less,” one of them said. While they made sure that their children did not lack from anything, they started spending less money on themselves. One respondent had been forced to seek employment because as she said, she could not afford to educate and feed her children with such a small amount of money. Two other respondents were, at the time of the fieldwork, looking for a job that was suited for somebody with their educational background, employment history and family responsibilities.

Those who were over forty-five years of age knew that with their educational
credentials and their interrupted labor market history, they had little chance of finding a well-paid job in Gozo. The respondents were also aware that their chances of finding a job were further complicated by their mothering role and the fact that they were Gozitans. When speaking about Asian women in America, McInnis-Dittrich (1992, p. 163) found that the economic chances of ethnicized women who do not have at least a high school diploma, are very low. Women with high levels of human capital are more likely to find better remunerated jobs than those with a lower standard of education; such a job would enable them to afford to give their children a better life. In this research, women with a lower level of education were more likely to be dependent on social benefits. And social benefits, as we have seen, only enabled the beneficiaries to keep their chins just above the poverty line.

For older respondents, children were no longer a financial burden at this stage in their life. Some of these women, though, had physical ailments, and they spent a good portion of their pension on health services and service providers as well as medication.

**Pensions and Benefits**

I was hesitant about asking the respondents how much they were receiving in pension since I knew that Gozitans are often reluctant to speak about how much money they make. I was therefore surprised when the majority of the participants volunteered this information without any prompting. The informants who were receiving a small pension were more likely to be outspoken about the amount they were receiving. Those who were receiving a better pension were less likely to mention a figure.

Only three of the respondents were receiving pensions that amounted to more than
Lm200 ($686) per month. These respondents had had husbands who had been making a lucrative income before they died. Three participants fell within the Lm150-199 ($514-682) pension bracket. The bulk of the respondents, six in all, were receiving a pension that ranged from Lm125 to 149 ($428-511). Another participant had been receiving an American pension prior to her re-marriage. I did not find out how much she was receiving.

One of the respondents did not get a pension at all. This occurred because no children were born of the union and the surviving spouse had been in full-time gainful occupation at the time of her husband’s death, a job that she did not renounce once he passed away. Her reaction to her ineligibility for a survivor’s pension was as follows:

When my husband died I did not even bother about applying for a pension because we did not have any children. I was also working and earning more than the minimum wage at the time. After working so hard to attain my present post, I did not feel like relinquishing it. I feel that the system was not fair to me though. My husband had paid his National Insurance contributions. He had paid as much as couples who have children. Or perhaps he paid more than they did since he made a lot of money. I believe that I should have been entitled to a pension irrespective of the fact that we did not have any children. [...] The contributions he paid are lost now. Now imagine if for one reason or another, I have to stop working. I won’t be able to get a pension. Or let’s say this, I can apply for a widow’s pension, but I won’t receive the pension I would have got if I had applied for it within a couple of months after he died. [...] I don’t think that it is fair that children render you eligible to a widow’s pension. I am a widow after all as well, with or without children.

The majority of the respondents were aware that the pension they were receiving was based on their husband’s salary. The bulk of the husbands had been employed in semi-skilled or non-manual, low paying jobs and hence the widows knew that they could not expect anything better. As we have seen in the chapters before, high paying job
opportunities in Gozo are rare. In fact, two of the women receiving Lm200+ ($686) in pensions were married to men who had been gainfully occupied within the Maltese labor market.

The participants were also quick to point out that if the pension had been assessed on the aggregate income their husbands had derived from their various jobs, they would have got a better pension:

My father used to make more money from his part-time job than from his regular one. [...]. The thing is that my mother’s pension is based on the NI contributions he paid on his regular job. [...]. If the pension had been computed on his part-time or the two jobs had been taken together, she would have got a better deal.

Some of the women said that the pension they were getting was low because there were some contributions missing. In five of the cases, this was because their husband had been gainfully employed outside the Maltese Islands for a number of years. Out of the five women, only one was successful in obtaining a pension from the receiving country. This person applied for this benefit on her own initiative. The other two participants were not so successful, even when they approached the Gozitan service providers for help and information on this issue. Another respondent, not knowing about the reciprocal agreement between the Maltese Islands and the receiving country, had got into contact with the relevant department abroad on her own initiative with little success though. One of the widows who had been married to one of these one-time emigrants had not even bothered applying for a pension from the receiving country because “it all happened before we got married.”

The Maltese Islands’ location within the global thus affected these widows’
entitlements. The missing contributions had an effect on the pension these respondents were receiving. Their pensions were quite low in fact when compared with what other informants of the same age and social class derivation were receiving. They were getting an amount equivalent to what the younger widows were receiving in fact, even when their husbands had been working for a longer period of time in relation to the younger husbands.

The longer their husband had worked abroad, the lower the pension they got. One of the informants said that some months prior to her husband’s death, she and her husband had gone to the area office in Victoria to find out whether they could pay the missing contributions. Unfortunately enough, by law, they could not cover all the years he had spent abroad and the widow ended up by getting such a low pension, that she had to apply for supplementary allowance.

Non-contributory benefits. The women receiving less than Lm150 ($514) per month in pensions were eligible to rebates in their electricity and water bills if they passed the means test. Two respondents had applied for these rebates but had been turned down because they did not pass the means test. Some had also applied for rebates for their telephone bill but had been informed that only senior citizens were eligible for this rebate. The older participants, especially those, who had taken care of elder relatives, were more familiar with these rebates.

When it comes to taking decisions - about which pension or benefit to apply for, whether they should work or not - the persons involved have to understand the taxation and benefit system before they can come to a rational conclusion. As Leung (1998, p.
11) pointed out, financial calculation requires a good knowledge of the systems in which the individuals are involved. People's knowledge of benefits, taxation, Social Security policies and means-tested benefits are unfortunately often not sufficient enough to allow them to make rational calculations.

Complaints

Although the informants received a basic pension from the Social Security Department within four weeks of their husband's death, more time had to pass before their 'real' pension was computed. When their pension was finally computed, some of the respondents asked for a re-assessment of their pension because they were not happy with the outcome.

Five participants asked for a re-assessment of their pension. These respondents were all over forty-five years old. The majority of these informants had friends and relatives who were also receiving a pension and they could compare the amount they were receiving with what their friends were getting. Their knowledge of the Social Security system was adequate enough to make them realize that they were not being given a fair deal. Although their grasp of the Social Security policy was not extensive, they had enough information to make them question the efficiency and reliability of the system.

Younger respondents had more confidence in the system and service personnel. These women were less likely to query any decision taken by Social Security personnel. The older participants were not so trusting. Experience had taught these women that they
system was not reliable. These respondents therefore, especially those with a higher level of education, were more likely to demand a detailed written explication of the policy. The less educated of the older respondents might not have had the confidence to demand such an explication, but they could usually draw on alternative sources to get the information they were seeking.

When they felt that they had been adjudicated the wrong pension, some of the participants went to the Social Security and asked for their pension to be revised. Sometimes the service providers insisted that the clients had no basis on which to lodge a complaint. When this happened, some turned to their friends or relatives. Relatives or friends resorted to, often knew insiders within the system, who when approached, helped the women get a better deal; the insiders tended to be Gozitan. One respondent asked her local politician to help her in this endeavor.

Had these women known that the unions, the National Association of Pensioners and the Office of the Umpire could have helped, they might have resorted to them for help and advice. These structures were however located in Malta and run by Maltese personnel and this meant that the informants were not aware of these organizations' existence, presumably because of their location. Even if these women had known about these structures, as a number of studies have demonstrated (see Reitz, 1995; Swarup, 1992), members of ethno-minority groups are more likely to resort to ethno-specific resources rather than mainstream ones. Although accessibility is important, the client's perceived level of comfort with the structures and personnel is as critical as we have seen in Chapter 7. Minority groups are less likely to seek help from structures and agencies
that do not adopt the same cultural patterns of help seeking used by them (Reitz, 1995, p. 9).

From the conclusions I reached from my analysis of the statistics contained in Table 6, as well as the content of the interviews conducted with both state and non-state officials, it became evident that not only ethnicity but also gender and class affect access to the Social Security system. From the statistics I received from the Office of the Umpire for example, it became evident that women and Gozitans did not utilize the facilities offered by this structure as often as Maltese men (see Table 6). From the information contained in Table 6 Note (a), it was obvious that Maltese women were more likely to lodge appeals with the Office of the Umpire than Gozitan men and women. The table also demonstrates that men were more likely than women to appeal a decision taken by the Social Security Department.

Some of the service providers, officials and union representatives interviewed said that people with a good educational background and those who derived from a higher social class, were more likely to question the decisions taken by Department officials. Clients deriving from a lower social class background were more likely to accept at face value any information given or decisions taken by Social Security personnel. Clients deriving from a non-manual social background were also more likely to refer to approach legal representatives or seek the help of social organizations such as the National Association of Pensioners when it came to challenge the decisions taken by the said Department.
Table 6

**Appeals Lodged with the Umpire**

<table>
<thead>
<tr>
<th>Year</th>
<th>Appeals Lodged by Men</th>
<th>Appeals lodged by Women</th>
<th>Total Appeals</th>
</tr>
</thead>
<tbody>
<tr>
<td>1993</td>
<td>216</td>
<td>101</td>
<td>317</td>
</tr>
<tr>
<td>1994</td>
<td>244</td>
<td>56</td>
<td>300</td>
</tr>
<tr>
<td>1995</td>
<td>262</td>
<td>122</td>
<td>384</td>
</tr>
<tr>
<td>1996</td>
<td>244</td>
<td>117</td>
<td>361</td>
</tr>
<tr>
<td>1997</td>
<td>351</td>
<td>182</td>
<td>533</td>
</tr>
<tr>
<td>1998</td>
<td>338</td>
<td>150</td>
<td>488</td>
</tr>
</tbody>
</table>

**Note. (a)**

"Regarding from which locations appeals were lodged it is not possible to furnish you with an exact statistic but to have a picture, the majority of appeals are lodged from Malta and only a few (not more than 20 appeals a year) originate from Gozo. We also receive appeals from Maltese emigrants from Australia and Canada which do not exceed more than 20 cases per year." (Information contained in a letter sent by the Office of the Umpire on the 3rd November 1999).

**Work**

Some of the women spoke about their desire to find a job in order to earn more money; another reason why they wanted to go out to work was loneliness. As the Working Paper prepared for the European Parliament (1996, p. 121) points out, looking
after children and coping with their economic welfare can prove to be not only time consuming, but can also be socially isolating. This is what one of the participants had to say:

I would like to find a job because it will give me the opportunity to go out and meet people. I feel that I have become very anti-social, "qisni strambajt hawn gewwa" [I feel that I have turned into weirdo ensconced in here]. And I think my depressions and panic attacks are mainly due to my being isolated in this house. That's why I have given up on cleaning the house. I hate this house. Sometimes I feel that I should move away from here. It's not the first time that I have felt like selling this house and moving somewhere else.

A number of things were preventing some of the respondents who had expressed a wish to find a job from doing so. Some of the participants felt that they could not find a job until their youngest child had come to terms with his or her father's loss. Some of these women's children, especially those who were less than five when their father died, developed emotional problems after this event. They tended to cling to their mother and not trust her out of their sight for more than a few minutes. Some of the parents expressed a concern about leaving their traumatized child with relatives or strangers. And even when the child recovered, childcare facilities on Gozo were not that numerous for those who were willing to make use of these facilities:

The lack of childcare facilities is one of the reasons why I have not really started looking for a job. If the authorities do not open some kind of childcare facilities, it will be impossible for me to get a job. They should have somebody at the schools to take care of the children after school hours - a teacher, or somebody else. What are working mothers going to do with the kids during the Easter, Christmas and summer holidays? You cannot leave them on their own. You can't.

At the same time, there were no programs in Gozo to enable these children to come to terms with their loss. Ironically enough, the Gozitan Social Welfare
Development Programme was offering group therapy to those children under twelve whose parents were legally separated: no programs were available for children who had suffered some form of bereavement.

Some of the respondents did not work because they did not know that they could work part-time and still receive a pension. One respondent had even left her part-time job because she was afraid that her income from this job would be heavily taxed. In fact she had been misinformed by one of the service providers on this issue.

Adult Training Programs

Seeking employment becomes a choice and not a necessity when the relevant individual has sufficient resources such as an investment income, Social Security benefits or other non-employment income to turn to. McInnis-Dittrich (1992, p. 160) stated that when women have sufficient human capital to command a wage high enough to support their children, full time employment then becomes a viable strategy. Women who did not have the human capital to enable them to get a high-income job, had to rely on contributory, non-contributory benefits and/or the financial contributions of others.

Some of the respondents who were dependent on social security benefits said that without the material contributions offered by relatives and neighbors, life would have been more difficult to cope with. Without this help, a number of them would not have been able to maintain their family. The struggle to make both ends meet was having a deleterious psychological effect on both them and their children. Although these women were grateful for the help they received from relatives and friends, they did not like being dependent on them. They believed that a job would render them less dependent on the
good will of others.

At the same time they were aware that with their education, their chances of finding a job within a gendered and ethnicized labor market were minimal. McInnis-Dittrich (1992, p. 163) has maintained that human capital can partially compensate for the disadvantage of ethnic minority status. Not all the respondents in question had this human capital though.

When I asked the respondents whether they had ever thought about attending adult training programs available in Gozo as a way of improving their job prospects, some of them said that they had considered the idea. They had not attended any of the courses offered by the Employment and Training Corporation in Gozo because they did not believe that the courses available there would help ameliorate their chances within the Gozitan labor market. They felt that the courses had been designed for young people in mind where content and time schedules were concerned. At the same time, they felt that the quality and the choice of courses on offer would not help to increase their marketable skills.

It was evident that some of the informants, especially the younger ones, would have found a way of meeting their domestic and family commitments if the work-related or employer-sponsored courses on offer enabled them to increase their chances of finding a better job. One of the respondents confessed that she had even thought of attending Maltese adult training facilities when she was finding it hard to find a job in Gozo.

McInnis-Dittrich (1992, p. 162) has maintained that ethnicized - and I would add gendered groups - need to become target groups for human capital enhancement.
programs that are designed and executed in close cooperation with business and industry in the geographical area in which the women live. This is not enough though. Enhancing the human capital of these female heads of household would not have enabled these women to find employment if the employment opportunities in the Gozitan context are not improved.

Comprehension of Contributory Rights and Obligations

From my interaction with the participants, I realized that those who had been widowed for a longer period of time were more knowledgeable about their rights. Those who had been widowed for less than a year were still familiarizing themselves with the Social Security structure and its policies. Some of these participants became aware of some of their social rights in the course of our interaction.

I asked some of the younger, non-gainfully employed respondents whether they could afford to live on the pension they were getting for the rest of their life. The answer elicited was that they had not thought that far into the future. During the course of our interaction I became aware that the majority of the respondents thought that they would be receiving their pension for the rest of their lives. They were not aware that they could apply for a retirement pension when they reached sixty and thanks to the contributions paid by their husbands and those credited to them after his death, they could get a better deal.

Those who were already involved within the labor market, had other things to take into consideration. During the course of the research I found out that one of the
widows who was working part-time was not paying any National Insurance contributions. She did not know that part-timers were eligible to all pro-rata benefits when National Insurance contributions were paid (Camilleri, 1997, p. 117). This informant thought that since she was already receiving a pension, she did not need to contribute towards another one. She did not even take into consideration the fact that in her position, she was not covered where sick leave and unemployment benefits were concerned.

During our conversation, one of the participants was surprised to hear that when her youngest child reached the age of sixteen, she would stop receiving her pension if she continued working. I think that the interviewee became very disconcerted and agitated when she heard this. I asked the rest of the women in receipt of a pension and in full-time gainful employment whether they would stop working once their youngest child reached the age of sixteen. I got the same answer, “I have not thought so far into the future.” When I asked those working full-time whether they knew that when they reached retirement age they could choose between getting their own pension or the survivor’s/widow’s pension, whichever was the highest, few were aware that they could avail themselves of this option.

The transition made it hard for some to grapple with so many changes. They lived from day to day. Long-term plans were shelved until the time the widows became more familiar with the Social Security terrain. Unfortunately for them, by the time they became accustomed to the Maltese Social Security laws and policies, it sometimes proved to be too late because the decision had been made by the Department and it would take a lot of effort on their part to have it revoked.
Service Providers and their Grasp of the Social Security Act

A number of the service providers said that a number of their clients were not very familiar with their social rights and obligations. At the same time they admitted that they were not as informed about certain aspects of the Social Security law themselves.

The Gozitan service providers lamented that this might be due to the lack of constant communication between head office and area offices. They said that they received memoranda from the head office from time to time concerning certain policy changes and implementations. They however felt that the head office did not make a concerted effort to keep them abreast of all policy or procedural alterations. To ensure that the public did not suffer from this lack of information, they adopted the dictum, “When in doubt, phone head office.”

Phoning the relevant official at the head office was not such an easy task. The telephone lines were often engaged and they had to make a number of attempts before they got through. Some of the service providers rarely bothered phoning the relevant head of a particular sub-section. During the years they had managed to compile a list of ‘helpful’ Maltese officials they could resort to when a particular head was not available.

The youngest service providers blamed their mediocre grasp of the Social Security policies and procedures on their lack of in-service training. When they had started working with the Social Security Department, they said, none of them had received any form of training to enable them to cope with the challenges of the job. They gained their knowledge of this complicated structure through trial and error. One of the
service providers said, “You start getting acquainted with the policies at the expense of the client.”

Some were lucky in that they had received some form of informal training when they first started working within the department. The favorite form of informal training adopted by the Social Security Department was what one of the Maltese officials described as “sitting next to Nellie”. This involved teaming up the new recruit with a more experienced service provider who was then supposed to pass on his or her own knowledge. This informal means of induction was “helpful and not helpful at the same time”, as one of the service providers pointed out. It was helpful in that their mentor passed on useful tips and skills that enabled the new recruit to cope with the job. At the same time, the majority of these experienced service providers were self-taught themselves. The skills they sometimes passed on were often idiosyncratic or out of date. The service providers were in favor of in-service courses, especially when these courses were carried out in Gozo. They felt that keeping track of changes in policies and procedures was crucial in their job.

Some of the service providers took it upon themselves to further their own education in the Social Security field. They spent time and money to further acquaint themselves with the structure, policy and personnel they were working in and with. Others read the newspapers assiduously in an attempt to keep up with policy changes. These same service providers said that reading their clients’ files was educational since they learnt how assessors interpreted and implemented the law. They then used the information to further their clients’ interests. They kept track of policy and procedural
changes because of their fear of losing face when dealing with clients who were well
versed about their social rights.

The service providers pointed out that the only section that made sure that they
were kept informed about policy changes was the Non-Contributory section. This section
sent a number of officials out to the area offices to explain and discuss any changes with
the front-line service providers. These were the only officials who bothered to visit the
area offices on an annual basis.

Not all the service providers were interested in investing time and effort in
enlarging their knowledge of the system and its policies. They were aware that as civil
servants, they could be transferred from one department to another overnight, even when
they might not have asked for the transfer. Transfers or retirement led to the loss of self-
trained personnel. In a system that did not invest in the training of its employees,
personnel with this kind of cultural capital were difficult to come by. Losing them was
deleterious for both the Department and the clients.

**Administrative Problems**

The service providers believed that if area offices were computerized, their clients
would be served better, especially Gozitans. Some believed that if the information were
inputted within a common database, it would cut down on the scurrying hither and thither
of files, application forms and documents. They believed that in this way, transportation
costs and time wasted in conveying these documents from one place to another would be
cut down.

When this research was being conducted, all the forms, some checks and other documents were filled in manually by the service provider. The only computer, or part of it that I saw within the area offices, was a monitor linking the area office to the head office. With the help of this monitor, the service providers could keep track of their clients’ claim forms. Since there was only one monitor per area office, the service providers had to take turns when using it, which often meant that the client was kept waiting.

The service providers working within the Victoria area office also felt that the locale was not appropriate for the kind of job they were carrying out. As one service provider pointed out:

When clients come to this office, they often have to relay confidential information. As you can see, my office does not have a door so that people waiting in the lobby can hear what is being said in here.

The facilities at the Nadur area office were more conducive to this kind of job. There was also a miscommunication problem between the two Gozitan area offices and inter-service provider acrimony that tended to impact negatively on the service.

The Information Flow

The Gozitan service providers stated that in their work it was important that they were constantly updated on policy and implementation changes. A few of them maintained that it took longer for certain information to reach Gozitan area offices:

Sometimes they forget about informing us when new procedures or policies are introduced. Head office does not notify us immediately of the changes. The fact that we work in Gozo is a drawback, apart from the
other drawbacks and disadvantages of living on this island. [...] We are not informed about certain issues as quickly as the other area offices in Malta. We get to know about certain things a little bit late in the day.

This proved detrimental where the rights of Gozitan clients were concerned.

As one of the experienced service providers pointed out, policies tend to be imposed by officials, who tend to be Maltese. Gozitan service providers were rarely consulted when policy or implementation transformations were in the offing. As some of the service providers pointed out, as people who were in contact with their clients on a daily basis, they were more in touch with the needs and interests of different social groups than their division heads. Their supervisors, they said, tended to come into contact with only a small portion of the general public - those who were assertive where their rights were concerned.

The service providers, union and Social Security officials agreed that clients who had a good grasp of how the structure worked or who knew which individuals/structures they could resort to, were more likely to get a fair deal out of the Social Security Department. Those who did not know their rights or were not assertive enough fell victim to the system:

When it comes to our department you have to stand up for your rights. When you don’t make your voice heard, you lose out.

"Common Knowledge"

Some of the Gozitan service providers said that their widowed clients were not well acquainted with their rights. The Maltese officials believed that the opposite was
true. These officials insisted that Gozitan clients were more knowledgeable about their social rights than their Maltese counterparts. This was what one officer had to say about this issue:

**Officer:** I don’t hold any grudges against Gozitans. But you have to agree that those employed within the Gozitan area offices tell their clients what kind of information they should put down in their application forms. That’s my impression. This means that where social benefits are concerned, while 70 per cent of the Maltese get the maximum rate, 98 percent of the Gozitans get them.

**Interviewer:** Where can I find the statistics you’re quoting?

**Officer:** It’s common knowledge. I don’t have the relevant statistics. I don’t know where I put them. I can’t really quote any numbers. But if you were to see the statistics, the Gozitans, percentage wise, receive more than their fair share of the social benefits. [...] This might be due to the fact that there is a higher rate of elderly people living there. At the same time, everybody knows that Gozitans, when compared to the Maltese, are better off. *Stanno bene.* [They’re wealthier]. [...] Not that they are... They’re not a lazy people. They’re very hardworking. They work very hard and they’re thrifty. They’re not ostentatious about their wealth. [...]. I’m not basing my observations on statistics. But there are more self-employed in Gozo. The majority of the people have some kind of family enterprise going on. And they make money.

This official, in this excerpt, is making a number of statements: that Gozitans were financially better off than the Maltese and that they got more than their fair share in Social Security benefits. Falzon (1999, p. 19), for example, reported that Gozitans earn less money than the Maltese do, even when employed in the same job. As to whether the Gozitans receive more than their fair share of the social benefits, I could not come to any conclusion since the statistics I received from the Social Security Department were not broken down on a regional basis.

The speaker was also under the assumption that all Gozitans have some kind of
enterprise running on the side. Another assumption was that these ventures were rarely legal, which therefore meant that the income gained was rarely declared for income tax purposes. The Gozitan service providers were also accused of consorting with Gozitan claimants on finding ways of milking the Social Security system.

The majority of the officials, union representatives and service providers I spoke to tended to depict the self-employed in negative terms. They assumed that the self-employed were not up front about their income, hence they were paying lower National Insurance contributions. The Social Security law, on the other hand, is biased against self-employed individuals. The widows of self-occupied spouses did not receive a service pension as high as their widowed counterparts with husbands who had been employed within the civil service prior to 1979 did. Since Gozitans are more likely to be self-employed, this could therefore mean that Gozitan widows were more likely to be affected.

Tator (1996, p. 166) has argued that racism is often reflected in common assumptions held about racial and ethnic minorities. In the above quoted excerpt, self-employed individuals and by implication Gozitan clients were labeled as defrauders of the system. These assumptions were reflected in the attitudes and behaviors of the practitioners themselves and in the policies devised and implemented.

**Observations and Recommendations**

The gendered division of labor, that is the ideology that relegates women to the private sphere, helps shape women’s experience within the family, the labor market and
the Social Security system (Leung, 1998, p. 27). This ideology which structures the relationship between men and women within and without the family, was not the only ideology which impacted on the way the respondents were treated by the Social Security system. Social class, age, marital status and ethnicity were also implicated. As we have seen above, gender, ethnicity, class, marital status and age interacted and intersected in a number of ways to affect access to Social Security benefits and labor market opportunities.

In the next section I look at the policies other countries adopted to ensure that the prevailing ideology of familism did not castigate women for carrying out ‘caring’ work.

**Employment and Motherhood**

As we have seen, widowed respondents with multiple sources of income were better off then those who were dependent only on Social Security benefits. Not all of the respondents in this research identified with the role of earner though. The older and/or less educated respondents had spent more time as carers than as earners and hence tended to identify more with their mothering role. Although some of the informants tended to identify more with the role of carer than that of earner, raising children was an expensive task. Their parenting role pushed them into seeking employment.

Brocas et al. (1990, p. 70) have argued that nation-states have a responsibility to provide collective solutions to protect workers with family responsibilities. They suggest the setting up of efficient child day care facilities with flexible opening hours or the introduction of more family friendly working hours to enable working parent/s to take care of their children. They suggest a combination of the two so that the responsibility of
the children would be apportioned equally between the family and society. They also advocate the introduction of legislation that allows parents to interrupt their employment temporarily when young children are sick (Brocas et al., 1990, p. 70). The Maltese government has as yet to come up with more practical, family-friendly work related policies that do not at the same time abrogate on the parent’s personal entitlement to social rights.

**Derived versus Personal Rights**

In this research, widows who were in paid employment were accumulating benefits from their derived rights as well as from their personal entitlement. Those who were not engaged in paid employment were benefiting from derived rights only.

Brocas et al. (1990, p. 80) have maintained that personal rights provide a better response than derived rights to the needs of divorced, separated, widowed or unmarried women with family responsibilities. This is because derived rights do not provide the beneficiary with the whole range of social protection insured persons have access to, such as sick leave, unemployment and maternity benefits (Brocas et al., 1990, p. 81). These researchers are in favor of employment-related, personal rights because these provide the insured persons with the benefits proportionate to their previous earning, thereby bringing widows’ income above the minimum subsistence level.

As the authors point out later on in their tract, and as this study has shown, achieved personal rights will not necessarily protect certain social groups from relative poverty (Brocas et al., 1990, p. 108). Even when women and/or ethnic minority members are gainfully occupied, they tend to be located in poorly protected sectors or activities.
Their location within the labor market impacts negatively on the benefits they are entitled to. It is also the case that women's uncertain position within the labor market is often made tolerable by the fact that they are receiving benefits. Unknown to them, their derived rights end up by impinging on their personal rights. Since these women are receiving benefits, they are less wont to search for a better job when they can make do with what they are earning and the social benefits they are receiving.

Brocas et al. (1990, p. 88) have argued that whether women are in employment or not, they should be entitled to their own personal rights. According to them, women are castigated by the Social Security system when they undertake care work within the private sphere (Brocas et al., 1990, p. 45). As this study has demonstrated, women who had to leave the labor market to take care of their family did not receive the full pension they would have got if they had been in gainful employment. Since their rights were derived, they only received a partial pension, that is five sixths of the two-thirds pension or five ninths of the insured person's salary.

Brocas et al. (1990) call for an insurance scheme that does not lead to inequality when women take up motherhood as a vocation. They proposed that women who interrupt their employment for caring purposes should receive credits in their favor for pension calculation purposes. These researchers also suggest that non-working periods - such as maternity or childcare - should be credited as insured periods. In France, for example, these credited contributions are paid by the state on the basis of the guaranteed minimum wage. Female beneficiaries of such schemes are entitled to a minimum old age pension (Brocas et al., 1990, pp. 91-92). This scheme does not however provide the
A flat rate, universally available pension ensures that women are not penalized for any gaps in insurance coverage resulting from family responsibilities. The researchers believe that this kind of pension scheme would guarantee women with interrupted employment histories the right to a pension in their own right (Brocas et al., 1990, p. 92). This is an effective but costly solution to the problem of poverty.

Another solution they suggest involves the sharing of entitlements between the two spouses that helps to provide contribution-based personal rights for the spouse who opts to leave the labor market for family reasons (Brocas et al., 1990, p. 94). In Canada, contributions amassed by the insured breadwinner are divided between the spouses for old-age protection programs and pension plans. The sharing of entitlements in Canada confers identical rights to each of the spouses and provides the care giver with a personal pension or with an increment to any pension rights she or he may have earned as a result of paid activity.

Such a scheme, however, is based on the premise that breadwinners will be able to reach retirement age. It does not therefore safeguard the personal rights of those carers who find themselves widowed while carrying out caring work. At the same time, this scheme is based on the assumption that all caregivers are dependent on a breadwinner, which is not always the case.

Surviving Spouse

Brocas et al. (1990) and the “Working Paper on Lone Parent Families” (1996) barely bother going into survivor’s or widow’s pension. When the Working Paper
touched upon the issue of a survivor’s/widow’s pension, the authors suggested that European member states should raise the ceiling on a survivor’s pension. In cash-strapped countries, this might not always be feasible. Another suggestion put forward by this paper regards the simplification of Social Security Act and administrative formalities concerned (European Parliament - Directorate General For Research, 1996, p. 125). This simplification in formalities might render the whole business less taxing for the clients, as the Maltese service providers and trade union representatives pointed out.

**Co-ordination of Public Policies**

The Working Paper (European Parliament - Directorate General For Research, 1996, p. 52) recommended tax deductions where dependent children are involved. This document suggests that the tax ceilings of families with children should be raised and the money spent on childcare deduced from the career’s total taxable income. Some countries – France for example - give a pro rata tax rebates, depending on the number of dependents involved (Brocas et al., 1990, p. 99).

Other countries offer tax rebates when children aged eighteen to twenty seven are attending post-secondary educational institutions (European Parliament - Directorate General For Research, 1996, p. 44). In my research, a number of the respondents as well as self-help group representatives were in favor of some form of Social Security or fiscal measure that would help abate some of the financial burdens widowed parents with children attending higher educational institutions have to face.

**Social Security Department**

In this section, I look at certain issues that render the administration and
implementation of the Social Security law less effective.

The senior officials I interviewed maintain that although they encourage their front liners to apply for any benefit/allowance the client asks for even when they suspect that the client might not be eligible, they are aware that some of their service providers do not follow this rule. When coupled with the fact that not all service providers are sufficiently familiar with Social Security policies, this might result in the indiscriminate rejection of certain clients' claims. The data thus demonstrates that there is a pressing need for the training of personnel at the various levels and sectors of the Social Security Department. This training should be on a continuous basis since the law is continually being changed.

Service providers and clients also asked for clear guidelines and/or information to ensure that ambiguities do not arise in the interpretation and implementation of the Social Security policy. Individuals who work within these structures need training and written guidelines in order to ensure that the intentions of the policy makers are not at the mercy of uncontrolled decision making at the individual level.

Welfare providers have greater discretionary power when they are less bound by rules and regulations, power that can be abused if the service providers’ work is not supervised. Few officials bother visiting area offices to see how clients are being served, to get to know the administrative problems service providers have to face on a daily basis, or to keep the latter informed about policy and implementation changes.

Since there are no user-friendly texts that the public in general can refer to, service providers might be the main and only source of adequate information for certain
clients. With too many regulations and no clear guidelines to fall back on, the service providers’ knowledge and comprehension of the policies, as shown, is not that reliable. The main issue here is that if the service provider is not clear about the client’s entitlement and claims, then the client’s social rights might be infringed upon.

Advisory and Guidance Bodies

Individuals have the right to resort to adequate sources of information where their social rights are concerned. I believe that apart from the Social Security Department, there should be alternative structures that provide citizens with advice and guidance.

The Working Paper (1996) suggests that the state should support and improve services that offer information, guidance and training across the range of legal, vocational and social welfare systems (European Parliament - Directorate General For Research, 1996, p. 135). It also suggests that the state should offer financial help to those self-help organizations that want to act as advisory and guidance bodies and/or those who show a willingness to publish handbooks on the subject (European Parliament - Directorate General For Research, 1996, p. 125).

There are a number of organizations in the Maltese Islands that are offering help to their members on these issues. The issue is that the services and information that these non-governmental bodies offer are not available to all and sundry. From the data collected here it became quite obvious that claimants deriving from the Maltese upper or middle classes have more access to these non-governmental resources. The Maltese lower social classes, Gozitans and lone parents with young children found it harder to access the services provided by these structures. Those who did not have access to the
services, advice and information provided by these organizations, were clearly at a disadvantage.

**Conclusion**

Citizenship entails civil, political and social rights and responsibilities. My concern in this chapter was with social citizenship, although the other two aspects were indirectly implicated.

The state in social democratic theory is supposed to act as the guarantor of rights of economic and social welfare for all its citizens. Its role is to ensure that people are treated equally where social rights are concerned, irrespective of their particular attributes. In practice, the achievement of equality is however complicated by the fact that states have a two-tiered, gendered, raced and culture-biased social welfare system.

In a two-tiered system, participants in what Bryson (1992, p. 163) considers as the masculine sub-system, are positioned as rights bearing beneficiaries and purchasing consumers of services. Those who are located within the feminine sub-system are positioned as dependent clients. In such a system, men's access to the social welfare system revolves around their role of workers and the status of family breadwinner. Since women and other marginal groups have a tangential position to this location, they are more likely to be positioned as dependents.

People experience the welfare state differently. Those who occupy superior positions within the market economy and structure do not have to depend on the feminine
sub-system. The superior economic position of these individuals, usually men from dominant groups, derives from their favored position in the occupational and power structure. Since men from dominant groups also tend to dominate a state's major political structures, they have control over the development of the modern state and its policies. As legislators and administrators, men deriving from the dominant ethnic group and from the higher social classes make decisions for women and the lower orders of men. Thus women, the lower social classes and ethnic minority groups are hampered by their lack of direct representation within the formal political arena.

Benefits, as we have seen, do not redress inequality. In a two-track welfare system, earnings related benefits tend to benefit those who are in employment. In this system, oppressed groups, such as women, disabled people, race and ethnic minorities and those who tend to have a disadvantaged location within the labor market, often do not meet the basic contributory criteria to derive personal rights. Those outside the charmed circle of advantageous occupations and high employment positions are often left to look after themselves since benefits are inversely linked to their economic needs (Bryson, 1992, p. 139).

At the same time, the theories and policies mentioned above have the tendency to perceive citizens as geographically static. No consideration is given to the fact that individuals might be citizens or residents of more than one state. When individuals migrate in search of better economic opportunities, their migration often impinges on their social rights. These individuals often pay taxes and contributions in both the sending and receiving country, but when it comes to exchanging these contributions into
social rights, they might find that both or one of the nation-states might abrogate their
social responsibility towards them.

There is no machinery to safeguard the social rights of these groups and
reciprocal agreements between the sending and receiving country do not seem to be as
efficacious as we have seen. Who should be responsible towards ensuring that these
citizens of the world do not lose out with regards to their social rights? More research
needs to be done on this aspect.
Conclusion – Gender, Ethnicity, Widowhood, State and Citizenship

Introduction

In this chapter I look into the effect hierarchical and uneven social relations had in the shaping of this narrative and in the lives of those who took part in the research. My objective here is to assess whether I have succeeded in attaining the research goals I set myself, why and how. Besides discussing epistemological and methodological issues, I include possible future research projects and policy changes that might be undertaken to study/change structural or institutional variables that lead to discrimination in the Maltese Islands.

Epistemologies and Themes

In certain sections of this study, I used the women's stories to find out how gender, ethnicity, class, age and marital status impinged on these widowed women's social rights within the Maltese nation. Black and Feminist Standpoint theories provided me with the necessary epistemic tools to study and analyze how these interlocking oppressions impacted on these widowed women's dealings with mainstream and ethno-specific structures and institutions within Gozo and Malta, and with what effect. At the same time it was evident that these widowed women's location within the Gozitan community and Gozo's location within the nation also influenced access to national social services and benefits.

Institutional ethnography proved helpful in my analysis of state discourses and practices and how they locate and position social groups differently within the nation.
The women’s narrated experiences; the information elicited from the interviews conducted with officials, service providers and social activists; textual and statistical analysis of state discourses have enabled me in finding out how state discourses and practices position some social groups differently and with what consequences. This research, I hope, has made it obvious that while state officials and discourses might categorize that all citizens have equal access to social benefits and services, in practice this is rarely the case. State discourses and practices created and implemented by particular powerful social group/s within the nation – usually upper class men deriving from the dominant ethnic group - ensure that the state structures and practices designed answer their own particular needs and interests. Subordinated social groups that want their needs to be addressed by these structures, often have to challenge the partial perspectives of those in power if they want to ascertain that these structures/practices cater as well to their needs and interests.

Anti-Racist and Third World Feminist Perspectives and their critics came in useful when it came to conceptualize and analyze how the Maltese nation’s position within the global context also impacted on the nature of social citizenship enjoyed by Maltese citizens/residents. These theories made me realize that past links with First World countries are not eradicated with the severance of the political ties linking it with its past colonial master. The Maltese Islands’ limited political and economic resources still render Maltese citizens dependent on the social services and state discourses provided by a power located elsewhere. This dependence helps ensure that the colonial ties remain intact even within a post-colonial period.
These multiple epistemologies of location have enabled me to look at how location and positionality within the community, the nation-state and the global context affects the nature of social citizenship within a given context. Haraway’s (1991) politics and epistemology of location have also made me aware that location and positionality has an impact on the author’s relationship with those who participated in the construction of the knowledge contained in this text and in the final shaping and content of this text.

Limitations

In my attempt to give a panoramic view of a number of issues, those mentioned above and others linked with widowhood - such as access to health services, inheritance, and social security benefits - I feel that I have sacrificed depth for breadth. I do not feel that I have gone into enough detail on each topic and have hence not done justice to the various issues that were raised during my interactions with the participants. At the same time I know that if I had focused on one issue - take succession for example - I would not have been able to delineate how these issues interacted, intersected and impacted concurrently on these women’s lives.

I feel however that I have neglected discussing some crucial issues these women brought up. For example, I did not go into detail about the effects change in marital status had on the participants’ social relationships with their children, the community as well as their family of origin and of marriage. As these women pointed out, widowhood brought about a change in their social identity and the role expectations that went with it. Consequently, this change in social identity had an impact on their interactions and transactions within and without the private sphere. I do not believe that I have devoted as
much attention to this aspect in these women’s lives as I could have done, although I do allude to it every now and then.

Another topic to which I did not devote as much attention was the religious aspect. For some of the women, their religion helped them cope with their loss on a number of levels. A number of the Gozitan widow’s self-help groups mentioned here were functioning thanks to the resources offered by the Roman Catholic Church. For a number of the participants, however, religion became anathema. They directed their anger at God and the priests for mouthing ‘inane’ reasons to explain why their husband had to die. These women seemed to be taking longer to come to terms with their grief. Their religious skepticism was also affecting micro-level interactions with relatives and friends who were scandalized by their reaction, while it impacted on their willingness to avail themselves of the services and resources offered by this religious institution.

At the same time I am concerned that I might have devoted more attention to ethnicity than widowhood. Although these two issues are intricately related to each other, I might have unwittingly devoted more attention to those issues that the participants and I had in common - our ethnicity and gender - rather than what we did not have in common - widowhood.

This study would have probably been carried out differently by another researcher and the data might have been interpreted differently by somebody who was differently positioned and located in relation to the participants and/or the context. My positionality and location within and without the context studied did have a bearing on the way I envisaged the research project and in the conclusions I deduced from the material elicited.
Location and Positionality

This research was based upon the data collected through life/oral histories, a quasi-ethnographic style in the field, interviews as well as the textual analysis of documents and statistics. I have also incorporated within the text a self-reflexive approach that enabled me to locate myself within the research.

The plethora of methods used enabled me to collect an enormous amount of data deriving from disparate sources. This text incorporates only a small percentage of the primary and secondary data I collected. In this research I wanted to focus mainly on the information given to me by the widowed participants. At times, the women’s knowledge of the structures, organizational practices and policies they were dealing with was not extensive enough to help them fully understand what were dealing with. I needed the input of insiders within these same organizational structures and institutions, insiders who were more familiar with the way the organization and the discourse worked before I could analyze the women’s narratives and the way they were located by these discourses as widows, Gozitans, women or mothers.

I feel though, that at times, my need to understand the policies and practices of the related institutions made me pay less attention to the women’s narratives. After reading and re-reading this text, I have come to realize that when I started focusing on these institutional set-ups, the voices of the women grew fainter while those of the service providers took over. By letting this happen, I have managed, in one respect, to re-enact on paper these women’s peripheral location within these structures.
Micro-level, primary material helped me study and understand the consequences of widowhood had for these women. Through the oral narratives I got to know the problems they faced in the first months or years after their husbands’ death as well as the coping tactics they utilized to help them survive. These narratives demonstrate that these women were not merely “passive entities buffeted by larger economic, social, political and demographic forces” (Chant, 1997, p. 265). Their stories demonstrate that at every stage in their dealings with state and private enterprises or individuals, they took decisions and through their actions, power and ideology were being contested and challenged at every level.

In my interactions with the participants, the issue of discrimination on the basis of gender and ethnicity was often raised. The widowed participants were however more likely to remark on the difficulties they encountered as widowed individuals, and tended to give less importance to the systemic oppression they faced as embodied and ethnicized individuals. They made it obvious that they were aware that their gender, class and ethnicity affected access to certain services or benefits. The women seemed to be less angry at the discrimination and exploitation they suffered as classed, gendered and ethnicized beings; they were more vocal about the systemic oppression they suffered as widowed women. The fact that some of them were still getting accustomed to this transition in their marital life and the consequences it brought with it might have brought this topic to the forefront. Gozitan service providers and officials were more likely to speak about the underlying consequences ethnicized practices and discourses inveigled in state structures and organizations had for their clients.
The widow's and Gozitan service providers' disparate perspectives seem to compliment each other. While widowed participants focused on their own experiences of discrimination at the hands of state structures and practices, Gozitan service providers and officials furnished a meso-level understanding of discrimination on the basis of ethnicity, sometimes gender and marital status. Both perspectives, though, point to the need for a rights-based equity framework within the local political, economic and social context.

The multiple realities of the widowed informants have however helped me realize that the Gozitan community and/or the concept 'Maltese women' should not be regarded as a homogeneous entity. Even within this small sample of widows deriving from the same ethnic group, the individuals were positioned differently among themselves and vis-a-vis other members of the same gender deriving from the dominant ethnic group. This fact has made me aware that an attempt to push for rights on a group basis, would only benefit some, but not all of the individuals within the social group concerned.

I have also utilized a blend of primary and secondary material in an attempt to see how women, Gozitans and widows are located within the national context and policy discourse. My interviews with Maltese officials and representatives of non-governmental organizations and my perusal of state policies and statistics have enabled me to compare the needs and interests of Gozitan vis-a-vis Maltese widows. Comparative research, as Chant (1997, p. 263) has pointed out, enables the researcher to construct explanations that helps differentiate between the participants while pinpointing what they have in common. In this research I was interested in finding out the differences and the shared characteristics of the widowed women. More work needs to be done on this topic,
though, before comparisons can be made between women in different regions of the Maltese Islands.

At the same time, this research indicates that some of the problems faced by the Gozitan widows are also experienced by Maltese widows: these include for example, the intergenerational over intra-generational preference implicated in Maltese succession law. Another issue concerns women’s derived social rights and how this impacts negatively on their access to social benefits in a two-tiered welfare system. When their incomes are low, some women might be forced to find work. As we have seen, access to employment might be hindered by anti-family employment legislation, lack of educational credentials and obsolete skills that render women’s participation within this sector less lucrative. Gender defined family responsibilities and lack of affordable childcare services also hamper women’s access to the labor market. Ethnicity and social class have a tendency to complicate these issues even further.

I have also consulted secondary sources regarding the socio-economic status of widows and single parents not only in the Maltese Islands but in other countries as well. My objective in doing so derived from my need to find out how other countries have addressed the problems faced by widowed and other forms of female-headed households, and the consequences policy changes had for this group. I have included some of these policies in the hope that Maltese policy makers might be tempted into adapting some of the policies mentioned. The viability of these policies, however, depends on both the Maltese economy and the disposition of Maltese policy makers towards the needs of widows, women in general, and Gozitans in particular.
In this study I set out to explore the interconnecting links between gender, class, ethnicity and marital status operating at a variety of spatial scales as well as between places. This research has continuously helped bring home the fact that “particular social, institutional and economic constellations in space and time interrelate with broader global processes” (Chant, 1997, p. 259).

The Politics of Representation and the Epistemologies of Location

Theories and Methods

In this text I have found out that the many locations that have shaped my identity and notions of my self have influenced what kind of theories and methodological procedures I employed in my fieldwork and my writing of the text. Writing this text has helped me explore the interrelations of the local social phenomena investigated and locate it within the larger social configurations.

Like Stack (1996, p. 99), I have found that when I was writing the text, I became more politically conscious than when I was in the field. I became concerned with examining the various implications my multiple locations had on the author/ity of the text. Lal (1996, p. 187) maintained that while writing the text, Third World female scholars try to explicate which locations within and outside are implicated in the ‘accounts’ they give of the research process. This was especially true in my case when speaking about individuals living in a context that was culturally and spatially removed from the academic one from which I chose to speak to.
In this text I chose to adopt a feminist, anti-racist and anti-colonial stance in the hope that by choosing a historical site from which to enunciate, I might articulate a more politically responsible representation of the ‘subjects’ under discussion. When writing the text, I felt accountable to the community under study and set out to construct an analysis that was as sympathetic to the ethnic, marital and gender interests of the community. There were times, though, when I might have downplayed some of the idiosyncrasies of the community or the nation under investigation. I was afraid that if I included these aspects in a text intended for an audience unfamiliar with the culture of the place, they might be misinterpreted. For example, the issue of bribery and corruption might be frowned upon and be seen by an audience situated in a more privileged location as a sign of depravity of the group under study. When a social group is oppressed, they might not be in a position to utilize more ‘democratic’ resources to achieve the social and political rights dominant social groups might take for granted. This does not mean that I condone such practices.

As a student embedded within the hierarchies and constraints of Western academic life, I was also concerned with satisfying the criteria stipulated by the academic institution in which I was implicated. Hence I wonder if the needs and concerns of the community studied were relegated to a secondary position. In this text, for example, I devoted as much space to the description of the theoretical and methodological procedures used to collect and analyze the data as to the material elicited from the women interviewed. Katz (1996, p. 174) argued that the privileging of theory is a characteristic of bourgeois and masculinist science. As a student though, there is the pressure to opt for
In this text, my allegiances were divided. On the one hand I wanted to satisfy the conditions bound with academic writing. At the same time I felt accountable to the community I chose to study. I also tried to cater to the needs of the target audience. Since I was writing about a context with which the audience was not familiar, I spent a considerable amount of time and space contextualizing the stories. This would not have been necessary if the audience had been familiar with the context. In a way I feel that contextualization has in a sense infringed on the women's voices.

**Language**

The linguistic medium used by the participants to relay their stories was not English. English was used to relay the participants' ideas and concerns to an academic audience located outside the Maltese context. The fact that the language used within the field was different from the language used in the text created a number of problems. The immediacy of the narratives and the participants' idiosyncrasies of speech were lost in the process of translation. At the same time, translating one phrase in Maltese into English often involved a lengthy explanation; this explanation never really captured the multiple levels of interpretation of the phrase in question.

**Internalized Colonialism**

As the product of a 'white', Eurocentric educational system, I am largely indebted to the First World epistemologies, methodologies and enunciative codes used to conceptualize and represent these non-First World women and myself. Although the
work of Third World feminists was also referred to, this text was mainly produced with
the help of the enunciative codes and modalities produced and promoted within a First
World context.

Women of Color and Third World Feminist scholars have different perspectives
on the subject of the appropriation of Western/First World epistemologies and
enunciative codes to write about ourselves. Some, like John (1989, p. 72), believe that by
using Western epistemologies and enunciative codes, Third World and Women of Color
are helping in the replication and consolidation of a hegemonic structure. For John,
enunciation bound with the hegemony of English just helps to add to the depth of
intellectual development within this location and not challenge it.

Others (see Wolf, 1996, p. 30) believe that by adopting and adapting these
enunciative tools, Third World scholars can learn more about their communities of
derivation while simultaneously teaching First World audiences about Third World
and/or racialized women. With the use of these appropriated tools, Third World and
Women of Color scholars can help deconstruct Eurocentric and androcentric
constructions of women and womanhood (Greenman, 1996, p. 50). For example, I hope
that with this text I have demonstrated that non-First World women are not just passive
victims of systemic oppression: they have ways and means of negotiating or resisting
their subordination. Some of the means available at their disposition, such as bribery,
might not be perceived by a First World audience as an acceptable way of negotiation
within an oppressive system. I personally believe that such an act is acceptable until the
desired changes take place at the structural and institutional level.
The idioms appropriated from the colonizer are usually transformed in the process of depicting these women (Pratt, 1992, p. 7). Semantic reversals take place when concepts utilized to describe First World women, are endowed with a different meaning when they are used to describe racialized women. In this research, for example, the concept 'agency' meant something different for the women. When it came to tackling bureaucratic structures and personnel, the women in question did not act in the individualistic manner we are accustomed to reading about in Western texts. They usually resorted to the resources of members of their immediate and extended family. In these contexts, the 'family', like the church, was not perceived as only a site of oppression. It was also a crucial site of support and a basis of resistance for Otherized women struggling in a hostile and alienating world.

Survival was not just an individual but a joint effort. In a context were resources were scarce, persons turned to each other for help. Those with the knowledge or skills of how to deal with certain structures/practices were often approached and the latter often felt obliged to share their skills and information. This sense of community reliance and inter-dependence within and between Gozitan families was at times an asset and at others a drawback as has been illustrated. Struggling against oppressive structures, practices and policies often turned out to be a communal effort utilizing communal resources.

Repression and Resistance

In my case, being able to utilize Western enunciative modalities has enabled me to speak about the participants and my self without the help of an interpreter. The location from which the enunciation was made - the Western academic institution - has given me more freedom of expression since I do not have to worry about the reception
such an act of 'insubordination' from an Otherized individual will get from the dominant ethnic group in the Maltese Islands.

The fact that I was going to present the findings of the research project at a location far removed from the community under investigation was advantageous for me on another level. This was because the key participants and Gozitan service providers felt less hesitant about sharing their experiences with me since the stories were going to be exported and consumed abroad. They were therefore less concerned about the possible repercussions their participation in such a research project could have for them and for the community under discussion. Some Gozitan and Maltese informants were also pleased at the opportunity of being the subject of a text produced in a First World location. When consuming texts produced at this site, they were usually outsiders looking in. In this text they became the insiders, the object of inquiry.

The location of the author within an academic context however has an impact on the status of the text. Carr (1994, p. 158) has asserted that the relevance of a particular text depends on the way the author is located or positioned within that site and the relevance the content has for the dominant group. As John (1989, p. 68) has pointed out, competency in the colonizing class's cultural code does not endow the subaltern with the same power to speak, even when she or he is speaking about themselves and/or their communities of derivation. Hence I am afraid that the transformative potential of such a text in a First World location is curtailed.

Writing from this location will give more credibility to my voice and that of the participants at 'home'. This is to be expected in a context that still looks to the West as its reference point. Texts produced at this site tend to have more merit in the Maltese
Islands. At the same time it is possible that by representing these women within a colonial context, I have helped in extending the imperialist academic gaze to a new location. As Said (1994, p. 245) emphasized, when Otherized writers take on the revisionist task of self-defining themselves and the community from which they derive, they are implicating themselves in the colonization of the people they are speaking for. When the representation is performed within a racialized context, this only serves to titillate the curiosity of the audience and might result in the objectification of the 'subject' (Fusco, 1994, p. 143).

Maynard (1996, p. 20) differentiates between advocation and appropriation. Advocation occurs when the author puts forward and publicizes the experiences of others and hence provides the silenced with the means to speak. This is what I have tried to do here. Appropriation occurs when the women’s information is reworked and redefined by the author, and as a consequence the Other is silenced. In a way I may have silenced the participants because I have not succeeded in finding a method that will enable me to speak without infringing on the Other's right to speak on her own terms. In this text I was sometimes more concerned with demonstrating my competence in the colonizing class’s cultural code than paying as much attention to the participants’ personal, private voices and knowledges. This task would have been easier if the text had been written in Maltese.

Representation is a political issue. It not only involves discussions about who is represented or who has access to publishing resources: it also revolves around how certain groups are represented and whether or not their representations are attended to, and with what consequences for those represented.
Returning the Text

Since the content of this text has been compiled through a joint effort, I believe that it should be returned in another form to those informants who have played an important part in its shaping – that is the widows interested in agitating for change, social activists and policy makers.

This research serves to demonstrate how marital status in conjunction with ethnicity, gender and class affect access to social rights. The next step in this research project is to ensure that certain portions of this text are returned to the groups involved, in the hope that they could utilize the information contained to strategize or bring about change.

Directions and Priorities for Policy Changes Aimed to Promote Equity

Policy interventions for equity-related goals can be of two kinds - short-term or long-term (Chant, 1997, p. 275). Short-term policy interventions revolve around the provision of practical and material concerns aimed at targeted groups. Long-term policy initiatives tend to be ideological in nature and are geared towards the empowerment and protection of subordinate groups’ rights.

Short-Term Policy Interventions

Short-term policy interventions might be targeted at differentiated segments of the population or include general programs that are universally applicable (Chant, 1997, p. 275). A number of short-term policy interventions have been discussed in the previous
chapters. These include the suggestions mentioned in Chapter 9 to ensure that women are not penalized for their caring work.

**Long-Term Interventions**

Long-term equity-oriented strategies involve work on an ideological and political basis to ensure that 'Otherized' groups within society enjoy the same legitimacy and access to political and material resources. Equalizing the status of and relations between dominant and dominated social groups necessitates taking action on both an ideological and pragmatic level. Some work has already been done to incorporate the principles of gender equity on an individual, organizational and institutional level within the Maltese Islands. Less has been done to disseminate anti-racist/ethnic principles through education and legislation.

Discrimination on the basis of gender, ethnicity, race, social class and/or marital status can only be eradicated if there is a heightened awareness about these matters coupled with a deeper understanding and knowledge of the problem in question. This awareness can then be translated into a more comprehensive and ongoing series of actions aimed at dismantling racist, ethnicist, classist, sexist and familistic practices. Policy makers are less likely to take up suggestions and ideas if the principle of equity has not been widely diffused within a particular society (Chant, 1997, p. 266).

Tator (1996, p. 168) believes that ideological transformation should go hand in hand with a long-term commitment to the empowerment of the minority communities concerned. Widespread change requires the active involvement of a wider range of actors, especially actors deriving from the marginalized groups themselves. The organization and mobilization of widows and other subordinate groups should, according
to Owen (1996, p. 199), take place at the local, regional, national and international level. Owen believes that when numbers are involved, policymakers are less likely to ignore the demands made by these groups.

Support groups and non-governmental organizations have a crucial role to play here. These groups can provide widows and other subordinate groups with advice and legal aid. As this research has demonstrated, the role of social organizations seems to differ from context to context. Politically organized categories of people hold different interests that they try to advance. In this research it was obvious that Maltese self-help groups, especially those catering for the needs of widows or widowers, were more active within the public political sphere than Gozitan ones.

The political lobbying of Maltese social organizations tended to lead to changes in public policy. Since Gozitan widows were not so politically outspoken, their political and social needs were identified by policymakers who tended to be far removed from the context and hence were less attuned to the needs of the group in question. As Chant (1997, p. 281) has pointed out, people’s definition of needs or interests is culturally specific, historically contingent and subject to symbolic processes of identification.

Where policy is concerned, this usually involves the state at various levels. The state is privileged at this level (Chant, 1997, p. 279). Change, however, has to take place also on a number of other levels – on the personal and community level, as well as the global level – to be able to benefit individuals and groups.
**Directions and Priorities for Research**

In this section I look at what kind of research can be undertaken within the Maltese Islands to narrow the gap between policy statements and their effective implementation. I will be focusing mainly on the changes that might take place at the institutional level to ensure equitable access to social services.

More research needs to be done on who utilizes which services, why and the consequences of this variable usage in the Maltese Islands. This kind of research should study the barriers that restrict equitable access to these services. It is impossible to adjudicate the relative consequences and costs such barriers have on the group and the community at large if this research is not carried out.

Different social groups occupy distinct positions in society, and factors affecting the social service utilization of one group will be different from those affecting another social group. The lower the social status and standing of the social group, the greater its exposure to discrimination, and hence the stronger the barriers where accessibility to social services is concerned. Problems of access might also be service specific; the social group's attributes as well as the nature of the service itself in a particular time and space might be the cause of accessibility problems (Reitz, 1995, p. 7).

Research projects need to be designed in order to find out whether minorities are utilizing the services they need, and when they do, whether they are receiving the intended benefits (Reitz, 1995, p. 7). Equitable access should ensure that utilization is meted out in accordance with the groups' or individuals' needs. This means that in certain cases, certain groups/individuals might need to utilize certain services more than
other groups/individuals. This should not be taken to mean that these groups are “hogging” the system.

Research can also be used to ascertain whether services are sensitive to the particular needs of certain social groups. As Reitz (1995, p. 8) has pointed out, services designed with the needs of the majority groups’ needs in mind may not confer the same benefits to minority groups that use them.

There are a number of methodological approaches that can be adopted by researchers to find out how effective specific policies are in reducing barriers that prevent access to social services. Reitz (1995, p. 12) has mentioned systematic population surveys that can be used to study the utilization of and measure the impact of specific and/or the combination of barriers to services for specific minority groups in specific locations. Population surveys can also be conducted since they help measure the clients’ perception of accessibility to these services. Reitz (1995, p. 31) however seems to prefer agency studies, since, according to him, service providers are more likely to be familiar with the structure and the barriers that can affect accessibility for different groups of clients.

Quantitative, qualitative and action-research approaches can be used to study the efficacy of specific service delivery systems (Reitz, 1995, p. 33). Quantitative research enables the researcher to assess the size of the barriers and how they impact on service delivery systems. Qualitative research, on the other hand, enables the researcher to study the social forces at work and how these can impact on access. The focus of action-oriented research, on the other hand, is on agencies and disparate client groups. This research tends to focus on the ‘conventional wisdom’ individuals working within or
utilizing different services have of the system. All three kinds of research methods need to be utilized within the Maltese context to find out who is using what, and with what effect.

Rendering Social Services Accessible

As this research has demonstrated, lack of information regarding social services leads to their ineffective use by certain sections of the population. A number of measures might be used to improve accessibility.

Swarup (1992, p. iii) suggested that social services should provide clients with information material presented in a clear, easy to understand format. Different mediums can be utilized for the benefit of different social groups/individuals. This researcher added that not all clients know which social service agency they need to approach to settle particular problems (Swarup, 1992, p. 74). Some of the Maltese officials and Gozitan participants wanted a telephone hotline to be set up to enable clients find out which social service agency they should resort to when facing particular problems. Swarup (1992, p. 140) has suggested surgeries that can be held weekly at various agencies to provide clients with advice and information on particular social services.

As this research has demonstrated, information about particular social services is not reaching some clients in the Maltese Islands. Service providers (up to a certain extent) and officials are privy to this information, but the rest of the population is not. Even when clients actually visit the relevant office, they have no guarantee that they will be informed about their social rights or that the information they get is correct. This is
because, as we have seen in this study, service providers are not always provided with clear information about the policies in question. Head offices should ensure that each area office and/or branch has clear, succinct and up-to-date information about the services and policies in circulation. To ensure this, there should be more liaisons between the two sets of structures.

There should be some form of liaison between policy makers and subordinate groups so that various policies can take into account the expressed needs of these groups. Agency liaisons with a number of communities could serve a number of purposes: it would enable minority groups to express their particular needs as well as provide policy makers with suggestions on how a particular service can be adapted to accommodate to their clients' needs (Swarup, 1992, p. 30). Discussions between service providers and clients can take place during venues held at places familiar to the community.

The main difficulty here is that the people who depend on these services might not turn up. And even if they do, minority groups are not culturally homogenous (Reitz, 1995, p. 33). Attendance at such meetings might not turn out to be truly representative of the needs of the whole group. These meetings would enable those who do turn up to learn about the services provided by a particular organization. This information then might percolate through the ranks and reach the rest of the community through the principle of stratified diffusion.

As we have seen in this study, a number of widowed informants were not aware how complaints/appeals procedures worked. More information needs to be disseminated on how complaint procedures and appeal structures work. Individuals need to know that they have the right to complain when they feel that they have been discriminated against
by a social service organization. The issue is that if they are not so well informed about their social rights, they might not be aware that they have been discriminated against. The media, self-help organizations and phone advice lines can prove helpful to those clients who need to seek information.

Swarup (1992, p. 33) has maintained that when clients know that they are going to deal with service providers, who derive from their own social group, they are more likely to approach an agency when they need to. In a way, this might be one of the reasons why the widows did not resort to Maltese structures and organizations when they sometimes needed help. Some researchers support the idea of ethno-specific or gender specific agencies. Research conducted in North America has demonstrated that when organizations provide ethnic match between client and service providers, there was a noted increase in service utilization by the group in question (Reitz, 1995, p. 28). These agencies however tend to receive less state funding than mainstream ones because some policy makers maintain that group specific service delivery organizations are not as cost effective as mainstream organizations (Tator, 1996, p. 169). Reitz (1995, p. 34) has argued that cost effectiveness should be adjudicated on whether or not the target group in question received the benefits intended. The main objective of service delivery models should be concerned with the welfare of the target group and not cost-effectiveness.

Social service organizations should also ensure that the personnel originating from a marginalized social group is numerically represented at all levels, especially at managerial ones. Swarup (1992, p. iii) suggests positive action measures, such as the quota method where a percentage of positions are assigned to individuals deriving from marginalized groups. Positive action measures have up to a certain extent been
implemented in the Maltese Islands, but these measures have only helped augment the numerical presence of women at decision-making levels. These measures should be adopted to ensure the numerical representation of other subordinated groups within Maltese society. Only political action will speed up this slow process. The issue is that when representatives of these groups are nominated/elected at the decision-making level, the perspective of the individuals concerned might not always coincide with that of the people they are supposed to speak for and from.

It is not always possible to match a client with a service provider who derives from the client’s own social group. The promotion of anti-discrimination and race/ethnic awareness among staff working within social services organizations might render certain social services more user friendly for individuals deriving from marginalized social groups. Anti-discrimination training should be incorporated within the training courses of social workers, health service providers and others. As we have seen in this study, certain Maltese civil servants do not appear to receive formal training. I suggest therefore that the principle of equity and anti-discrimination should be incorporated within the curriculum and pedagogy at all stages of formal education.

The provision of more information together with the development of services that are accessible, appropriate and accountable to these people should be coupled with the systematic monitoring of policies (Swarup, 1992, p. 154). The objective of such an exercise is to monitor all aspects of employment and service delivery to ensure that all forms of discrimination — on the basis of gender, race, ethnicity, sexuality, marital status and so on — are addressed.
Changes in delivery system demand individual, organizational and institutional commitment and necessitate the input of educators, managers and administrators, directors, unions and professional associations at all levels (Tator, 1996, p. 168). The research and policy proposals proposed in the paragraphs above, tend to regard marginalized groups as homogenous entities. Although I did not have time to go into this aspect, service-delivery assessment models as well as the service delivery system itself needs to adopt frameworks where the intersecting aspects of race, ethnicity, gender, marital status and class are taken into consideration. Few researchers have attempted to adopt this approach (but see Lee, 1999).

Theorization

Researchers are becoming more and more aware that race, ethnicity, familism, gender and class operate together within organizational structures, shaping organizational culture, policies, programs and procedures. Class, gender, age, familism, ethnicity and racism intersect influencing the quality of life of people at the local, regional, national and global level.

As researchers we try to understand how the racialized/ethnicized aspects of gender and class manifest themselves within a specific context. We simplify our analysis by directing our attention at what happens within a particular nation-state. When it comes to making suggestions for transformation, we limit our suggestions to what can be attained at the state level.
By taking the state as the unit of analysis, we are however forgetting that in a capitalist world economic system, globalization has rendered state borders more permeable to the movement of human and non-human resources. When an international political economy of labor propels the movement of people from one state/region to another, this movement causes gaps in the migrants’ civic and social rights. By taking the nation-state as the unit of analysis and transformation at a policy level, researchers and policy makers might be penalizing those individuals who are citizens, denizens, and/or residents of multiple nation-states.

Some researchers argue that women’s relations with the state and liberal citizenship are preferable to an internationalized market citizenship and the further erosion of state sovereignty by transnational capitalist interests (see Pettman, 1996, p. 23). Others, like Peterson and Runyan (1993), suggest that international and regional organizations such as the United Nations and the European Union should play a more important part in protecting the rights of individuals. These organizations are however limited to making directives and recommendations which nation states may or may not take up. In the meantime, the social and legal rights of a substantial portion of humanity are being disregarded as states cater to the needs and interests of a more ‘stable’ population.

Afterthoughts

When I first thought about looking at widowhood, I did not realize what I was letting myself in for. Conceptualizing the project was one thing – doing the fieldwork and writing it up was another.
This research project has proven to be a demanding experience. I did not realize that my direct contact with raw emotions time and again could have such a negative impact on my physical and emotional health. After every personal narrative session, I used to leave with a big headache and feeling emotionally drained. At night, I could not sleep as I mulled over what I had heard during the day. I do not know how many tears I shed with the women and in the privacy of my room. I felt so embarrassed at asking the women to re-live some of their darkest moments in life and so helpless when I could not assuage some of their pain or help them in other matters.

Transcribing the tapes and writing this text was as enervating as my face-to-face interactions with the women. When I first tried to start writing this thesis, all I could do for the first couple of weeks was stare at my computer and cry. I had to do my own grieving for these women and those close to them before I could put my ideas into words.

At the same time I feel honored that I got to know them and was entrusted with the re-telling of their stories. This is how I describe one of my encounters with these women in my fieldnotes:

I really admire this woman. It’s very hard to start anew, learn new skills, meet new people or do new things when you’re feeling so down. The capacity of these women to go on with life, their stoicism in the face of so much pain when all they want to do is crawl away in a corner and die. The fear for their own physical frailty coupled with their fear of being a burden for others. And their pride - the pride that keeps them fighting against adversities in life. I am crying while I am writing this because I am awed by their courage. I am humbled by it.

I hope that this text can be useful in bringing about the changes these widows were concerned about, changes that might render the lives of widows to come easier to cope with.
References


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Kin, Race and Gender in Women's Personal Narratives (pp. 201-212). New York: Routledge.


APPENDICES
Appendix 1

Letter Seeking Administrative Consent

Sir,

I am a Ph.D. student at OISE, University of Toronto student who has returned to Gozo to collect material for my thesis which is going to focus on the access Gozitan citizens have to state resources and services. In my thesis I am looking at the problems Gozitan widows face and how state machinery deals with it.

Some of the chapters in my thesis are going to focus on some of the social services and other structures widowed individuals have to deal with after their husband’s death. I would therefore like to ask permission to interview some of the officials and service providers within the Social Security Department, Inland Revenue, Treasury, Public Registry and other state structures that offer their services to widowed clients.

My intention is to study the practices these institutions adopt and to find out whether these respond to the needs of these women. This project will entail interviewing personnel, analyzing statistics, reading memos and legislation to find out how the whole process works and with what results.

The information passed on to me will be treated with all confidentiality. I hope that due consideration will be given to this letter. I will try to make sure that this research will in no way interfere with the daily work routine of the personnel.

Yours sincerely,
Appendix 2

Letter Sent to Service Providers and Officials

Dear Sir/Madam

I am a Ph.D. student studying at OISE, University of Toronto. I am collecting material for my thesis that concerns the bureaucratic matters widows have to settle after the death of their husband.

My objective in conducting this research is in finding out what bureaucratic aspects have to be settled at this stage in their life. My intention in carrying out this research is to find out how each institution the widow deals with is structured and how it responds to the needs of these women. I need to speak with people who deal with Gozitan widows so that they can explain to me how these procedures work.

I would therefore like to take this opportunity to ask for an interview. I will take steps to ensure that any information passed on to me will be treated with all confidentiality. Your name and rank will not appear in any of the transcripts or texts so that none of the material can be traced back to you. I will also desist from publishing any of the material in the Maltese Islands for two years after the fieldwork has been conducted thus making it less possible for the information to be traced back to you.

I hope that you can spare the time to share with me the knowledge you have gleaned during your years of service in your department. Please suggest a time and place that is convenient for you.

While looking forward to hearing from you, I remain,

Yours sincerely,

Note: Similar letters were sent to the trade union representatives.
Appendix 3

Consent Form - Primary and Secondary Participants

I __________ agree to participate in Josephine Ann Cutajar’s research which will focus on how ethnicity, gender, class and marital status affect Gozitan widows’ access to social services. In this research, interviews, observations, textual and statistical analysis are being used to collect the necessary information.

I understand that this research project is being carried out for the following reasons:

1. to find out how Gozitan widows access the Social Services Department and other social services
2. to find out how widowed individuals gain information and/or advice from service providers about matters concerning widowhood
3. to find out what kind of procedures and practices service providers use in their encounters with widowed clients
4. to find out how widowed individuals feel about the services, benefits and treatment they receive from service providers

I understand that my name will be changed in order to protect my privacy and anonymity. Furthermore, the names of all institutions, persons or events that could be possibly linked to me will be changed.

I give Josephine Ann Cutajar the permission to use the material gathered in any papers she publishes or conference papers she may present.

I am aware that I have the right to refrain from answering some of the questions posed by the person in question.

I understand that I have the right to withdraw from the research at any point in time. If this should happen any data gathered will no longer feature in any written texts.

I understand that I can ask for a copy of the main points that arose from our interaction and that I have the right to pass comments and suggestions on any texts that emerge out of this research project.

I am fully aware of the nature and extent of my participation in this project as stated above and the possible risks that might devolve. I hereby agree to participate in this project. I acknowledge that I have received a copy of this consent form.

* Additional terms and comments:

Signature of participant: __________________________________________

Signature of researcher: __________________________________________

Date __________________________________________
Appendix 4

Questions Posed to Gozitan Service Providers

Administrative Information
Interviewee: (code name)
Date:
Organization:

a. Organization
1. What services does this department offer?
2. Which services are you in charge of?
3. How are these services provided (on an individual/one-to-one basis, formal/informal group, research, advocacy, referral and other)?

b. Governing Structure
1. Since your department serves a specific ethno-cultural group, what forms of linkages do you have with other service providers in Gozo?
2. What linkages do you have with other service providers in Malta?
3. Please describe the nature of the linkages involved.
4. How would you describe the level of cooperation between your organization and other organizations in Gozo/in Malta?
5. Is there a board of directors assigned to the organization in question?
6. If there is a board of directors, please specify:
   ■ How many people are there?
   ■ Gender and ethnicity of the individuals on the board.
   ■ Are they elected/nominated? If nominated, by whom and on which criteria?
7. What is the role of this board?
8. Who decides what types of services are provided?
9. Are decisions made collaboratively by organizational networks, through formal study or consultations?

c. Funding Issues
1. What proportion of your total budget derives from the Ministry under which you fall and the Ministry for Gozo?
2. Which portion deals with administrative costs and/or the benefits/allowances sent to Gozitan clients?

3. Does the office issue the checks for benefits/allowances or does it only process the applications and send them to Malta?

4. What funding regulations are used in this office and how does this affect your clients?

5. If this office manages the allowances/benefits checks, what proportion of your total budget is allocated to widows?

d. Staff

1. Describe the structure of this department, e.g. who is head of department, does each section have a 'head', etc.?

2. How many paid staff members does this department have (specify gender, task assigned and if full-time or part-time)?

3. How many of these are direct services staff, support staff (e.g. clerical, cleaners), administrative or management staff, other?

4. From which ethnic group do they derive?

e. Recruitment

1. How did you get to work in this department? Did you choose to work here?

2. Did you receive some form of training when you started?

3. Did you work in a similar position within the main office in Malta when you first started in the civil service?

4. Can you describe your work experiences in Malta and underline if it was in any way different from your experience as a service provider in Gozo?

5. On which criteria would you consider it different?

f. Client-Provider Interaction

1. Can you delineate the procedure widowed clients would have to undergo in order to claim a widow’s pension; register their husband; settle succession duty; requisition a court petition; divide their husband’s estate?

2. How many times would you come into contact with the clients concerned?

3. When the clients first come to this department when the husband dies, do they come on their own?

4. What dialect would you use when conversing with your clients? Do you use standard Maltese or your own dialect? Why?

5. How would you typically evaluate the role you play in this whole procedure?
6. In your experience, what are the barriers widowed clients have to deal with when settling bureaucratic aspects relating with their change in marital status?

g. Gaps
1. In your view, what needs do the widows have that this department does not respond to?
2. What do you see as the major gaps in the services provided by this department to widowed clients?
3. In your experience, how do clients find out about the services your department offers?
4. What challenges does your department face with respect to: 
   - Funding
   - Training of workers
   - Reporting requirements
   - Measuring outcomes
   - Accessibility
   - Other issues.

6. In your opinion, what changes should be introduced to make the social services in Gozo more effective?

7. Do you have any other comments on the services provided by your department in Gozo or issues which you think should be addressed but were not raised in this interview?

Concluding Remarks

Thank you for your help.

Note: Certain sections of this questionnaire – namely sections b, c, e and g – were only used in interviews with Gozitan Social Security Department service providers. The rest of the questions were posed to officials and service providers at the Gozitan Courts, Public Registry, Passport Office and Inland Revenue Department.
Appendix 5

Topic discussed in Life Narrative Sessions with Key Participants

1. Socio-economic background
   a. Socio-economic background of both parents of participant.
   b. Short history of employment pattern of parents.
   c. Whether there was a family car, who had access to it, who usually drove it?

2. Childhood
   a. Primary school the participant attended.
   b. Reasons why they went to that particular school.
   c. Facilities made available in that school and the impact this had on their future educational path/s.

3. Adolescence
   a. Secondary school/s attended.
   b. Reasons for attending these school/s.
   c. Subjects chosen, with what purpose.
   d. Find out whether they were dating at this stage in life and the impact this might have had on their academic and occupational choices.

4. Young Adulthood
   a. Find out whether they went on to tertiary studies, in which educational institutions, which subjects they chose and why.
   b. Ask them why they decided to enter employment after secondary school and the reason they did not continue with their studies.
   c. When it came to employment, which occupations did they consider and why?
   d. Ask them to trace their occupational history.
   e. Find out whether they had to work for some time in Malta before they were transferred to Gozo and ask them about their work experience there.
5. **Married Life**

1. Find out where they met their husband, why they chose to marry him, from which village/town he derived, his socio-economic and educational background, as well as his occupational history.

2. Ask them to give a short history of the kind of accommodation they inhabited in their married life, the location and the reason for living there. Find out who of the spouses chose to settle in a particular location and why.

3. For those who built their house or got some form of state subsidized housing, ask them who dealt with the bureaucratic structures concerned.

4. Find out what kind of lifestyle the couple could permit at that stage in their life (e.g. focus on leisure activities, consumption patterns).

5. Discover how household chores were divided between the couple.

6. Who took decisions, in which area? For example who decided where they should live, who drove the car and/or which car?

7. See if the husband ‘allowed’ his wife to work, who dealt with bureaucratic structures, decided how many children they should have, name of child, which school to send their child/ren to, and so on.

6. **Demise of Husband**

1. If the husband died of a terminal illness, find out which health facilities they used and for what reason.

2. When it came to consulting specialists, see who decided which doctor to consult, how they came to know about the doctors and what they thought of the facilities and services offered.

3. Find out if they had to visit the health facilities in Malta, and why.

4. How would they compare the health facilities and service/s provided in health institutions in Malta with those found in Gozo?

5. Discover how they were treated in both locations as gendered and racialized subjects. Some of these questions can also be posed to those women whose husbands died in an accident.

6. When the husband died, who dealt with the funeral ceremony and who decided where the husband was to be buried?

7. Who dealt with the bureaucratic procedures related with his demise (court, lawyer, the funeral home, health authorities, law enforcement, Social Services Department, etc.)?

8. Did the widowed individual face these structures and agents alone or did somebody else represent her in these transactions?

9. Find out how the participants learnt about the structures they had to approach and the procedures they had to adopt.
7. Social Security Department in Gozo

1. Discover how the participants came to know which social benefits they were entitled to, how they went about obtaining them, and who accompanied them on their first encounters with the structure/s.

2. Find out how the widowed individual felt about dealing with this bureaucratic structure, what obstacles she faced to get there and how she surmounted them.

3. See what impressions she got of the Department and the service providers there. Were they helpful? In what way?

4. How did she feel about receiving a widow’s pension?

5. How many times per year did participant usually visit the Social Security Department, for what reasons?

6. Did the personnel in the office explain how they assessed the amount of pension to the participant?

7. Did the participant read any texts which explained to her what kind of benefits and allowances a person in her situation was entitled to and did the text describe the kind of procedures involved when it came to making claims? Where did she obtain these texts? In which language were they published?

8. When she had a bureaucratic problem to settle concerning her pension, did she go to the same service provider?

9. What language did the service providers use to converse with the participant? Did the provider use a language that she could understand?

10. Did the participant benefit from other Social Security benefits and allowances? How did she come to know about these benefits/allowances?

11. Did she ever have to go to the Social Services Department in Malta? For what reasons? With what results?

12. How could this bureaucratic structure be made more accessible to its clients?

13. Did the participant perceive Gozitan widows as having particular needs that were different from those of Maltese widows? What were these needs? Where there any ethno-specific organizations that catered to these needs?

8. Social Policy

1. Ask the participants whether they found the widow’s pension and allowances they received sufficient to allow them to follow the same lifestyle they had before the husband died.

2. How do they manage to make both ends meet if the pension and allowances are not enough?
3. To whom would they turn to for financial assistance if the state financial provisions were not adequate?

4. What social policy changes would they suggest? Why?

5. Is the participator aware of the financial risks she would be taking if she remained dependent on a widow’s pension for the rest of her life?

9. **Location of Residence**
   1. Find out the kind of accommodation they have at the time of interview, why they are living there, if there are any next of kin living with them (or are they living with kin) and for what reason, and whether they have intentions of moving in the near future.
   2. How does this location affect access to the bureaucratic institutions they have to deal with, to training/educational facilities, childcare facilities and employment?
   3. Discover whether their status attracts the un/wanted attention from males in the neighborhood.
   4. See if the participant have access to some form of transport.

10. **Coping Alone**
   1. This issue might be too sensitive to handle, but if they bring it up, I should ask them what it means to be a lone parent. Which aspects of parenting do they find overwhelming and why?
   2. What is the main thing that they hate about being widowed?
   3. How do they feel about being lone parents and how do they go about coping with this task.
   4. Who or what helps them cope emotionally?
   5. Do they attend any widow’s group in Gozo?
   6. How did they get to know about this organization?
   7. Why do they attend this organization?
   8. Find out if this organization lobbies for changes in social policies.
   9. See if the participant has initiated any form of political action to bring about change in the policies and structures dealing with widows.
Appendix 6

Questions Posed to Maltese Social Security Official – Pension’s Section

Bureaucratic Structure

a. Can you please provide me with some information on the structure of the Social Security Department:
   - How many sections are there within the Social Security Department head office?
   - What is the role of each section?
   - Does each section have a head?
   - To whom are the heads of sections in question answerable?
   - Under which Ministry does the Social Security Department fall?

Area Offices

a. With regards to the area offices, what is their role?
b. Are the area offices located on a regional basis?
c. Do all area offices offer the same services?
d. Who decides which services are to be offered within which area offices?
e. How is information disseminated when there are amendments in the law? Are the amendments sent to the offices, are in-service courses held to explain the amendments to the personnel?
f. How do area offices maintain contact with their respective section?

Boards and Committees

a. How many boards or committees are nominated/elected within the Social Security Department?
b. What are the roles of the boards/committees created under the Social Security Act?
c. Are the members of this board/committees elected or nominated? If nominated, by whom? On what criteria?
d. How many people are usually found on the boards/committees? What is their gender and ethnic background?
Decision-Taking Structure

a. From your experience, when legislative amendments are carried out within the Social Security Act, how is this amendment made: after consultation with the heads of department and service providers, after formal research?

b. Can you please describe what are your duties as head of the Pensions’ Section?

c. Can you please illustrate how a widow’s pension claim is processed?

d. How and when is a widow’s pension check issued?

e. What proportion of the social security vote is allocated to widow’s pension?

Widow’s Pension

a. With regards to the law, who is defined as a widow in Malta?

b. How many types of widow’s pensions exist?

c. Can you please explain which widows receive a Social Security pension and which receive a service pension from the Treasury?

d. How is a widow’s pension computed? What percentage of her husband’s pension is she entitled to?

e. Is there a difference in the percentage assigned to each widow when dependent children are involved?

f. Can you please explain how a widow can claim a widow’s pension?

g. What happens if the survivor of the deceased is entitled to a widow’s pension from more than one country? Does this affect the pension she receives from the Maltese State?

h. Where do widowed clients find information about ‘foreign’ pension they are entitled to? That is, can the people concerned approach the service providers within the area offices to ask for information on how to make claims for a widow’s pension from abroad?

i. Are there alternative social benefits widows who are not eligible to a widow’s pension can apply for? Which are these?

j. What is the minimum that a widow can get as a pension? What is the maximum?

k. How often are the widow’s pension rates revised?

l. Do they get compensated for inflation?

m. What happens if the pension assigned to a particular widow is not enough for her and her family to survive on? Can the widow apply for a revision of the pension assigned?
n. What advice is given to widows who are still young when their husbands die – are they encouraged by the state to go out to work so that they can gain access to their own pension?

o. When a widow starts working in order to get a pension in her own right, what happens if the pension she is assigned is lower than the derived pension? Would the husband’s National Insurance contributions be transferred onto her?

p. When does a widow stop being considered a widow?

q. Is it within the duty of the service provider to inform the client what courses of action are available to a widow at a particular point in time and the full consequences of whichever action is taken? Or is it the client’s responsibility to seek out such information? If so, where can the client get the relevant information?

Elderly widows

a. Are the pensions for elderly widows assessed differently from those given to younger widows?

b. What is the difference in the ways pensions are assessed for those who started working before 1979 and those who found employment after 1979?

c. What happens if the elderly widow decides to take up residence in a home of the elderly run by the state? Does she stop being eligible to this pension?

d. In the case of a widow who gets fed up in a state run facility and decides to set up home on her own, does she retain the right to re-apply for a widow’s pension?

Queries

a. In the case of a separated couple, when does the widow get the right to apply for a widow’s pension if she and her husband were separated?

b. What happens when the deceased had been married to more than one woman and had children who were still under sixteen from both of them?

c. In the case of Maltese citizens married to foreign citizens who had been working in Malta but had never become Maltese citizens, are they entitled to a widow’s pension?

d. What happens if a widow is not happy with the pension she receives or thinks she should receive a better deal? What courses of action are open to her?

e. Does the Department have a board to hear these complaints or would the widow have to take the Department to court?

f. Does the Department employ a lawyer to deal with cases such as these?
Appendix 7
Questions posed to Children’s Allowance and Non-Contributory Benefits Head Section

Social Assistance

1. Who is eligible to social assistance?
2. How do you apply for social assistance?
3. Where non-contributory benefits are concerned, is citizenship involved?
4. How much does each individual receive in social assistance?
5. What other benefits is a person on social assistance eligible for?
6. Do they have to apply for these benefits separately?
7. Which gender do you think depends mostly on non-contributory benefits?
8. Is there a particular region/town where there is a preponderance of social assistance recipients?
9. Which age group do you think benefits mostly from social assistance?
10. When do widows have to apply for social assistance?
11. When widows receive a survivor’s/widow’s pension that is lower than social assistance, are there other benefits the widow can apply for?
12. I met some widows who had applied for a pension from abroad. The receiving country is taking over a year to compute the pension. In the meantime, the widow is receiving social assistance from the Maltese Social Security Department. What happens when she starts receiving the pension?
13. When a husband who is on social assistance dies, what are the social benefits the widow can apply for?
14. In which circumstances does an individual stop being eligible for social assistance?

Children’s Allowance

1. Who is eligible for children’s allowance?
2. Are widows who work and receive a pension eligible for children’s allowance?
3. I am aware that children’s allowance is stopped once a child reaches sixteen. What happens in those cases when the child continues their education? Can the parents apply for another kind of allowance?
Appendix 8

Questions posed to Legal Representatives

Testate Successions

1. How much of the estate can the spouses leave to each other?
2. When there is a common will, can a spouse revoke a will after the other spouse dies?
3. What does usufruct mean — can a wife who has been left the usufruct of the house of residence be asked by her kids to furnish them with their share of the house?
4. How much can be left in usufruct to the surviving spouse?
5. What can the spouses bequeath each other — the property they got before or after the marriage, or both?
6. Can the will contain a clause which puts conditions regarding the inheritance — for example rules out re-marriage?
7. What is the difference between legitimate, illegitimate and adopted children? Do they have equal rights before the law in Malta?
8. What happens when some of the immovable property has been donated to some family members: do these get an equal share of the inheritance, or is the donation deducted from their share?
9. Can the surviving spouse ask for a “rikors” even when there is a will? If so, in which cases?

The Payment of Legacies

1. By law all the heirs have to pay death duty: who pays for the causa mortis when young children are involved?
2. What is the difference between administrator and testamentary executor?
3. Which documents are needed to be able to act as administrator or testamentary executor?
4. In which circumstances does the surviving spouse become the testamentary executor?
5. Does the testamentary executor have the possibility of withdrawing all expenses accruing from this role from the estate?
Intestate Successions

1. When the husband dies intestate, how is the estate divided up? What difference does it make if the property/wealth was obtained before or after the marriage?
2. What is the role of the family lawyer/notary in all this?
3. What kind of advice should he or she give the surviving spouse?
4. When can a “rikors” be drawn up and in which circumstances is it used?
5. Does the surviving parent have the obligation to pay the minors the money used in cases where a “rikors” is involved?
6. Can the heirs of the deceased ask for the use of the place of residence when the father dies intestate?
7. Can the heirs decide among themselves who gets what – for example in the case of a business?

Bits and pieces

1. Is it worth compiling a will? Why?
2. What does the drawing up of a will cover?
3. Why does the Maltese law favor the children of the deceased over the surviving spouse?
4. Can the law be changed to enable surviving spouses with children under sixteen to utilize the money the minors inherit to bring them up?
Appendix 9

Questions posed to Permanent Secretary – Ministry for Gozo

Role

1. When was the Ministry for Gozo officially set up as a ministry?
2. For what purpose was the Ministry for Gozo established?
3. What is the role of the Ministry nowadays? Has it changed?
4. Why does Gozo in comparison with other regions of Malta need a Ministry?
5. Would you consider the setting up of the Ministry for Gozo as a form of federalism? In what way would you say it is similar to and/or different from other attempts at federalism?

Structure

1. Can you please describe the administrative structure of the Ministry?
2. Which departments within the civil service in Gozo fall under the Ministry for Gozo?
3. What is the administrative role of the Ministry in this regard?
4. In which way would you say that the functions of these departments have been decentralized?
5. What is the role of the Ministry for Gozo vis-à-vis the civil service in Gozo and the office of the Minister when it comes to administration, financing, policy-making and recruiting?
6. Which Departments do not fall under the Ministry for Gozo and why?

Financial Matters

1. What percentage of the gross national budget is usually assigned to the Ministry for Gozo?
2. How is this budget usually utilized?
3. Do the monies concerned derive from the income tax supplied by Gozitan people?
Policy Making

1. Is the Ministry for Gozo officially represented when other Ministries are drawing policies?
2. Has the Ministry for Gozo the capacity to come up with policies? In which sector?
3. Who draws up policies?
4. Which special measures have been adopted to ensure that Gozitans enjoy equal participation within the social, political and civil areas of Maltese society?
Appendix 10

Questions posed to the Service Provider at the Treasury

1. What is a service pension and who is eligible to it?

2. What is widow’s and orphans and who is eligible to it?

3. How can one apply for widow’s and orphan’s?

4. What kind of documents does the widow have to supply when applying for this benefit?

5. How do you process the application?

6. What happens if the couple had been separated prior to the husband’s death? Can the widow apply for the widow’s and orphan’s?

7. How is the pensionette computed?

8. Can a widow appeal when she believes that she should get more in widow’s and orphan’s?

9. What is gratuity? Who gets gratuity?
Appendix 11

Questions posed to the Vice-President of the National Association of Pensioners and Trade Union Officials dealing with Pension Issues

1. What is your status within the union/association?

2. Can you please describe the role of this association where widows are concerned?

3. When can a widow resort to the help offered by this association/union?

4. What kind of help do you offer?

5. How did you become involved in this kind of work?

6. Do you think that the Social Security Act and the way this policy is applied discriminate against widows?

7. Who is a widow according to Maltese law?

8. Are cohabitees and separated women considered to be widows?

9. How many widow’s pensions exist? Can you explain the difference between them?

10. How many contributions does a husband have to pay for a widow to be eligible for a pension?

11. How is a widow’s pension computed?

12. How is a survivor’s pension computed?

13. What is the maximum pension a widow can get?

14. Can you please explain what a service pension means, who is eligible for this pension and how it affects different categories of widows?
15. How does emigration affect the widow's pension?

16. In your opinion, should younger widows enter gainful employment? Why?

17. Are you consulted when the Department is about to make policy changes?

18. From which sector of society do the bulk of the widows who approach this organization derive from?
Appendix 12

Questions Posed to the Representatives of Widows’ Groups

1. How did this group start and when?
2. Who can become a member?
3. What kind of approach do you adopt to recruit new members?
4. From which section of society do your members derive?
5. Is there a membership fee, or is the group financed by the state or other sponsors?
6. What are the objectives of this group?
7. Does the group have a structure?
8. What kind of activities do you organize and why?
9. Where do these activities take place and when?
10. Which widows attend which activities and why?
11. Do you find that your members are knowledgeable regarding their social rights as widows?
12. What happens when one of the members brings to your attention the fact that certain policies discriminate against certain widows?
13. Have you ever approached state officials, politicians and/or the media to make the general public and policy makers aware of the needs of widowed individuals? With what success?
14. What difficulties do different categories of widowed individuals face with regards to succession, labor market participation, pensions, childcare, and so on?

15. Do you have links with other organizations working in this area? On what level and why?

16. What is on your agenda for the future?
Appendix 13

Questions Posed to Bank Officials dealing with Succession Matters

1. What happens to the accounts of the deceased when the bank is officially informed that your client has passed away?

2. When is the money in the deceased’s accounts released?

3. What documents does your bank demand to transfer the money from the deceased clients’ accounts to the inheritors’ accounts?

4. Do you consult any legal representative before the money is transferred?

5. What usually happens to the money in the accounts when the client dies intestate and there are no children and/or children under sixteen?

6. Who decides how the money is divided in this case?
Appendix 14

Letter to the Umpire

Sir,

I am Ph.D. student studying at the University of Toronto, Canada. In my thesis I am focusing on the utilization of the Social Security Department.

It would be interesting for me to find out how many appeals were lodged during the years of 1993-1998, by which gender, from which location (that is whether the claimants were Maltese or Gozitan).

While thanking you beforehand for any information provided, I remain,

Yours sincerely,
# Appendix 15

**Chronological Survey of Interviews Conducted**

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**Note:** When the sign (Malta) appears the official, social activist or service provider was Maltese or living and working in Malta.
Appendix 16

A Short Description of the Economic History in the Maltese Islands

There have been drastic changes in the Maltese economy in the last four decades. Up till 1959, the Maltese Islands - Malta especially - were heavily dependent on the money generated by British military spending (Vella, 1994, p. 63). Prior to 1959, both colonial and local governments did nothing to diversify the economy and the Maltese Islands were heavily reliant on the income generated by a fortress economy (Inguanez, 1994, p. 345). Cuts in British military spending in 1957 left the government with no other alternative but to find means of diversifying this economy.

During the 1959-1969 period the government tried to come up with new ideas for the Maltese economy. Inguanez (1994, p. 354) maintains that underdeveloped countries that lagged behind in industrial development, often resorted to tourism as a viable economic option. Tourism was one option; the industrialization of the Maltese Islands was another (Vella, 1994, p. 64). Since the Maltese Islands were and are still poor in natural resources, there was and still is a heavy economic reliance on foreign investment in both sectors of the economy (Vella, 1994, p. 63). In the early stages of industrial development, the economy of the Maltese Islands was dependent on exports and the competitiveness of its labor force within the global manufacturing sector (Vella, 1994, p. 65). In fact Darmanin (1992, p. 111) has maintained that in this period, Maltese females and Gozitans were sold as green labor to the new colonizers - transnational companies.

The 1964-1969 stage represents the take-off stage for Vella (1994, p. 65). This period was characterized by massive infrastructural development carried out in a bid to attract more foreign investment (Inguanez, 1994, p. 347). From 1971 to 1987, the
economy’s structure was changed from “one almost totally dependent on British defense spending to one dependent on exports manufactured by foreign owned firms” (Vella, 1994, p. 66). In the 1968 to 1980 period, the Maltese economy became heavily dependent on the revenue deriving from the manufacturing sector (Vella, 1994, p. 67). This sector specialized in household and industrial textiles as well as electronics. Manufacturing however, had low investment outlay, high import content as well as low value added (Vella, 1994, p. 69).

Again, the economy was still dependent on the benevolence of external forces. This was because distribution and marketing networks, sourcing of fabric and raw materials, promotions systems as well as strategic investment and operating decisions took place without the Maltese context (Vella, 1994, p. 68). Vella (1994, p. 66) has argued that the government of the day did try to find ways of utilizing in-built sources to sustain expansion without resorting to outside aid, but this move had minimal success.

In the seventies, the state adopted a more interventionist role by trying to stimulate economic growth through the development of the infrastructure and personnel (Delia, 1994. p. 463). This interventionist stance became even more obvious in 1982 when the Labor government imposed trade restrictions while it tried to come up with viable propositions that could help bring about import substitution (Vella, 1994, p. 70). At this period in time, the Maltese Islands were also beset by high unemployment and inflation rates due to the diminishing returns deriving from the manufacturing industry. The government of the day imposed a wage and prize-freeze in a bid to narrow wage differentials (Vella, 1994, p. 70). These stringent policies adopted by the government did
not succeed in ameliorating the situation, but only helped to antagonize the Maltese electorate.

With the ushering in of a right wing political party in the late 80s, one could notice a dramatic change in economic outlook. The party in government chose to shift away from industry and focus more on the service sector, with special importance being given to tourism and finance as opposed to industry (Vella, 1994, p. 71). Inguanez et al. (1996, p. 43) have maintained that by 1995, the services sector had become the primary contributing factor towards domestic output since it had overtaken the sector of direct production that included agriculture, fisheries, construction, manufacturing, ship repair and building.

In the meantime, the government was doing its best to attract small to medium-sized hi-tech enterprises to Malta (Vella, 1994, p. 72). With the decrease in the importance of the textile, garments and footwear industry, electronic components became the single most important export item in Malta in the nineties. In 1992, one electronic company started accounting for 55.2 percent of the manufacturing exports that is 35 percent of the country’s domestic exports.

The wage freeze was also abolished (Vella, 1994, p. 72). Vella (1994, p. 73) has sustained that after 1991, the government, in collaboration with the unions and employers, drew up an incomes’ policy which decreed that wage increases had to be based on an official forecast of cost of living increases. Further changes were introduced in the nineties. As soon as the Nationalist Party came into power, it started working upon fulfilling its electoral promise – ensuring that the Maltese Islands became part of the European Union (Vella, 1994, p. 70). With this project in mind, the government started
implementing policies that could bring about the liberalization of the market and the privatization of state assets; these were some of the conditions for entry within the European Union (Damanin, 1994, p. 446).

The 1996 Malta Human Development Report boasts that the nineties saw an accelerated modernization process of the Maltese economy (Inguanez et al., 1996, p. 52). This statement might be true on a certain level for Malta, but Gozo has hardly benefited from these development policies which have been envisaged by Maltese economists for Maltese development. Zammit (1995, p. 31) has argued that in 1995, 30 percent of the enterprises operating in Gozo were within the primary production sector, namely in agriculture, fishing, quarrying and construction; 26 percent operated in the manufacturing sector; whilst 44 percent operated in the services sector.

The Gozitan manufacturing sector is however not as strong as the one in Malta (Falzon, 1999, p. 19). While Malta offers 84 manufacturing jobs per thousand, Gozo only offers 32 manufacturing jobs per thousand population. The factory-based industry in Gozo consists of three types of enterprises (Parliamentary Secretariat for Gozo, 1998, p. 16). These are export-oriented low technology operations employing mainly female labor. These enterprises manufacture clothing and electronics. There is also a furniture and food-processing industry in Gozo. Both types of industry are mainly domestically oriented and financed (Parliamentary Secretariat for Gozo, 1998, p. 16). Mizzi (1995, p. 44) has sustained that the main problems confronting the manufacturing sector in Gozo are the lack of industrial culture, weak transport facilities, lack of skilled manpower and support services for industry.
The Draft Development Plan for Gozo 1998-2000 (1998, p. 17) has demonstrated that tourism is crucial for the Gozitan economy. This economic activity generates considerable income and employment for the Gozitans. The bulk of the tourists come to Gozo in summer, unlike the ones who visit Malta on a year round basis. The Gozitan tourist industry however is not as vibrant as the Maltese one since the occupancy rate in 1995-1998 amounted to 31 percent, whilst that of Malta was 55 percent (Falzon, 1999, p. 20).

The Draft underlines that the Gozitan economy has limited natural resource endowments, leading to a relatively high import content; a very small domestic market, requiring external markets for economic development; severe constraints on the ability to exploit economies of scale; and limited opportunities for specialized skills, leading to brain and skill drains. (Parliamentary Secretariat for Gozo, 1998, p. 22)

This quote could also be used to describe the economy of Malta. At the same time, I chose to give a short description of the national economy in conjunction with the Gozitan economy because I wanted to demonstrate that although Gozo is part of the Maltese Islands, there are certain characteristics at the economic level, that identify it from the bigger island.
Appendix 17

Social Class Classificatory Scheme

Social class classificatory scheme. When it came to analyzing the social class derivation, I chose to adopt Baldacchino’s (1993, p. 30) Marxist inspired social class map of Malta.

Social class categories used. In this scheme, Class I or the power elite category includes the controllers of the largest industrial, financial and commercial enterprises in the private and public sector. None of the participants or their husbands fell under this category. I listed those participants or their husbands who were professionals or celebrities within the Maltese artistic world under the Class II category, or what Baldacchino (1993, p. 30) refers to as the ‘bourgeoisie’. Teachers, grocers, self-employed trades persons, persons who ran small retail outlets, policemen, receptionists, postmen, supervisors, and those who had worked abroad in manual jobs, were listed under ‘the petty bourgeoisie’ category, that is Class III. I also put skilled, self-employed trades people under a Class III category because they owned their means of and controlled the processes of production. When it came to locate the social class of the husbands, I only took their official job into consideration because this aspect affected the widow’s pension.

Laborers, factory hands, pensioners and housewives were assigned to ‘the working class’ category, that is Class IV. This is because Baldacchino refers to the working class as “those whose exclusive source of income is the sale of their labour power or failing that, reliance on transfer payments” (1993, p. 30). Since both pensioners and housewives rely on transfer payments – from the state or the husband – I listed these
under Class IV. Those individuals whose main source of income derived from part-time work - such as home helping, waitressing, home-based piecework, hand or machine knitting - were located in Class V. Class V stands for "the peripheral workers and the reserve army – the open and disguised unemployed, elderly, the sick and handicapped, part-timers and outworkers" (Baldacchino, 1993, p. 30). Housewives could have been listed in this category as well since they might be considered as forming part of the reserve army although I chose to list them under category IV for the reasons mentioned above.

Problems with this categorical scheme. I found this class scheme problematic for a number of reasons. Baldacchino (1993) for example locates housewives within the 'working class'. I am aware though that the term 'housewife' cannot be taken as a homogenous category. As a number of respondents underlined, their mothers (and when they got married, they themselves) played a crucial role in the raising of their children and in the running of the family enterprise or household. To do so, they relied upon skills and resources they acquired in the period before they got married. Some of the 'housewives', especially those directly or indirectly implicated in the running of the family enterprise, could have been located within the "petty bourgeoisie" category since they were helping their husbands run this enterprise.

'Housewives', as the narratives demonstrate, carry out unpaid services for the benefit of the whole household. Some of the so-called housewives were also involved in the selling of products and services that they produced at home. They sometimes got money for the services they provided - such as childcare - or got payment in kind. I therefore found locating all housewives within the Class IV category very problematic. I
also found lumping housewives in one category problematic because different individuals brought different assets to the household when they got married.

At the same time this scheme does not take into consideration the fact that a percentage of Gozitan and Maltese migrate and bring back new skills and assets. I could not put a Gozitan laborer who had never emigrated in the same category with individuals who had worked as laborers abroad. The latter earned more money doing a similar job.

This classificatory system does not take into consideration the fact that a number of Maltese and Gozitans hold more than one job. The fact is that a teacher who only has one job cannot be located in the same category with the other teacher whose official job might be teaching, but who is running a catering business at the same time. My question is - how would you categorize somebody who holds more than two jobs, but whose so called part-time or second job, is financially more remunerative than his or her stated profession/employment?

I still chose to utilize Baldacchino’s re-working of Sultana’s social class map of the Maltese Islands in spite of its limitations. This categorical scheme enabled me to find out on which level the participants shared similar class locations and on which they diverged. At the same time this scheme enabled me to keep track of changes in their social location.