



FWRM
FIJI WOMEN'S RIGHTS MOVEMENT

Ageing Women & Poverty in Fiji

*A Preliminary Review of Global to
National Commitments*

Supported by the Australian Government through We Rise Coalition



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Fiji Women's Rights Movement (FWRM)
76 Gordon Street, PO Box 14194, Suva Fiji
<http://www.fwrn.org.fj>

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Author credit: Laisa Bulatale

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Both the report and final layout of this publication has undergone robust review by Dilitiana Baleinabuli (Principal Welfare Officer Older Persons Unit - Ministry of Women, Children and Poverty Alleviation), Dr. Natasha Khan (Lecturer in Diploma in Leadership, Governance & Human Rights Programme at the University of the South Pacific), Nalini Singh (FWRM Executive Director) and Artika Singh (FWRM Team Leader of the Gender Transitional Justice Program).

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ACRONYMS

ADB	Asian Development Bank
BNPL	Basic Needs Poverty Lines
CSocD	Commission for Social Development
CSW	Commission on the Status of Women
COVID-19	Coronavirus
CEDAW	Convention on the Elimination of all Forms of Discrimination Against Women
FBS	Fiji Bureau of Statistics
FNPF	Fiji National Provident Fund
FLP	Fiji Labour Party
FWRM	Fiji Women's Rights Movement
GGGI	Global Gender Gap Index
HIES	Household Income and Expenditure Surveys
IDM	Individual Deprivation Measure
IWLP	Intergenerational Women's Leadership Programme
MIPAA	Madrid International Plan of Action
MOWCPA	Ministry of Women, Children and Poverty Alleviation
NCOP	National Council for Older Persons
NFP	National Federation Party
UN	United Nations
UNDESA	United Nations Department of Economic and Social Affairs
UNESCAP	United Nations Economic and Social Commission for Asia and the Pacific
UNFPA	United Nations Population Fund
WHO	World Health Organisation

FOREWORD

The Fiji Women's Rights Movement (FWRM), established in 1986, is a multi-ethnic and multicultural non-governmental organisation committed to removing all forms of discrimination against women through institutional reform and attitudinal change. Being a feminist organisation, FWRM uses feminist analysis as a basis for the work that we do to in addressing gender inequality.

FWRM's evidence-based research work on ageing women's issues is limited to a scoping study that was conducted in 2017. The purpose of the 2017 study was to stocktake human rights issues concerning ageing women in Fiji in order to strengthen the advocacy work of the Intergenerational Women's Leadership Programme (IWLP) so that it is truly intergenerational.

A key issue identified from the 2017 study was that a significant number of ageing women were experiencing poverty, and that many of the women in the study lacked financial autonomy and independence to escape the cycle of poverty. Additionally, the women in the study also stated that physical, emotional, psychological, and socio-economic support declined as they aged, leaving older women vulnerable.

The 2017 study recommended that further research be conducted to look specifically into ageing women and their experiences with poverty. So in mid-year of 2019, FWRM commenced with a research study that looked into poverty among ageing women. A literature review was carried out by the research team, and a series of interviews were scheduled to be completed by the end of 2019. The research project was further extended to June 2020 to allow for more time for interviews and focal group discussions with about one-hundred (100) older women across Fiji.

Regrettably, FWRM decided to suspend the scheduled interviews and focal group discussions in February 2020 for two main reasons. The first reason for suspending the interviews and focal group discussions was FWRM's concern on the COVID-19 pandemic even though there was no confirmed COVID-19 case in Fiji at the time. It would have been extremely unethical for FWRM to commence with the scheduled interviews and focal group discussions when ageing women were at a higher risk of contracting the COVID-19 virus due to pre-existing medical conditions (such as cardiovascular disease, chronic respiratory disease, or diabetes).¹ The second reason for was that any potential data collated from the women would be skewed because of the impacts of the COVID-19 pandemic.

With all that being said, this publication only contains a literature review of global to national commitments on ageing women and poverty. FWRM hopes that this report will aid policy makers in addressing poverty among ageing women in Fiji.

On behalf of the FWRM Research Team

Nalini Singh

Executive Director

1. EXECUTIVE SUMMARY

The path towards a greyer world is already well underway, and people are living longer beyond their sixties. In 2019, there were about 703 million persons aged 65 years and over across the globe, and this number is projected to double to 1.5 billion in 2050. This means that one in six people in the world will reach the age of 65 years and over by the year 2050.²

Similar trends are also projected for persons aged 80 years and over as their number is expected to reach 426 million by the year 2050, with the majority of the increase expected is reported in Eastern and South-Eastern Asia, and in Northern Africa and Western Asia.³ In the Pacific region, it is expected that the ageing population will increase to 2 million by the year 2050, and the majority of this will be in Melanesia as this is where the majority of people live. In Micronesia and Polynesia, there will be an increase of 50,000 thousand older persons by the year 2050.⁴

Globally, it is projected that women will live longer compared to men and that this trend is expected to remain unchanged come 2050.⁵ The gender gap in 'life expectancy at birth reached 72.3 years, with women on average living five years longer than men - 74.7 years and 69.9 years, respectively'.⁶ Regions with the largest increase globally are Latin America and the Caribbean. In the Pacific region, women are outliving men and the proportion of older women will increase to two-thirds by 2050.⁷

The challenges and barriers experienced by women as they age are multilayered and interlinked. Older women in developing countries such as the Pacific island region, experience higher economic dependency on men because of existing customary laws that restrict access and ownership of land, resources, financial autonomy, and other assets: in some countries, the existing statutory laws confirm these restrictions.⁸

In some countries in the Pacific island region, older women are left widowed and do not have the support of a spouse which in turn, increases vulnerabilities for older women.⁹ In Fiji, many women earn less and are employed in more insecure jobs compared to men. As a result, many older women have little or no retirement money.¹⁰ Additionally, there has been no substantial review and assessment of existing pension schemes and social protection coverage in Fiji and the Pacific island region therefore, it is hard to assess whether these targeted interventions are working.

About this report

This report provides a review of global to national commitments on the rights of ageing women, and as well as efforts to eradicate existing deprivations faced by ageing women.

Limitations of the report

This report does not include the lived realities of ageing women in Fiji. Documenting the stories of women, by women, and women is an integral component in FWRM's research work which we intend to publish in the third and final publication series.

As mentioned earlier in this report, FWRM had suspended all interviews and focal group discussions with one hundred (100) ageing women living in the western division because of the risks associated with the COVID-19 pandemic.

2. INTRODUCTION

This year marks 34 years of persistent advocacy for FWRM through evidence-based research, advocacy, lobbying, and movement building at national, regional, and international fora. Being a feminist organisation, FWRM uses critical feminist analysis in the work we do in addressing gender inequality and discrimination of all forms against women and girls in Fiji. FWRM is committed to empowering women and girls of all backgrounds in Fiji by addressing systemic and structural barriers as well as lobbying for progressive legislative and policy frameworks that promote greater gender equality and non-discrimination.

Some of the early work that FWRM has done on ageing women focused on the work of the intergenerational women's leadership program through the work of the Fiji Young Women's Forum and the Fiji Women's Forum. But in terms of evidence-based research, FWRM acknowledges that more work is needed to document the human rights issues facing ageing Fijian women today.

In 2017, FWRM published the "Women & Ageing Scoping Study on Perceptions of Ageing among Women in Fiji", which was aimed at documenting the intersectional realities of ageing Fijian women. The scoping study recommended that more research was needed to document the poverty incidence of ageing Fijian women. Poverty was a key issue highlighted by the women who were part of the scoping study. Additionally, the majority of the women in the 2017 study stated that the limited financial autonomy, independence, and the declining physical, emotional, psychological, and socio-economic support, have contributed significantly to the vulnerabilities of growing old.¹¹

3. SETTING THE CONTEXT

Why is the population ageing?

The decline in fertility rate and increasing life expectancy is the key contributing factor of older people accumulating a larger share of the total world population.¹²

Defining old age

The definition of an older or “elderly” person varies internationally from 65 plus in most developed countries to 60 plus according to the United Nations. In some countries, being considered “old” is also tied to the retirement age of the specific country, and this definition does vary as well amongst each country.¹³ In another spectrum, being considered “old” or when old age begins, has become an extremely subjective standard. It has depended upon a person’s decline in functioning ability, physical appearance, and as well as the cultural and societal values of each country or region.¹⁴

Defining people by their age has been institutionalised and defined by law, policy and age-related entitlements since the 20th century.¹⁵ In Fiji, the National Policy on Ageing 2011-2015 adopts the chronological definition of old age to be any person aged 60 years and over.¹⁶ Similarly, the policy defines the ‘oldest old’ as any older person aged 80 years and over.

But at the same breath, the increase in life expectancy and improved longevity for people aged 60 plus is challenging the existing age-based definitions. And, it is indicating that perhaps assessing what a person can do, and as well as their ability to adapt, is the more positive approach to defining “old”.

Understanding Healthy Ageing

Every person, irrespective of one’s gender, race, ethnicity, socioeconomic background, deserve to have every opportunity to live healthy and longer. Healthy ageing is about creating an inclusive environment with opportunities that enable people to live healthy longer. The World Health Organisation (WHO) looks at healthy ageing as preserving the functional ability that ensures wellbeing in older age.¹

What is poverty?

More than 700 million people live below the international poverty line of \$1.90 a day, and struggle to access basic needs like education, healthcare, food, shelter, and the access to water, and many more. According to the United Nations, the poverty rate worldwide in rural areas is 17.2 per cent—this statistic is “more than three times higher than in urban areas”.¹⁷

Defining poverty matters because it will shape the way interventions and policies are eradicating poverty, as well as set the standard of who is considered the most deprived in society, and to what extent. Despite this, a range of definitions do exist and it does present a challenge in ensuring that the interventions and policies designed to eradicate poverty are reaching the most vulnerable groups in society that need help the most.

A common definition of poverty recognised across multiple disciplines is the lack of income and consumption levels. Additional connotations include the lack of “income and productive resources to ensure sustainable livelihoods”¹⁸ which contributes to hunger and malnutrition, limited access to education and other basic services, social discrimination and exclusion, as well as the lack of participation in decision-making.¹⁹

¹ The World Health Organisation defines functional ability as a person’s ability to “meet their basic needs, to learn to grow and make decisions, to be mobile, to build and maintain relationships, and to contribute to society. World Health Organisation. (2018). Ageing and life-course: What is Healthy Ageing? Retrieved from: <https://www.who.int/ageing/healthy-ageing/en/>

Similarly, the Asian Development Bank (ADB) defines poverty as ‘a lack of access to essential goods, services, assets, and opportunities to which every human being is entitled to, free from hunger, live in peace’ and “access to basic education and primary health care services.²⁰ If people are not empowered to participate in making the decisions that shape their lives, people will tend to remain poor.²¹

For Fiji, defining who is poor is based on the Basic Needs Poverty Line (BNPL) which primarily looks at the monetary value of goods and services that a household needs to meet the ‘minimum decent standard of living.’²² Narsey (2008) states that “a household with income below that of BNPL at a particular point in time will be considered as poor”. To assess the poverty incidence, Fiji conducts the household income and expenditure survey (HIES) that measures the income and expenditure of households, ‘and draws assumptions about individual circumstances based on these metrics.’²³

A ground-breaking work developed by the Australian National University (ANU) and the International Women’s Development Agency IWDA was the release of a tracking tool that measured poverty using individual and gender-sensitive measurement to capture those that are most deprived.²⁴ The IDM indicators analyses overlapping deprivations, group identities, and composite scores i.e. capturing multiple pieces of information simultaneously. IDM argues that poverty data collated by most countries do not capture the full story because it completely misses out on the experiences of individuals living in those households.²⁵

Individual Deprivation Measure (IDM) Indicators



4. A GLOBAL PROFILE OF AGEING WOMEN

Some Key facts

<p>The World Population Prospects report released in 2019 revealed that the world's older population is growing rapidly, with persons over the age of 65 years being the fastest growing age group.²⁶ It is projected that by 2050, one in six people in the world will be over age 65 (16%), up from one in 11 in 2019 (9%).²⁷</p>	
2018 & 2019	<ul style="list-style-type: none"> • The year 2018 marked a significant moment in history where persons aged 65 years or over outnumbered children under five years of age worldwide.²⁸ • In 2019, the number of people aged over the age of 65 was the fastest-growing age group.
By 2050	<ul style="list-style-type: none"> • It is projected that one in six people in the world will be over the age of 65, reaching 1.5 billion worldwide and outnumbering adolescents and youth aged 15 to 25 years (1.3 billion).²⁹ • For people aged 80 years and over, it is projected to increase to 426 million in the year 2050.³⁰

Across the globe, survival beyond the age of 65 years is improving.³¹

From 2015-2020, a 65-year-old person can expect to live an additional 17 years, and this figure will increase to 19 years by the year 2045-2050 in almost all countries.³²

Women currently outlive men by 4.8 years. This global gender gap is expected to narrow over the next three decades but not significantly.³³

In the Pacific, countries with the highest proportion of older persons aged 60 years and above reported in 2014 were Niue, Cook Islands and Tokelau due to declining fertility and improvements to longevity.³⁴ There are uncertainties however in whether the proportion of older persons projected for 2050 is the result of increased migration or improvements to longevity. For now, at least, UNFPA estimates that Palau, Niue, Fiji, and the Cook Islands will experience the highest proportion of older persons in the region come 2050.³⁵

Despite progress to improve longevity, challenges do remain for least developed and developing countries who have regressed and lag 7.4 years behind the global average due to high child and maternal mortality, violence, conflict and the impact of the HIV epidemic.³⁶



Life expectancy at birth and 65 2015-2020 (years)

Region	Life expectancy at birth (years)			Difference between female and male	Life expectancy at age 65 (years)			Difference between female and male
	Both sexes	Female	Male		Both sexes	Female	Male	
World	72.3	74.7	69.9	4.8	17.0	18.3	15.6	2.7
Sub-Saharan Africa	60.5	62.3	58.8	3.5	12.8	13.4	12.1	1.3
Northern Africa and Western Asia	73.5	75.7	71.3	4.4	16.0	17.1	14.8	2.3
Central and Southern Asia	69.5	70.9	68.2	2.7	14.7	15.2	14.1	1.1
Eastern and South-Eastern Asia	76.3	79.0	73.7	5.3	17.2	18.9	15.5	3.4
Latin America and the Caribbean	75.2	78.5	72.0	6.5	18.2	19.5	16.7	2.8
Australia and New Zealand	83.0	85.0	81.1	3.9	21.2	22.6	19.9	2.7
Oceania, excluding Australia and New Zealand	66.3	67.8	64.9	3.0	12.6	12.9	12.3	0.6
Europe and Northern America	78.5	81.6	75.4	6.1	19.1	20.5	17.4	3.1

Source: United Nations, Department of Economic and Social Affairs, Population Division (2019). *World Population Prospects 2019*.
*Excluding Australia and New Zealand.



In 2019 the life expectancy of females at birth exceeded males by 4.8 years, and the life expectancy at age 65 years for females exceeded males by 2.7 years. Regionally, the highest longevity rate recorded for 2019 was Australia and New Zealand (21.2 years) and the lowest recorded rate was the Pacific island region excluding Australia and New Zealand (12.6 years).

Between men and women in the Pacific island region, the life expectancy at the age of 65 years of women exceeded men by 0.6.

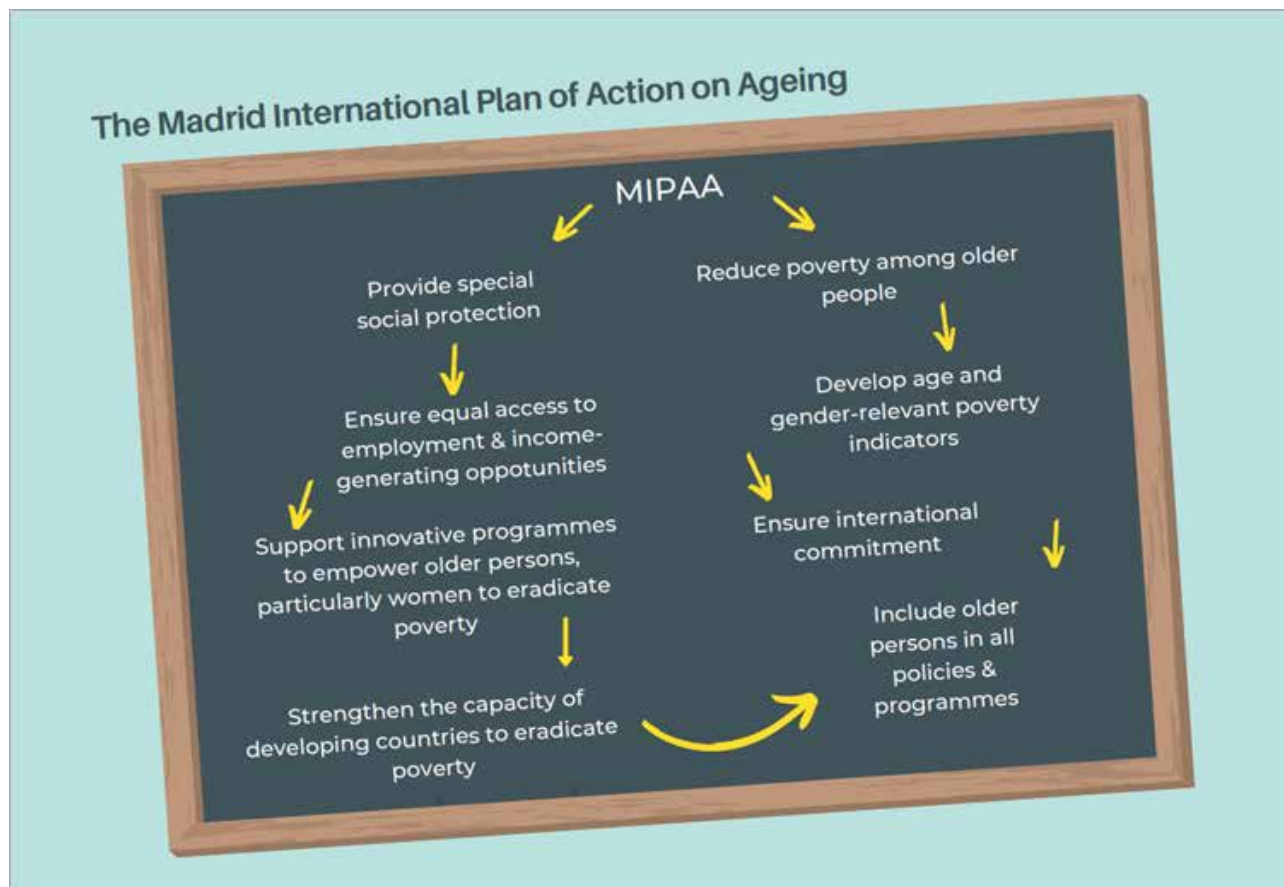
Estimated number of older people in the Pacific

Country	Population aged 60 and older			Population aged 80 and older		
	Males	Females	Total	Males	Females	Total
PNG	166,685	171,404	338,089	7,923	10,061	17,984
Fiji	36,465	41,407	77,872	2,152	3,555	5,707
Solomon Islands	17,356	17,328	34,684	1,886	1,795	3,680
Vanuatu	8,359	8,125	16,484	948	959	1,907
Samoa	6,649	7,638	14,287	582	1,077	1,658
Tonga	4,056	4,821	8,877	413	679	1,092
FSM	3,290	3,682	6,972	204	377	581
Kiribati	2,596	3,760	6,357	137	339	477
Marshall Islands	1,366	1,262	2,628	52	96	148
Palau	990	1,145	2,135	75	185	259
Cook Islands	1,002	1,062	2,064	85	129	214
Tuvalu	432	577	1,009	29	57	86
Nauru	159	213	372	6	13	19
Niue	130	162	292	10	17	27
Tokelau	63	83	147	na	na	na
TOTAL	249,599	262,669	512,268	14,501	19,338	33,839

In 2014, the United Nations Population Fund (UNFPA) projected that older people aged 60 years and over in the Pacific island region will increase gradually (512,268). Pacific women make up the majority of older people (262,669 thousand) and this will remain the same in the future. Older women live approximately 6.5 years as widows, and 'women in Kiribati, the Solomon Islands, and Tuvalu experience widowhood for more than 10 years'.³⁷

5. KEY INTERNATIONAL FRAMEWORK FOR ACTION FOR AGEING WOMEN

The Madrid International Plan of Action on Ageing (MIPAA)



Source: MIPAA (2002)

The Madrid International Plan of Action on Ageing (MIPAA) in 2002 marked a significant turning point in history where world leaders recognised that if we are to truly advance human rights for all where no one is left behind; then key issues concerning ageing need to be at the very heart of the conversation. Adopted at the Second World Assembly,³⁸ MIPAA became an important tool in assessing the effectiveness of policies in development programmes; health and well-being; and ensuring an enabling and supportive environment for older persons.³⁹

MIPAA provides a policy framework that looks at the active participation of older persons in a society; rural-urban development; employment; migration; continued access to education; intergenerational solidarity; eradication of poverty; social and financial security; protection of older persons in situations of national disasters and emergencies; advancing health, accessibility of services and well-being into old age.⁴⁰ Additionally, MIPAA covers significant areas such as ensuring that housing conditions and transportation are inclusive of older persons; eliminating all forms of neglect, abuse and violence of older persons; and creating services that help provide support for older persons.⁴¹

MIPAA recognises that while efforts to eradicate poverty is well underway through global targets and policies; many older persons across the world are still alienated and excluded from these programmes and policies. Older women are at a greater risk of experiencing a disproportionately higher rate of poverty compared to men because of attitudinal barriers against women in social protection systems; unequal distribution of unpaid work between men and women; unequal access and control over the capital for women; the lack of financial support to encourage more women in business etc.⁴²

The Madrid Plan makes recommendations on core issues which can improve older people's lives. These include:	
Discrimination and decision making	Governments should promote the implementation of human rights conventions and other human rights instruments.
Work and pensions	Older people should be enabled to work for as long as they want to and can do so.
Health	Older people should have the same access to preventive and curative care and rehabilitation as other groups.
Supportive environments	Older people should have access to decent housing, receive support if they are caregivers and be free from neglect, abuse and violence.

Source: MIPAA (2002)

Reviewing MIPAA in Fiji and the Pacific island region

Eighteen years since the adoption of the Madrid International Plan of Action on Ageing (MIPAA), its implementation in the Pacific island region remains uneven, lacking political will and comprehensive sex-disaggregated data. In 2016, the United Nations Economic and Social Commission for Asia and the Pacific (ESCAP) surveyed the third review and appraisal of the MIPAA for 30 countries from Asia and the Pacific, Fiji, Tonga and Samoa were the only Pacific island countries included in the report.⁴³ The responses from Fiji were not consistent throughout the report.

A brief overview of key outcomes in the review process

Priority areas	Key issues	Status	Fiji
Older persons and development	(a) Participation of older persons in policymaking	Most ESCAP members and associate members have some form of participatory measures in place, although the extent of stakeholder engagement varies greatly.	<ul style="list-style-type: none"> • National Council of Older Persons • Social Pension Scheme Fund
	(b) Older persons' needs in humanitarian and disaster relief	More effort and political will needed to mainstream the rights of older persons in all aspects of humanitarian and disaster relief programmes	<ul style="list-style-type: none"> • The Fiji National Policy on Ageing 2015 does not include provisions on the rights and protection of an older person in humanitarian and disaster-relief programmes • The Fiji National Adaptation Plan on climate resilience integrates gender and human rights-based approach to adaption planning. The rights and protection of older people, particularly women, are addressed in the document. • The Fiji National Gender Policy 2014 does articulate the rights of older women to be integrated into any development programs. This ensures that it is both inclusive and takes into account the lived realities of older women in social-economic pressures or disasters. Additionally, the National Gender Policy also calls on the government to ensure that humanitarian relief is administered and distributed in a gender-aware process.

Priority areas	Key issues	Status	Fiji
	(c) Contributory pension schemes	Almost all survey-responding members and associate members have some sort of pension system, but coverage remains low in many of them. In most countries, less than half of the working-age population has access to a pension scheme. Where they exist, the pension schemes often cover only the public sector, the military and, in some instances, the formal private sector—but not the informal sector. Given the speed of population ageing in the region, low pension coverage is a major concern for economic development.	<ul style="list-style-type: none"> Fiji National Provident Fund (FNPF). The option of an annuity or a lump-sum payment is available.
	(d) Non-contributory pension schemes	Most members and associate members offer means-tested social pension schemes, which normally apply to the poorest older persons and older persons with disabilities. Benefit levels are often low relative to the cost of living.	<ul style="list-style-type: none"> Social Pension Scheme
	(e) Employment	The statutory retirement age selected ESCAP members and associate members, 2016 sits approximately at the age of 60 years. Only a few countries have increased their retirement age to 65 and 70 years (Philippines, Turkey, Tonga, Thailand and Kyrgyzstan).	<ul style="list-style-type: none"> Fiji amended its National Employment Centre Bill in 2016 to facilitate skills training and job search support for unemployed people, including retired persons with certain skills. Retirement age in Fiji is 55 years.
Advancing health and well-being into old age	(a) Policies and programmes on healthy and active ageing	Many ESCAP members and associate members are promoting healthy and active ageing of older persons through their health systems, including the prevention of non-communicable diseases for the entire population	<ul style="list-style-type: none"> The Fiji National Policy on Ageing 2015

Priority areas	Key issues	Status	Fiji
	(b) Universal and equal access to health-care services	<p>More than two-thirds of the responding ESCAP members and associate members reported providing free or subsidized health care to older persons through public health insurance, universal free health care or as part of schemes targeted at certain social groups, including older persons. Some also provide discounted medication or health supplies.</p> <p>The major challenges lie in the coverage, accessibility and quality of care provided under the public health services.</p>	<ul style="list-style-type: none"> • Free public healthcare services • Free medicine scheme • Long term care (Age-Care homes) • The Fiji National Policy on Ageing 2015
	(c) Older persons and HIV/AIDS	NA	NA
	(d) Training of care providers and health professionals	<p>More than half of the responding members and associate members provide some form of caregiver training, but few have established an accreditation system. Several governments have accelerated their efforts in strengthening the training for caregivers. Despite this progress, a shortage of qualified caregivers throughout the region persists, even where a highly developed long-term care system exists. In some countries, the shortage in caregivers is also exacerbated by the outmigration of care personnel, particularly women who work as nurses or domestic workers.</p> <p>A shortage of trained health professional specifically for older people remains a challenge for most countries.</p>	
	(e) Mental health needs of older persons	Several ESCAP members and associate members have made recent efforts to enhance their mental health services for older persons (China, Singapore, Thailand, Australia)	

Priority areas	Key issues	Status	Fiji
	(f) Older persons and disabilities	Only half of the responding members and associate members have targeted provisions for older persons with disabilities. Others, however, address the needs of such older persons under existing policies and programmes on disability.	<ul style="list-style-type: none"> The Fiji National Policy on Ageing 2015
Ensuring enabling and supportive environments	(a) Housing and the living environment	<p>The majority of the responding members and associate members have some measure that enables supportive living and a transportation environment for older persons. It is often limited, however, to free or discounted public transportation, although the responses did not indicate if such public transportation is accessible to older persons. Measures to improve living environments include upgrading entire communities and public spaces to the needs of older citizens.</p> <p>Most ESCAP members and associate members also have some form of a nursing home for older persons, although in some places they are available only to people without a family. Measures to increase the quality of service and care staff training were evident only in some countries and territories.</p>	<ul style="list-style-type: none"> The Fiji National Policy on Ageing 2015 Age-Care Homes Bus fare scheme Disability allowance
	(b) Care and support for caregivers	<p>According to the survey responses, more than half of the responding ESCAP members and associate members provide some form of caregiver training, but few have established an accreditation system, although some governments have plans to do so.</p> <p>Despite this progress, a shortage of qualified caregivers throughout the region persists, even in countries and territories with a highly developed long-term care system, such as Japan</p>	Fiji enacted the Minimum Standards for Residential Homes for the Elderly sometime this year.

Priority areas	Key issues	Status	Fiji
	(c) Neglect, abuse and violence	Standards and monitoring mechanisms to ensure the quality of older persons' care services have been established in fewer than half of the responding ESCAP members and associate members As of 2016, fewer than half of the responding members and associate members had legislation on older persons' rights or had specific provisions for older persons in their universal rights legislation, such as the laws on domestic violence. These included Australia, China, Fiji, Republic of Korea, Myanmar, Nepal, New Zealand, Pakistan, Singapore and Sri Lanka.	
	(d) Images of ageing	NA	NA
Implementation and follow-up	National action in Fiji	NA	
Research			
Global monitoring, review and updating			
Overall outcomes of the survey for the third review and appraisal of the MIPAA are as follows:			
1	A lack of implementation of the MIPAA with little or no action plans for implementation.		
2	Large gaps exist in providing quality care for older people and the security of older people requiring qualified care.		
3	Inefficient social protection programmes for older people across the region. While most countries in the region had some form of a social pension scheme for older people, it has done little to reduce poverty incidence among older people, more so for older women who share a large proportion of the ageing population who live under the poverty line.		
4	Achieving universal access to healthcare in most countries remains a challenge as well as the lack of awareness of healthcare providers to implement inclusive strategies that ensure older people can access healthcare services better.		
5	A high percentage of older people are still working because of the increased cost of living and income insecurity. Many older people have limited access to pension systems, forcing many older people to return to work.		

Priority areas	Key issues	Status	Fiji
6	Only a few countries have a policy covering older persons in humanitarian and disaster situations, and gaps still exist in providing quality care and security for older people. Additionally, incidents of harassment, abuse, neglect and cruelty of older people are on the rise in many countries with the lack of specific measures to address this issue.		
7	Many countries in the region lack comprehensive disaggregated data in areas such as health, employment, income security and human rights abuses. Monitoring the implementation of international commitments is a vital way of keeping governments accountable, but without reliable data, this process of accountability becomes a whole lot harder		

Challenges in implementing MIPAA in the Pacific island region

Table 6 **Governments' self-reported challenges when implementing the Madrid Plan of Action**

Implementation needs or challenges	Number of respondents		
	Never	Sometimes	Always
Need for greater budgetary resources	1	7	12
Need for increased personnel dedicated to ageing issues	1	8	11
Need to support older persons and their organizations to engage with the bottom-up review and appraisal approach	1	11	8
Need for greater support from international agencies	1	11	8
Need for focal points within ministries	3	8	9
Need for greater capacity on policy development	1	12	7
Need to accord higher priority to the issue	1	12	7
Need to strengthen inter-ministerial or inter-departmental coordination	2	8	9

Source: ESCAP, 2016c.

Source: UNESCAP Pacific, 2017⁴⁴

The Sustainable Development Goals

Leaving no one behind means ensuring that the rights of older people remain at the very heart of national development plans and programmes. The pace of population ageing is increasing across the globe and presenting added challenges in achieving sustainable development goals. An accelerated population ageing contributes to higher poverty incidence, food insecurity, poor nutrition, health and wellbeing, increased gender inequality between older men and women, unemployment, poor access to education, and justice etc.⁴⁵

Reviewing SDGs in Fiji and the Pacific island region

Of the thirty countries part of the MIPAA review process in 2016, Fiji, Tonga and Samoa were the only Pacific island countries included in the report. The responses from Fiji have not been consistent throughout the report.

A brief overview of key relevant outcomes in the review of the SDGs

SDG Goal	Key status	Fiji
2 SDG 1: End poverty in all its forms everywhere	<ul style="list-style-type: none"> • In the region, there are many poor people and the rate to eradicate poverty varies between countries.⁴⁶ • Older women in the region are at risk of living in poverty because of low participation in the labour force at working age, lower income compared to men, have a lack/no life savings, face further disadvantages in accessing land, wealth, financial autonomy.⁴⁷ • Old-age poverty is significantly higher in rural than in urban areas (India).⁴⁸ • Traditional modes of looking after older people in the family, village and community setting is an integral • Sustaining family support is an integral part of taking care of older people both financially and overall wellbeing. This traditional support system varies between countries and is gradually changing and declining. • In India, older people in lower-income groups are likely to live alone without family support compared to older people in higher-income groups.⁴⁹ • Living alone can form a dimension of poverty for older persons because it makes them more vulnerable to social exclusion and more likely to receive no support when needed.⁵⁰ • Women earn less, save less and have lower labour force participation compared to men. This results in lower coverage in pension schemes and has no income source when they reach old age. 	<ul style="list-style-type: none"> ▪ No information on Fiji published in the report on older people and poverty incidence. ▪ Fiji allows FNPF members to withdraw lump-sum payment before retirement (for healthcare costs, rebuild homes after a natural disaster etc.). Continuous withdrawals in the long-run, cause income insecurity in old-age.

SDG Goal	Key status	Fiji
SDG 3: Ensure healthy lives and promote well-being for all at all ages	<ul style="list-style-type: none"> • Reduced mortality rates, improved longevity throughout the region. • Non-communicable diseases have increased in the region, and are the causes of death and disability. • “Out-of-pocket spending as a share of total health-care expenditure is still high in many countries, ranging from 40 per cent to 70 per cent”.⁵¹ • Professional long-term care services are still limited in the Asia-Pacific region.⁵² 	No information specifically on Fiji
SDG 5: Achieve gender equality and empower all women and girls	<ul style="list-style-type: none"> • Women are more vulnerable to poverty in old age • There’s a need to ensure that women can access social protection schemes that have a life-course approach so that women are not left more vulnerable in old-age (ESCAP, 2015).⁵³ 	No information specifically on Fiji
SDG 11: Make cities and human settlements inclusive, safe, resilient and sustainable	<ul style="list-style-type: none"> • Rapid city growth is resulting in a dense population with poor living conditions for older people. • Inaccessible public transportation, heavy traffic, overcrowding streets, poorly constructed walkways within cities are dangerous for older people and it also restricts movement. • Breathing and living in cities with increased air pollution adds to the existing health issues for older people. 	No information specifically on Fiji
SDG 13: Take urgent action to combat climate change and its impacts	Older persons are often disproportionately affected by disasters because of their physical, social and economic vulnerabilities.	No information specifically on Fiji

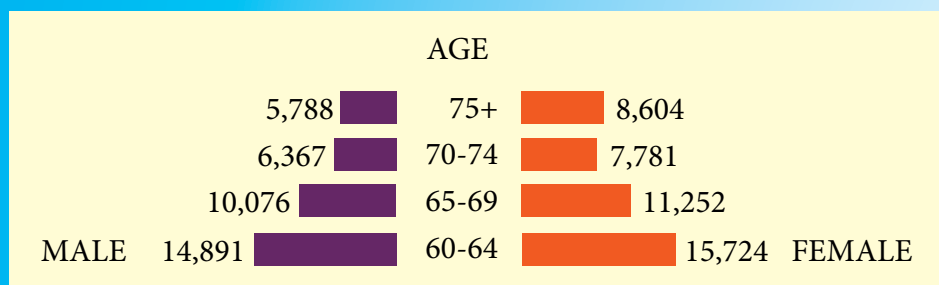
Source: UNESCAP Pacific, 2017⁵⁴

6. PROFILE OF AGEING FIJIAN WOMEN

Total Population	884,887
Male	448,595
Female	436,292
In the 2017 census data, older women made the majority of older persons in Fiji.	

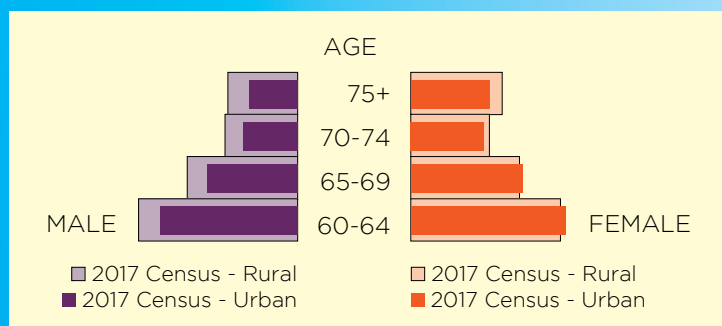
Source: Fiji Bureau of Statistics 2017 Population and Housing Census

Figure 1: Age-Sex Structure of Population, Fiji 2017



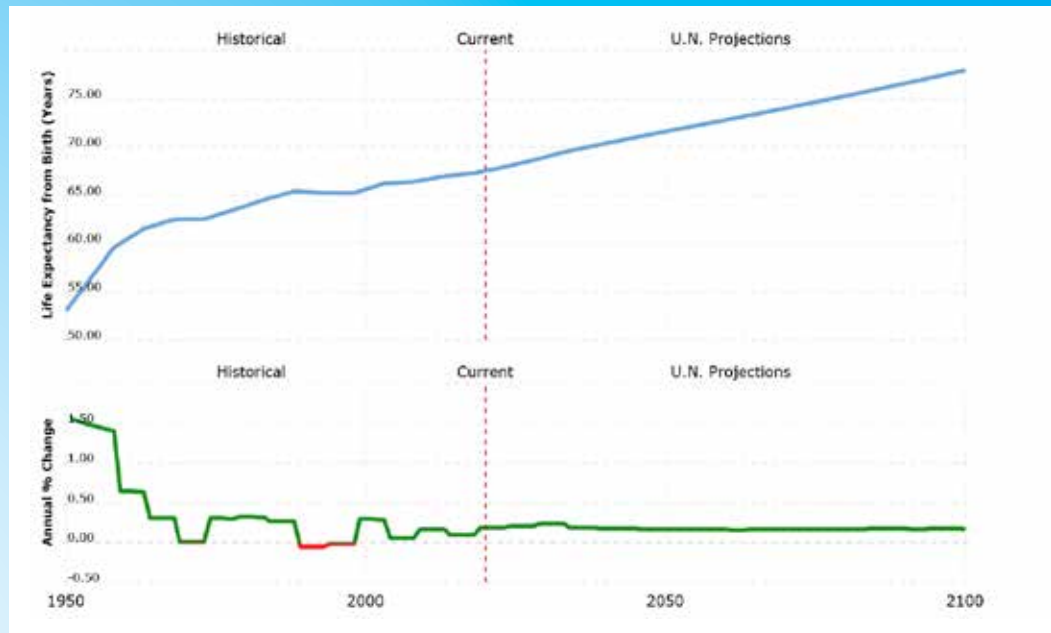
Source: Fiji Bureau of Statistics 2017 Population and Housing Census

Figure 2: Age-Sex Structure of Urban and Rural Population, Fiji, 2017



Source: Fiji Bureau of Statistics 2017 Population and Housing Census

Figure 3: Fiji Life Expectancy 1950-2020



Source: Macrotrends⁵⁵

Country demographic

- In the 2017 census data, older women made the majority of older persons in Fiji.
- Figure 1 shows the total number of women aged 60-75+ years was 43,363 thousand (53.88 per cent), and men were 37,122 thousand (46.12 per cent) for that same age category. Additionally, figure 2 shows that a higher proportion of urban older women than rural women.
- Figure 3 shows Fiji's current life expectancy for Fiji in 2020 is 67.53 years, a 0.19% increase from 2019.⁵⁶

7. KEY NATIONAL FRAMEWORK FOR ACTION ON AGEING WOMEN

A stocktake of additional international, regional and national instruments, laws, policies and programmes that protect the rights of older women in Fiji

<p>Are there any specific international, regional and national instruments & laws that protect the rights of older persons in Fiji?</p>	<p>Yes</p>	<p>UN Conventions</p> <ol style="list-style-type: none"> 1. International Covenant on Civil and Political Rights 2. Convention on the Elimination of All Forms of Discrimination against Women 3. International Covenant on Economic, Social and Cultural Rights 4. Convention on the Rights of Persons with Disabilities 5. Vienna International Plan of Action on Ageing 1982 (resolution 37/51) 6. United Nations Principles for Older Persons (Adopted by General Assembly resolution 46/91 of 16 December 1991) 7. International Conference on Population and Development Programme of Action 1994 8. Beijing Declaration and Platform for Action 1995 9. Madrid International Plan of Action on Ageing 2002 <p>Regional</p> <ol style="list-style-type: none"> 1. Macao Declaration on Ageing For Asia and the Pacific 1998 2. Pacific islands specific 3. Moana Declaration 2013 4. 13th Triennial Conference of Pacific Women and 6th Meeting of Ministers for Women (2017) 5. Pacific Platform for Action on Gender Equality and Women’s Human Rights (2018-2030)⁵⁷ <p>National laws & Policies</p> <ol style="list-style-type: none"> 1. Constitution of Fiji: The 2013 Constitution safeguards the rights and freedoms of every person irrespective of one’s age and gender preferences: equality includes the full and equal enjoyment of all rights and freedoms recognised under the Constitution or any other written law. Chapter 2 of the Bill of Rights includes other rights such as the right to life, personal liberty, freedom from cruel and degrading treatment, freedom of speech, expression and publication, the right to education, access to quality healthcare, and access to transportation, social security schemes and many others. 2. Fiji National Council for Older Persons Act 2012: In 2012, Fiji enacted the National Council for Older Persons Act 2012 intending to establish the National Council for Older Persons with the goal of inclusivity, instilling dignity, respect for human rights and meeting the basic needs of older persons through employment and related matters. The National Council for Older Persons (NCOP) was established in 2013 under the then National Council for Older Persons Decree in 2012, now formally an Act. The Council serves as an umbrella body of all services and programs of older persons and for aged-care services that provide such service, will need to be registered under the council. Objectives of the council include strengthening the partnership and collaboration between the Government and the various civil and private sector organisations and advocate on the rights and interests of older persons in Fiji and overseeing the collaboration and implementation of the Fiji National Policy on Ageing.
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	<p>3. Fiji National Policy on Ageing 2011-15: The Fiji National Policy on Ageing was adopted in November 2011 and was the first of its kind in the Pacific island region envisioning an inclusive society that instils dignity, respect for human rights and meets basic needs through the empowerment of older persons. This policy recognised that older persons deserve to live their lives with dignity and have all their human rights realised; should be supported in their communities and their homes as long as possible; that ageing is a normal part of the life cycle; population ageing should be understood holistically and mainstreamed within all social and economic development plans; traditional customs and institutions must be recognised; national poverty cannot be reduced unless poverty is alleviated amongst older persons; and that families and caregivers need support. The Policy also recognised that particular attention needs to be paid to older women because they make up a larger proportion of the older population and are much more likely to be widowed, neglected, and poor. In a nutshell, the Policy covers four (4) main goals that call for the recognition of the contribution of older persons to the social, cultural, economic and political sectors of society; strengthened social assistance for older persons; healthy living while ageing; and an enabling and supportive environment for the older persons. The Policy calls for a multi-sectoral approach of government ministries and community-led organisations in the implementation of the Policy.</p> <p>4. Fiji National Gender Policy: In 2014 Fiji adopted the National Gender Policy in efforts to promote gender equity, equality, social justice and sustainable development. The objectives of the policy are to “improve the quality of life” between men and women through gender equity and equality, promote the implementation of gender mainstreaming across all governmental agencies and remove all forms of existing gender inequality and discrimination in Fiji. A key indicator of the policy is to improve and increase awareness of national, regional and international instruments, mechanisms and frameworks on gender, and identify strategies to implement these gender approaches and measures. With the adoption of this policy, the government has made a written commitment which people can hold the government accountable to as well as other international and national sources of law and policy integrated into this policy such as the Convention on the Elimination of Discrimination Against Women (CEDAW) including the General Recommendations Concluding and General Observations of the CEDAW Committee, Women’s Plan of Action (2010-2019), Fiji National Policy on Sexual Harassment in the Work Place (2007), Domestic Violence Act (2009), Crime Act (2009) etc.</p> <p>*Specific language: Revise social protection measures and policies that affect older persons for improved responsiveness to the differential experiences and needs of women and men, with provisions not only determined by contributions made in the productive sector but also determined by the burden of care and reproductive work provided by women throughout their lives. 6. Promote housing policies which include practical gender interests and that provide for the appropriate and quality accommodation of older men and women and for persons living with disabilities*</p>
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Are there any mandated bodies overseeing Ageing?	Yes	<ol style="list-style-type: none"> 1. Ministry of Social Welfare, Women and Poverty Alleviation 2. Inter-agency Working Committee on the Elderly with responsibility for implementing National Policy on Ageing 2011-15 3. Fiji National Council for the Older Person.
Does Fiji look at the work and labour of older persons? Yes		<ol style="list-style-type: none"> 1. Covered under the National Policy on Ageing 2011-15 2. Fiji National Development Plans 5-20 years 3. Employment Relations Promulgation 2007
Does Fiji cover Migration?	No	No policy explicitly addressing older people found.
In Fiji's National Development Plans include the Development / Poverty reduction plans of older persons?	Yes	The National Policy on Ageing 2011-15 and Fiji National development Plans covers this broadly.
Are there any social protection systems in Fiji that older persons can access?	Yes	<ol style="list-style-type: none"> 1. Bus Fare Concession for Elderly/Disabled Persons: The concessions are discounts or preferential allowance provided by the State to assist the elderly 60 years and over to travel by bus, and similar allowances are given to those who have physical challenges in moving about. Both groups are provided with concession cards to ease their financial difficulty. According to the Department of Social Welfare, a total of 5,507 bus fare card applications were processed in 2017. The South-Western part of Fiji had the most applications with 1,706, south-eastern with 1,044, central with 822, northern 793 and northern-western on 732 and Nasinu at 410.⁵⁸ No disaggregated data was provided to gauge the number of older women accessing this scheme, by demographics and ethnicity.⁵⁹ 2. Social Pension scheme: This scheme is targeted at elderly persons at the age of 65 years and over who have no source of income and are not recipients of FNPf pension/lump sum beneficiaries, ex-serviceman of aftercare funds and a Government pension. Amount approved will be \$100, and payments done electronically.⁶⁰ 3. Poverty Benefit Scheme: The Scheme targets those who are living in poverty and destitution and assessment is done by looking at the properties, land ownership and household items owned by the applicants. Evidence gathering through home visits is a compulsory component in processing all the applications under the Poverty Benefit Scheme (PBS). The Scheme ensures that a maximum of four members in a household is assisted. Previously, the Family Assistance Program was limited to 3 categories (elderly, permanently disabled and chronically ill). With this Scheme, all four family members in a household are assisted and receive money. The lack of and inaccessible data remains a significant barrier in monitoring and assessing the progress of PBS. Without reliable and publically available data, we cannot know for sure whether the scheme provided by the Government is creating transformative change to break the cycle of poverty that many older women experience.⁶¹

		<p>4. State-run and Private Aged Care homes: When an older person is unable to live independently, the Fiji government provides aged care homes or facilities. Over the years, the Social Welfare Department under the MOWCPA has assisted existing services for older persons like Aged Care homes by resourcing them, as well as provided funding targeted at awareness and improving services and facilities. In December 2014, the NCOP registered seven affiliate members aligning to the government's requirements on services for older persons, and grants were awarded to establish and improve institutions for older persons. The grantees were Ba Senior Citizens Community Center, Father Law Home, HART nursing home, Home of Compassion, Pearce Home, Society of Saint Vincent De Paul and Fiji Council of Social Services. Grants administered by NCOP were used to renovate the homes, improve services and organise recreational/communal events and activities. All registered Age Care homes must be required to comply with the National Minimum Standards for Age Care homes.^{62 2}</p> <p>5. Disability allowance The Disability Allowance is a new social welfare scheme set up in Fiji in 2017 following the ratification of the Convention on the Rights of Persons with Disabilities (CRPD) on 7 June 2017. It is administered by the Disability Unit established in the Ministry of Women, Children and Poverty Alleviation. The Unit is expected to support some of the 113,595 persons (13.7%) of Fiji's population who reported to have at least one disability (2017 Census, Fiji Bureau of Statistics).⁶³</p>
Does the National Policy on Ageing 2011-2015 cover knowledge, education & continued training of older persons?	Yes	<p>The Policy aims to increase education and training opportunities for older persons, committing to:</p> <ul style="list-style-type: none"> - "promoting the concept of life-long learning and providing easier access by older people to training and re-training programmes to assist them to maintain or further develop their occupational skills" - "improve financial literacy among all workers, both young and old, but especially among those approaching retirement age"
In cases of national emergencies, disasters or a global pandemic, are the rights and vulnerabilities of an older person protected under Fiji's laws?	No	Fiji has no explicit policy on this area
Are the rights of older persons protected under Fiji laws in cases of neglect, abuse and all forms of violence?	Yes	<ol style="list-style-type: none"> 1. Articulated and protected under the National Policy on Ageing 2011-15 includes the aim to • develop awareness-raising campaigns on the need to protect the rights of older persons, particularly the rights of older women 2. Articulated and penalised under the Fiji Crimes Act 2009 3. Fiji is a signatory, particularly the Universal Declaration of Human Rights and the Convention on the Elimination of All Forms of Discrimination Against Women. 4. In 2018 Fiji adopted the National Minimum Standards for Aged Care Facilities aimed to ensure that the needs and rights of older persons residing in institutional home settings are protected. The mandate applies to all age care homes seeking registration whilst existing Aged Care homes are intended to gradually adopt the mandated Standards, and compliance is monitored by the Department of Social Welfare annually.

2 Fiji also established an institutional forum for Age Care homes and the objective was to provide a forum where service providers can address key issues that matter to them, and as well as hold the government and stakeholders accountable to the commitments under the National Policy on ageing. National Council for Older Persons. (2016). Annual Report 2013-2014. Parliamentary Paper No. 43 of 2016.

8. NATIONAL PROFILE ON POVERTY

Some key facts

Fiji's national poverty line (% of the population) in 2013 was 34%, and less than 2% lived in extreme poverty under the international poverty line of \$1.90USD per person per day. For lower and middle-income class, 14.3 per cent of the population lived in poverty earning \$3.20 per person per day (2011), and almost half of the population lived in poverty according to the upper-middle-income class poverty line of \$5.50USD per person per day (2011) – World Bank 2018.⁶⁴

Measuring poverty in Fiji is based primarily on consumption and household income to determine the national poverty line and the percentage of households that live above or below it. HIES also captures inflation which is often used by employers in wage negotiations and salary adjustments. The census 2017 data illustrate a higher incidence of poverty among rural people from 2002-2014 despite Fiji's improved status on eradicating poverty overall. The overall data of poverty incidence in Fiji does little to tell us who in the household is poor, to what extent, in what ways and why

Some historical perspective of poverty in Fiji

Newly birthed as an independent nation in the 1970s, Fiji was immediately faced with several economic challenges. The Iranian Revolution of 1979 and the US economic recession of 1980 put a strain on Fiji's economic dependence on sugar. Structural and policy strategies were put in place to deal with these challenges, among them were wage control measures. This sparked a strong labour rights movement that saw the birth of the Fiji Labour Party (FLP) in 1986.⁶⁵

The following year, the FLP in coalition with the National Federation Party (NFP) won the national elections but was deposed shortly afterwards by the country's first military coup. The 1987 military coup brought with it currency devaluation, taxation reforms, further wage controls, labour market deregulations that further disadvantaged ordinary workers.⁶⁶ This, combined with Fiji's political instabilities in 2000 affected the country's social and economic development. Narsey (2006) wrote that the impact of the 1987 and 2000 coups discouraged investments and reinvestments because there was a definite risk of doing business in Fiji. Employers were encouraged to maintain low wages but this, in turn, increased poverty amongst wage earners.⁶⁷

Narsey (1999) further explains that 'the real incomes of wage employees have not kept pace with the economy's Gross Domestic Product per capita'. What this means is that wage earners made less than salaried earners, and as well as the GDP per capita i.e. if all the money made by the country were to be distributed equally. Furthermore, the rate of poverty amongst all wage earners was below the 1997 Basic Needs Poverty Line: 31% in 1978 to 69% in 1989 and further to 71% in 1999, and the establishment of Wage Councils at the time did little to address these issues.

The post-2006 regime brought with it more targeted policies intended to reduce the impacts of poverty amongst the most vulnerable from all socioeconomic backgrounds through various social protection schemes such as free education, food voucher programmes, bus fare subsidies, free medical schemes and many others. Despite this, the cost of living, wage controls, pension reforms, lowering of retirement age to 55 has significantly affected middle income and low wage earners to this day.⁶⁸

In 2017, 28 per cent of Fiji's population lived below the National Poverty Line, ranking Fiji third in the Pacific region according to the Asian Development Bank (ADB). Despite national trends indicating overall improvements to poverty, about 140,000 people still live in over 200 informal squatter settlements around the country, and without any proper legal title to their homes, the vast majority lack basic amenities such as piped water, sewerage, and electricity despite national trends indicating overall improvements.⁶⁹

Poverty indicators from the 2017 census

Fiji Bureau of Statistics - Key Statistics: September 2019
HOUSEHOLD INCOME AND EXPENDITURE

13.1 POVERTY INDICATORS

Household Income & Expenditure Survey			
Area	2008-2009	2013-2014	Change
Percentage of Population in Poverty [%]			
Fiji	31	28	3 pp decrease
Urban	19	20	1 pp increase
Rural	43	37	6 pp decrease
Percentage of Households in Poverty [%]			
Fiji	26	22	4 pp decrease
Urban	15	16	1 pp increase
Rural	37	29	8 pp decrease
Poverty Gap [\$ million] [Current Prices]			
	\$152 m	\$148 m	-2.6%
as % of GDP	3.1%	2.1%	1 pp decrease

* pp = Percentage Point

Fiji Bureau of Statistics - Key Statistics: September 2019
HOUSEHOLD INCOME AND EXPENDITURE

13.2 DISTRIBUTION OF HOUSEHOLDS

Household Income & Expenditure Survey			
Area	2008-2009	2013-2014	Change
Number of Households			
Rural	86,523	90,110	4%
Urban	88,724	94,325	6%
Total	175,246	184,235	5%
% Urban	51%	51%	
Estimated Occupants of Households			
Rural	412,368	415,550	1%
Urban	403,039	429,738	7%
Total	815,408	845,308	4%
% Urban	49%	51%	
Average Household Size			
Rural	4.8	4.6	0.2 pp decrease
Urban	4.5	4.6	0.1 pp increase
Total	4.7	4.6	0.1 pp decrease
% [Rural-Urban]/Urban	4.9	4.6	0.3 pp decrease

* pp = percentage point

Fiji Bureau of Statistics - Key Statistics: September 2019
HOUSEHOLD INCOME AND EXPENDITURE

13.3 HOUSEHOLD INCOMES

Household Income & Expenditure Survey			
Area	2008-2009	2013-2014	Percentage Change
Average Household Income[\$]			
Rural	11,608	15,946	37
Urban	23,036	28,286	23
Total	17,394	22,341	28
% [Rural-Urban]/Urban	-50%	-44%	
Household Income per Adult Equivalent [\$]			
Rural	2,895	4,675	61
Central	3,082	4,479	45
Eastern	3,275	4,775	46
Northern	2,631	3,400	29
Western	2,876	5,396	88
Urban	5,879	8,034	37
Central	6,543	8,743	34
Eastern	3,749	7,591	102
Northern	4,385	5,601	28
Western	5,246	7,338	40

Fiji Bureau of Statistics - Key Statistics: September 2019
HOUSEHOLD INCOME AND EXPENDITURE

13.4 INCIDENCE OF POVERTY

Household Income & Expenditure Survey			
Area	2002-2003	2008-2009	2013-2014
Incidence of Poverty by Division			
Fiji	35	31	28
Rural	40	43	37
Central	29	36	37
Eastern	35	40	42
Northern	57	51	53
Western	38	43	27
Urban	28	19	20
Central	24	16	17
Eastern	42	30	29
Northern	39	38	34
Western	33	17	22

Source: Poverty and Household Incomes in Fiji in 2008-09 and 2013-2014 [based on 2008-09 Household Income & Expenditure Survey⁷⁰

9. TRENDS IN POVERTY AMONG AGEING WOMEN

A fundamental goal of the MIPAA is to eradicate poverty among older people, more so for women who are particularly vulnerable because of low labour force participation, educational attainment, access to and ownership of resources such as land, property (house), life savings etc.⁷¹ It is extremely difficult to analyse the trend in poverty for older women in Fiji because of the limited research in this area.⁷² Additionally, more research is needed to review the effectiveness of the different poverty interventions, policies and programmes available to older women in Fiji as this is an area that is lacking⁷³

While no research will help analyse the trend in poverty among older Fijian women, this report is going to draw conclusions based on women's economic participation, the low social protection coverage and the limited life savings to say that these factors may contribute towards vulnerability as women age.

Women's economic participation in Fiji

There are significant gender disparities in Fiji in the labour force participation, and the paid and unpaid work between men and women according to the Global Gender Gap Index (GGGI) report 2018. The GGGI report also highlighted the remuneration gap i.e. the wage equality for similar work done' and 'estimated earned income' between women and men.³

The GGGI report cannot show whether women and men are paid equally for the same type of work because of the limited data available.⁷⁴ For this report, the table below shows an overview of women's labour force participation as of 2017.

An overview of women's labour force participation as of 2017

	Male	Female
Total number of people engaged in paid and unpaid work	234,059	106,680
Total labour force participation rate?	76.4%	37.4%
Fiji's unemployment rate thus far	4.8 per cent ⁷⁵	6.9 per cent ⁷⁶
Total paid employees	63.2 per cent (111,705)	36.8 per cent (65,076)
Salary earners,	Males comprised 44,592 (25.2%)	Females consisted of 28,365 (16.0%)
Wage earners	Males comprised 67,113 (38.0%)	Females consisted of 36,711 (20.8%)

3 As per the Global Gender Gap Index Report 2019, Fiji is ranked 127 out of 144 countries when it comes to economic participation and opportunity. World Economic Forum. (2017). The Global Gender Gap Index 2017. Retrieved from: <https://www.weforum.org/reports/the-global-gender-gap-report2017>

	Male	Female
Which employment sectors did men and women dominate?	<p>Men dominated in eight of the ten occupational groups which included:</p> <ul style="list-style-type: none"> • Service workers, shops and market sales workers - 20,112 (11.4%) • Elementary occupations - 19,942 (11.3%) • Technicians and associate professionals - 15,989 (9.0%) • Craft and related workers - 13,837 (7.8%) • Plant and machinery operators and assemblers - 11,585 (6.6%) • Legislator, senior officials and managers - 6,466 (3.7%) • Armed forces - 2,982 (1.7%); and • Skilled agricultural & fishery workers - 1,823 (1.0%) 	<p>Two out of the ten major occupational groups were dominated by females. Of these, 12,850 (7.3%) were employed as professionals while 12,193 (6.9%) were engaged as clerks</p>
Which sector comprises of Fiji's total paid employment?	<p>Majority of people engaged in paid employment are:</p> <ul style="list-style-type: none"> • Service workers, shops and market sales workers which totalled 32,660 (18.5%) • Elementary occupations at 26,257 (14.9%); • technicians and associate professionals at 26,031 (14.7%) and • Professionals at 23,386 (13.2%). <p>The least numbers of paid employment are:</p> <ul style="list-style-type: none"> • Skilled agricultural & fishery workers totalling 1,963 (1.1%) • Armed forces at 3,823 (2.2%) and • Legislators, senior officials and managers at 9,860 (5.6%). 	
What does the 2017 census data on Fiji's employment status indicate?	<p>Fiji's employment data show the gender gap between men and women in wage and salary employment. There are generally more women employed as wage earners but even then, men still outperform women as wage earners.</p>	

Source: Fiji Bureau of Statistics 2018⁷⁷

Women's access to social protection in Fiji

Integrating gender equality and human rights principles to social protection policies and programmes will ensure equal access to targeted interventions designed to alleviate a life-cycle of poverty for women. Social protection in Fiji is often criticized for operating in silos with insufficient gender integration, a lack of access to information and gender impact assessment to gauge its effectiveness.

In March 2019, FWRM published a factsheet on existing State-funded social protection schemes in Fiji under five thematic areas: education; health; economic & livelihoods; legal provisions and other essential services.⁷⁸ It is challenging to analyse the gender impact and benefit of the schemes identified in the factsheet because the

information is not publicly available and this makes tracking of what the government has done in the last five years challenging. This is also due to the information on the schemes is dispersed in a disintegrated way via national budget announcements and the various awareness campaigns by the different ministries overseeing the assigned schemes.

FWRM believes that not many older are aware of the fifty schemes provided by the government. On that rationale, if older women lack awareness of the various schemes available for them then the accessibility will also be limited. For instance, the Ministry of Women, Children and Poverty Alleviation publishes annual reports that do indicate an increasing majority of women who are accessing schemes such as the poverty benefit scheme; care and protection allowance and the social pension scheme. However, there is little or no review publically available to illustrate how these schemes are benefiting older women.⁷⁹

Women’s social security in old age

Women in Fiji earn less, save less and are employed in less secure jobs compared to men. In Fiji, about 38 per cent of compulsory active members were women compared to 62 per cent for men, and voluntary membership of Fiji National Provident Fund (FNPf) comprises 52% male and 48% female members.⁸⁰ Compulsory membership stands at 59% male and 41% Female. 44% of accounts have a balance of less than 10,000 FJD for within the age group of 50-54 years old. The FNPf pension includes 74% male and 26% female recipients.⁸¹ The FNPf report strongly indicates a high probability of women experiencing greater income insecurity and vulnerability as they age.

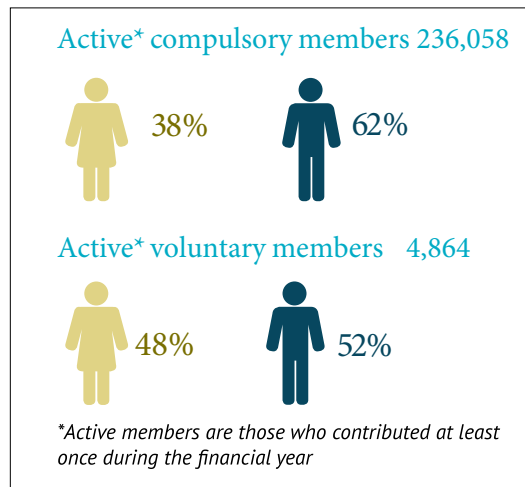
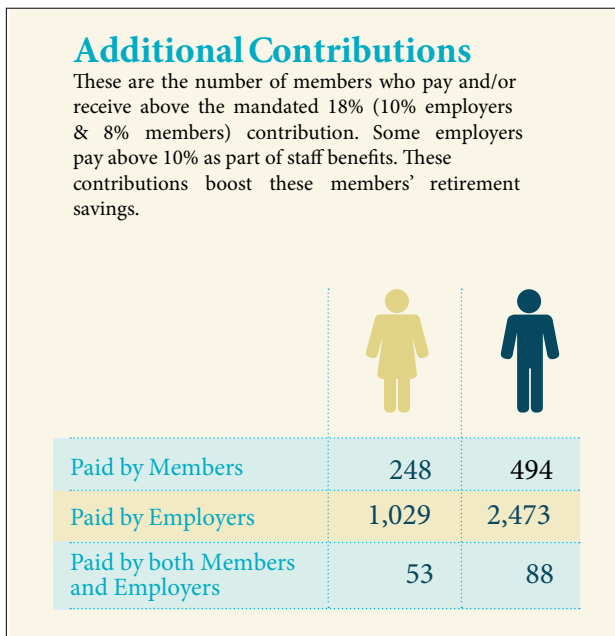
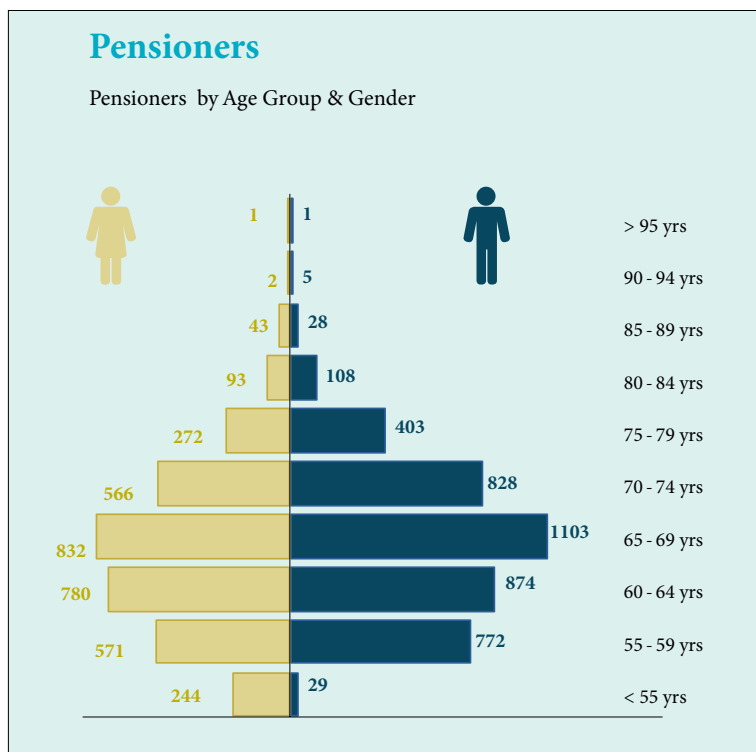
The report also shows that men have a greater share of wealth compared to women and that more women below the age of 55 years are FNPf membership holders than that of men which means that many women lack sufficient social security during retirement. Every effort should be made towards safeguarding members’ funds, and particularly women, instead of encouraging large lump-sum withdrawals because it has ramifications for the long term.

Fiji National Provident Fund (FNPf) membership

Member Balances	< 15 yrs	15 - 24yrs	25 - 34yrs	35 - 44yrs	45 - 54 yrs	> 55yrs	Total
\$0	1	4,319	9,883	12,962	15,430	21,219	63,814
Less than \$5,000	0	47,719	61,930	39,478	24,382	10,796	184,305
\$5,000 - \$9,999.99	0	5,047	24,195	15,244	9,524	2,133	56,143
\$10,000 - \$49,999.99	1	888	35,990	38,488	24,498	3,389	103,254
\$50,000 - \$99,999.99	0	2	1,137	7,011	7,547	845	16,542
\$100,000 - \$249,999.99	0	0	102	1,445	2,984	610	5,141
\$250,000 - \$499,999.99	0	0	3	97	337	168	605
\$500,000 & above	0	0	0	11	59	62	132
Total	2	57,975	133,240	114,736	84,761	39,222	429,936*

**This includes 19,022 of voluntary members*

Membership profile – Pensioners, active compulsory and voluntary members by gender.⁴⁸²



Source: FPNF Annual report 2018⁸³

4 "Voluntary members: Unlike the wage-earning Compulsory members, Voluntary members can pay their contributions. In the case of minors, their contributions can be paid by their parents/guardians who are referred to as Administrators'. Fiji National Provident Fund. (2018). Annual Report 2018. Retrieved from: <https://myfnpf.com.fj/images/Annual-Report-2018-24.10.pdf>

10. KEY CONCLUSIONS

1. The pace of population ageing, increased life expectancy and improved longevity is challenging the pre-existing age-based definition of old age and calls for a more positive definition of being 'old'.
2. The National Policy on Ageing 2011-2015 defines being old as any person aged 60 years and over, and the oldest old' as any older person aged 80 years and over.
3. Defining the poor in Fiji is based on the Basic Needs Poverty Line (BNPL) i.e. the monetary value of goods and services that a household needs to meet the minimum decent standard of living. A household with income below that of BNPL at a particular point in time will be considered as poor.
4. Women currently outlive men by 4.8 years. This global gender gap is expected to narrow over the next three decades but not significantly.
5. Fiji is lacking in its State reporting for the MIPAA, and as well as the SDGs that is specifically looking at ageing women.
6. Older women are the majority of older persons in Fiji according to the 2017 Census data released by the Fiji Bureau of Statistics.
7. Fiji's current life expectancy for Fiji in 2020 is 67.53 years, a 0.19% increase from 2019.
8. The Fiji National Policy on Ageing 2011-15 is currently being reviewed as it has not achieved the projected outputs outlined in its work plan.
9. Specific social protection schemes are available for ageing women however, it is operating in silos, lacks gender integration, inaccessible information and gender impact assessment to gauge its effectiveness for ageing women.
10. Fiji's national poverty line (% of the population) in 2013 was 34%, and less than 2% lived in extreme poverty under the international poverty line of \$1.90USD per person per day
11. Analysing the trend in poverty for older women in Fiji is a gap because of the limited data and research available.
12. Fiji National Provident Fund (FNPF) comprises 52% male and 48% female members. Compulsory membership stands at 59% male and 41% Female. 44% of accounts have a balance of less than 10,000 FJD for within the age group of 50-54 years old. The FNPF pension includes 74% male and 26% female recipients.

11. OVERALL RECOMMENDATIONS

Fiji Government

1. Ensure that older ageing women have full access to social benefits and non-contributory social protection so that they may lead a dignified life
2. Guarantee that the benefit levels of social pensions are at least high enough to keep older ageing women out of poverty
3. Create more income-generating activities that enable older ageing women to start small businesses and gain some form of financial independence and autonomy
4. Revise and revert the current age of retirement of 55 years to 60 years to allow women to maintain employment and income security
5. Ensure that women are informed about their equal rights of access to financial credit, assets and bank accounts
6. Provide a stronger implementation of the Fiji National Provident Fund Act 2011 to ensure the compulsory contributions from both employee and employer towards the retirement savings of women in Fiji

Ministry of Women, Children & Poverty alleviation

1. Utilize key findings in this research to inform the review of the Fiji National Ageing Policy
2. Strengthen the role of the National Council of Older Persons (NCOP) as a statutory body mandated by Government to enforce and implement the national ageing policy
3. Streamline the gender policy with the ageing policy
4. Conduct more consultations with older ageing women to gauge the intersectional realities and barriers that these women face to inform better approaches and measures that help reduce the incidence and impacts of poverty among older ageing women

Social Protection specifically for poverty alleviation

1. Establish and maintain the social protection floor for Fiji to ensure all in need have, at a minimum, access to essential health care, basic income security, effective access to goods and services as per the Social Protection Floors Recommendation, 2012 (No. 202) adopted during 101st ILC session in on 14th June 2012 in Geneva
2. Ensure a thorough review of existing social protection programs to develop a tailor-made social protection system that can respond to the intersectional realities of older ageing women and the interlinking nature and impact of poverty on older ageing women
3. Create a Single Registry for the identification of poor and vulnerable household/ women to develop a holistic integrated approach targeted at poverty alleviation, via income-generating activities, particularly for women
4. Review existing social protection programs to develop an integrated sustainable Social Protection system which is tailor-made to respond to the needs and vulnerabilities of women about the multidimensional nature of poverty and its impact on women

General recommendations for social protection

1. Provide a more transparent and accountable reporting from Government to demonstrate gender impacts of the various social protection schemes on lives of older ageing women in Fiji thorough assessment, evaluation and review
2. Implement integrated principles of gender sensitivity, human rights-based approach, transparency and accountability, gender-responsive budgeting, inclusivity, equity and dignity embedded within all aspects of social protection programs including service delivery
3. Strengthen the collection and use of sex-disaggregated data to gauge and analyse the number of older ageing women accessing and residing in the aged-care homes, their age, ethnicity, location, background etc.
4. Increase awareness on the various State-funded social protection schemes and programmes for older ageing women so that women are aware of the various schemes available to them

Aged Care homes

1. Provide more Age Care homes for older persons given the increasingly growing ageing population in Fiji
2. Strengthen and review the implementation of the National Minimum Standards for Aged Care Facilities 2018 to ensure that the needs and rights of older persons residing in institutional home settings are protected

12. Endnotes

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Level 2, TAF House, 76 Gordon Street, Suva. GPO Box 14194, Suva, Fiji
Ph: (679) 3313156 Fax: (679) 3313466. Email: info@fwrn.org.fj
Facebook: www.facebook.com/FWRM1 Twitter: www.twitter.com/fwrn1
www.fwrn.org.fj