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INCOME SECURITY FOR OLDER PERSONS IN ASIA AND THE PACIFIC

Income Security for Older Persons in Fiji

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List of acronyms

FAP	Family Assistance Programme
FJD	Fiji dollar
FNPF	Fiji National Provident Fund
GDP	Gross domestic product
GNI	Gross national income
HDI	Human Development Indicator
ILO	International Labour Organization
MIPAA	Madrid International Plan of Action on Ageing
PBS	Poverty Benefit Scheme
SPS	Social Pension Scheme
UNDP	United Nations Development Programme
UN ESCAP	United Nations Economic and Social Commission for Asia and the Pacific
US\$	United States dollar
WHO	World Health Organization

1 Introduction

Concern over population ageing in developing and developed countries has increasingly risen. Once, overpopulation drove policy action, but with the lowering of fertility rates and declines in population growth, attention has shifted in many countries towards the population of older persons (Comman, 1996). This demographic transformation has been accompanied by widespread socioeconomic changes, which have principally affected social support systems, especially the traditional role of the extended family found within many developing nations. With decreasing family size and changing economic demands, support systems for the most vulnerable have come under severe stress. A combination of factors, including low economic growth, a large informal sector, high unemployment, mandatory early retirement and an absence of significant social welfare and related service programmes, pose a policy challenge for governments wanting to address social protection and income security. The impact of those factors is particularly felt by older persons, especially older women who are less likely to have participated in the formal economy and whose higher life expectancy results in a longer period of vulnerability in old age (Kelly and others, 2001; WHO, 2001).

Fiji currently faces such a situation. In response, the Government has sought to develop and implement policies, programmes and the National Provident Fund to provide some assistance towards income security and social protection for older persons. Yet, the Provident Fund assists only people who were employed in the formal sector and who paid into the Fund.

These and similar challenges in developing countries highlight the need for strong normative and legal frameworks which seek to protect and support the population of older persons. Frameworks such as the the Madrid International Plan of Action on Ageing (MIPAA) and the Political Declaration, both adopted at the Second World Assembly on Ageing in April 2002, seek to galvanise the world and individual country efforts towards "building a society for all ages" (United Nations, 2002). These platforms are key to effectively addressing the rights, needs and challenges of older persons. By focusing on the three priority areas of "older persons and development, advancing health and well-being into old age, and ensuring enabling and supportive environments," they have established a robust guide for policy action. Fiji can work in line with these frameworks to establish a social protection floor and put other protections in place for older persons.

The primary objective of this paper is to contribute to the existing discourse on pensions for older persons in the Asia-Pacific region and to further increase the knowledge base on the challenges of ensuring income security for older persons in Fiji. This paper will examine the current economic situation of older persons and review some of the policy actions taken by the Government towards providing income security for them. Specifically, this paper will explore the existing government pension scheme, the former Family Assistance Programme and the Fiji National Provident Fund (FNPF), and will assess their sustainability in the context of current demographic and economic trends.

This paper focuses first on Fiji's demographic and socioeconomic changes with an emphasis on population ageing and challenges to income security and social protection for older persons. It then examines the current state-led social security systems (section III), while section IV focuses on FNPF. Section V discusses critical sustainability issues with regards to the FNPF pension for older persons. The paper concludes with policy recommendations.

2 Demographics and socioeconomic changes with an ageing population

Fiji is an archipelagic State comprising of more than 300 islands with a population of 892,000 (United Nations, 2015a). According to the most recent population census of 2007, the multi-ethnic society comprises 56.8 per cent indigenous Fijians or I-Taukei,¹ 37.4 per cent Indians, 1.8 per cent other Pacific islanders, 1.3 per cent “Part Europeans”, with the remainder including Rotuman, Chinese and various other ethnicities. In the same census, about 57 per cent of the population was below 30 years of age and about 7.5 per cent were aged 60+, while 11.2 per cent were age 55+, the retirement age in Fiji. About 51 per cent of the population was male and 49 per cent female (Fiji Bureau of Statistics, 2007).

Fiji's population growth rate peaked at 3.3 per cent per year between 1960 and 1965 but has declined steadily since then. Population growth rate was estimated at 0.74 per cent in 2015. The rate of natural increase is currently 13.9 (per 1,000 population), but this is offset by a net migration rate of -6.6 (per 1,000 population) in 2015. Even as the population growth rate slowed, the population of Fiji increased three-fold between 1950 and 2015 (United Nations, 2015a).

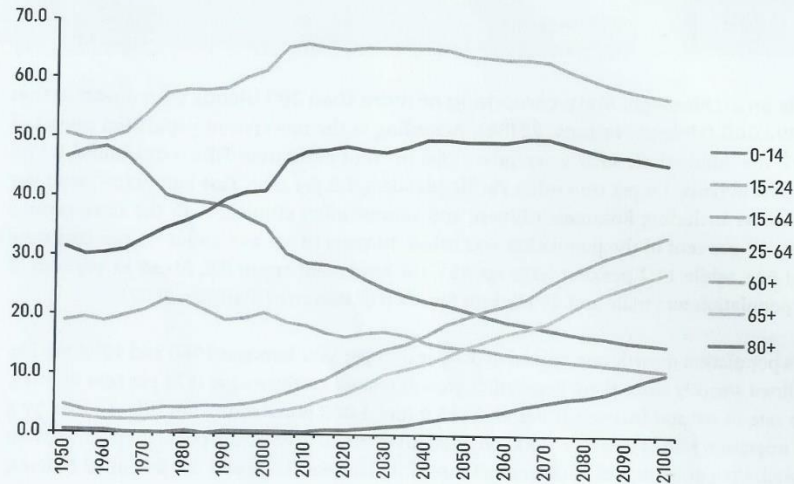
While these demographics depict a growing population, over the last 20 years an average of 5,000 people migrated annually to settle in Australia, New Zealand, Canada and the United States (Kaitani and others, 2011). The economic dividend of this emigration is large increases in annual remittances which are a major exchange earner and contributor to poverty reduction in the country (Fiji Bureau of Statistics, 2007). The results, however, of this migration trend also include inevitable ‘brain drain’, and many older persons, especially widows, living on their own without extensive familial support.

2.1 Population ageing in Fiji

Although the population of Fiji is relatively ‘young’, demographic changes such as rapid fertility declines and increased life expectancy are leading to profound population shifts. For example, the child and youth populations have declined since 1950, while the working-age population, defined as the population aged 15-64, reached its peak in 2010 and is expected to stay at its current level until 2050 (figure 1).

¹ I-Taukei is the formal name of indigenous Fijians adopted by Government in 2007.

FIGURE 1. TRENDS IN PERCENTAGE OF POPULATION COHORTS IN FIJI, 1950-2100



Source: United Nations (2015a).

Thus the working-age population in Fiji is large compared to the dependent population, including older persons and children. During this time when the working-age population is large, Fiji can reap the rewards of the “demographic dividend” until the share of the working-age population begins to fall in 2050. The age structure of the working-age population in Fiji is also changing, with the number and share of the population aged 50+ increasing rapidly while the share of the youth population is already declining. In comparison, the percentage of the older population, defined as people aged 60+, has been increasing steadily since 2000. In 2015, Fiji’s older population comprises 9.3 per cent of the total population and is expected to reach nearly 20 per cent of the total population in 2050.

By 2050, the female population aged 60+ is projected to reach 22.3 per cent of the total female population. Among males, the proportion will be 17.5 per cent (table 1). The increasing number of older women in Fiji’s population structure is shown in the sex ratios of the population 60 years and above (table 2).

TABLE 1. DATA AND PROJECTIONS FOR THE POPULATION AGED 60+ IN FIJI, 2000-2050

	2000	2010	2020	2030	2040	2050
Group	Population (thousands)					
Male	22	31	47	59	69	81
Female	23	36	54	73	88	102
Total	45	67	101	132	157	183
	Percentage of total population					
Male	5.2	7.4	10.1	12.7	14.7	17.5
Female	6.1	8.4	12.1	15.9	18.9	22.3
Total	5.7	7.9	11.1	14.3	16.8	19.9

Source: United Nations (2015a).

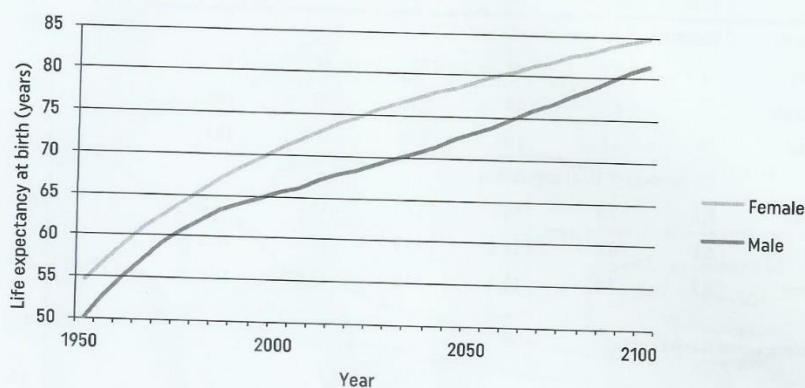
TABLE 2. SEX RATIO OF POPULATION AGED 60+ IN FIJI

Indicator	2000	2025	2050
Sex ratio of population aged 60+	90.9	81.6	87.3
Female share of population aged 60+	52.4	55.1	53.4

Source: Fiji Ministry of Social Welfare, Women and Poverty Alleviation (2011).

The larger share of older women to older men in the population is a common phenomenon, given that women have a longer life expectancy than men. The World Health Organization (2013) estimates average life expectancy at birth in Fiji at 69 years with women expected to live an average of six years longer than men (73 years for women and 67 years for men). The gap in life expectancy is projected to remain into the future (figure 2).

FIGURE 2. LIFE EXPECTANCY AT BIRTH BY SEX IN FIJI, 1950-2100



Source: United Nations (2015a).

Clearly then, for the foreseeable future, older women in the population will continue to outnumber older men. This is generally referred to as the feminization of population ageing. Indeed, the feminization of ageing is already being felt with substantial implications for income security and social protection. Older women are particularly disadvantaged because they typically have less education, work experience and income and fewer assets than men, and women largely work in the informal sector (Seniloli and Tawake, 2015). As a result, older women are more likely to be dependent upon their family and state welfare programmes, especially when they have reached an advanced age or when they are impacted by illness and disability.

Overall, Fiji continues to be a patriarchal society but gender discrimination is being addressed through policies underscored by strong advocacy from rights-based civil society organizations in response to international support for human rights. To date, 16 per cent (one in seven) Fijian members of parliament are women. Moreover, gender parity has been achieved in access to education at all levels with an equal number of male and female graduates from secondary schools. The number of women employed in middle and senior management positions has increased in both the public and private sectors, yet women's participation in the labour force remains much lower than men's. Thus, although gains have been made toward gender equality and inclusive growth, inequality remains a challenge.

2.2 Economic structure and employment

Fiji's economy is driven mainly by tourism and commercial agriculture (primarily sugar cane, kava and vegetable exports), fisheries, hardwood, pine timber and gold mining. In 2014, gross domestic product (GDP) per capita was US\$8,792 and gross national income (GNI) per capita was US\$4,870 (World Bank, 2015). Fiji is an upper middle-income country with Human Development Index (HDI) value of 0.727, positioning it at 90 (along with China) out of 188 countries and territories included in the global ranking (United Nations, 2015b). Inequality and poverty are obvious features of contemporary Fiji society.

Economic growth has been slow over the past decade, due in part to low investment rates as a result of political instability. This has in turn led to periods of negative growth, predominately impacting lower income families and individuals in rural areas. Such impacts can be seen in the proportion of the population living below the national poverty line. The poverty rate increased for those in rural areas despite an overall decline (table 3).

TABLE 3. COMPARISON OF POVERTY LEVELS OF DEMOGRAPHIC GROUP IN FIJI, 2002 AND 2008 (PERCENTAGE)

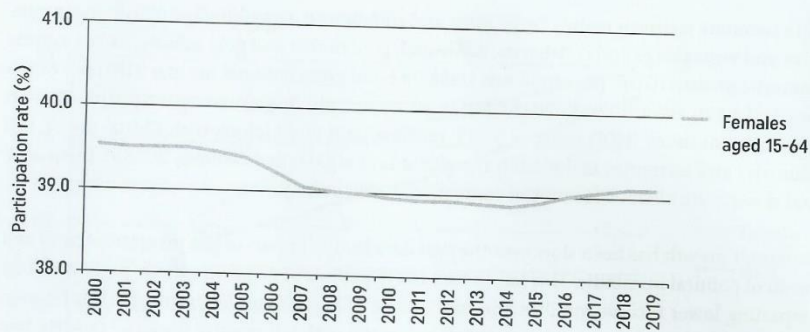
Demographic group	2002-2003	2008-2009
Total	35	31
Urban	28	19
Rural	40	43
iTaukei	35	31
Indo-Fijians	36	32
Others	24	25

Source: Fiji Bureau of Statistics (no date). Poverty indicators. Available from <http://www.statsfiji.gov.fj/statistics/social-statistics/poverty-indicators> [Accessed 26 April 2016].

While growth has been slow, inflation rates in Fiji have steadily declined in recent years, falling from a high of 7.3 per cent in 2011 to a low of 0.5 per cent in 2014. Moreover, the rate of consumer price inflation is unlikely to climb with estimates for 2016 placing the rate at 0.2 per cent, mostly due to falling global commodity prices (Reserve Bank of Fiji, 2016). Such low levels of inflation provide at least some stability for the population and are a welcome boon for lower income earners and those relying on social protection.

The formal sector employs and provides income for many people in Fiji. Overall, 73 per cent employees in the formal sector are male and 38 per cent are female (ILO, 2015). Female participation in the formal economy over time shows a general trend of declining and plateauing rates (figure 3).

FIGURE 3. FEMALE LABOUR FORCE PARTICIPATION RATE IN FIJI, 2000-2019



Source: ILO (2015).

While women's participation in the formal economy is far lower than men's, a 2007 study conducted by Narsey (2007, p. v) found that women perform 52 per cent of all work within the Fijian economy but receive 26 per cent of total income. The disparity points to deep inequalities and an overall devaluing of women's labour. Further, women tend to be employed in certain sectors; 99 per cent of household workers, 77 per cent of all community workers and 52 per cent of family workers are women. These sectors are also characterized by lower incomes and underemployment. As Narsey (2007, p. ix) observed "Female Family Workers, Self-Employed and Community Workers have such high rates of Effective Unemployment as to be virtually disguised unemployment." Narsey suggests that if an income of US\$60 a week is used as the standard poverty line measure, 44 per cent of all women and 32 per cent of all men in the labour force earn so little as to be considered 'working poor'. Such findings are of particular relevance for examinations of pensions in Fiji, as those living under conditions of poverty are less likely to pay into the FNPf pension, thereby reducing their future annuity payments. The situation is particularly difficult for women as their higher life expectancy, lower income level and devalued labour render them less able to secure an independent income throughout old age.

Aside from the formal sector, a significant portion of the population in Fiji is involved in the informal economy. Currently, data on the informal sector in Fiji is lacking, as only few studies have been undertaken, primarily by the International Labour Organization (ILO). Nevertheless, estimates for the size of the informal sector place more than half the workforce in informal employment (Asian Development Bank and ILO, 2015, p. ix). The informal sector is concentrated around the home, with most work dedicated to producing "tailored products, handicrafts and the processing of agricultural produce" (ILO, 2010, p. 7). Additionally, informal service work is directed towards food stalls and providing local transport. Such work, while small scale, nonetheless contributes towards GDP. While concrete statistics are difficult to obtain most, researchers suggest that the informal sector in Fiji contributes as much as 5.84 per cent to GDP (Lal and Raj, 2006). While more research is needed, it appears that the informal sector plays a large role in absorbing surplus labour and provides a source of

work for those who have difficulty finding employment in the formal sector. It also plays an important role in poverty reduction, as Reddy and others (2003) found that individuals gained a 59 per cent income increase due to activities in the informal economy. Moreover, half of all informal workers are female, meaning that a larger share of women participate in informal employment than in formal employment. Yet, while women may have an easier time finding informal work, those that do are typically paid a substantially lower wage than men. Overall, workers in the informal sector are far less likely to contribute to pension funds, are less visible to the Government and are less likely to benefit from Government assistance programmes. Only effective policy design and implementation can lead to a more secure future for these workers, as in the coming years employment in the informal sector will likely be a necessity for unskilled, disabled and older persons who may have fewer opportunities in the formal sector.

2.3 Living arrangements, income sources and health status of older persons in Fiji

There are significant differences in living arrangements, health status and income sources between rural and urban areas, women and men, and between ethnic Fijians and Fijians of Indian descent. According to a recent survey, Indo-Fijian older persons are more likely to have completed secondary education, be self-employed and live alone, while ethnic Fijians are more likely to have attained a primary level education, be engaged as a family worker and co-reside with children, family members or relatives. Moreover, older ethnic Fijians are also more likely to be poor (Seniloli and Tawake, 2015). In a sample survey, Seniloli and Tawake (2014) found that the majority of older persons live with others in extended multi-generational residences, with 66.5 per cent of those surveyed living with others and 33.5 per cent currently living alone. Table 4 highlights their findings and exposes differences between urban and rural areas for people aged 55+.

TABLE 4. LIVING ARRANGEMENTS OF PERSONS AGED 55+ (PERCENTAGE)

		Urban	Rural	Total
Marital status	Currently married	35.6	32.6	68.2
	Ever married and single	14.8	16.9	31.8
Living arrangements	Living alone	14.8	18.7	33.5
	Living with others	35.6	30.9	66.5
Number of children	0-3	33.2	26.9	60.1
	4-6	16.1	16.8	32.8
	>6	4.7	2.4	7.1

Source: Seniloli and Tawake (2014).
Note: The retirement age in Fiji is 55 years of age.

Such differences also occur in health status and people's ability to work. Senilolo and Tawake (2015) reported people aged 55-64 are generally healthy or very healthy and are able to work, however, health problems typically increase with age. Among those aged 65-79, 43.9 per cent had at least one disability. Moreover, 69.6 per cent of older men and 21.2 per cent of older women in the sample suffered from at least one chronic disease such as hypertension or diabetes. In rural areas, health status is particularly bad for those earning less than FJD 9,000 per year as they often cannot afford medical treatment. Poor health effects weigh heavily on Fijian women aged 80+ who are more likely than men to suffer from disabilities and are "mostly poor, uneducated, unemployed, dwelling in big households and not cared for well by younger household members" (Senilolo and Tawake, 2015, p. 177).

Yet despite their declining health status, older persons in Fiji continue to be economically productive even though most are engaged within the informal economy. Census reports show an increasing number of economically active older persons, from 16,851 persons aged 60+ in 1996 to nearly 20,216 in 2007. In contrast, official figures show a declining rate of labour force participation of older persons at close to 30.3 per cent in 1996 and 23.6 in 2007 (Fiji Bureau of Statistics, 2012). The large number of older people working in the rural and informal economy may account for this discrepancy, however, what is clear is that younger older persons are more likely to be economically active, while most people aged 70+ are not physically able to continue working.

An older person's ability to continue working is also influenced by his or her sector of employment. Those who worked in the informal sector are more likely than formal sector workers to suffer from at least one chronic disease in both rural and urban areas (Seniloli and Tawake, 2015). Only half of the economically active population is employed in the formal sector and eligible for the Provident Fund, thus the majority of older persons remain generally reliant on family (children and grandchildren) and friends (members of the community) for support. Ethnic Fijian older persons have been especially reliant on extended family and kinship networks, although as discussed this support system is under pressure (Plange, 1992). For some Fijians, remittances from their children abroad are their main source of income. "Migrant offspring constitute, in effect, a pension fund for the elderly" and provide much needed support to those unable to work (Brown and Leevess, 2007, p. 15). Ultimately, the challenges for a majority of Fiji citizens and older persons in particular, is the increasing cost of living, health-care costs increasing with age, demands for cash and increasing levels of poverty (Government of Fiji and UNDP, 1997).

2.4 Current policies addressing population ageing in Fiji

In response to demographic developments and the effects of current economic trends, the Government of Fiji has committed to addressing the issues and concerns of older people and has developed a National Policy on Ageing. According to the then Minister of Social Welfare, Women and Poverty Alleviation, Mr. Jiko Luveni (2013), the national policy is “a framework of key goals, objectives and actions that serves to improve service delivery to older persons. The essence of the Policy is reflected in its vision which is rooted in “Promoting an inclusive, protective, healthy and enabling environment for Older Persons.”

As such, the Fiji National Policy on Ageing (2011-2015) defines clear goals and objectives concerning the inclusion of older people, in line with the Madrid International Plan of Action on Ageing. Its vision is to create “[a]n inclusive society that instils dignity, respect for human rights and meets basic needs through empowerment of older persons” (Fiji Ministry of Social Welfare, Women and Poverty Alleviation, 2011, pp. v-viii). The four main goals of the policy are as follows:

- Goal 1: Recognition of the contribution of older persons to the social, cultural, economic and political sectors of society;
- Goal 2: Strengthened social assistance for older persons;
- Goal 3: Healthy living;
- Goal 4: An enabling and supportive environment for the older persons.

In order to achieve the second goal, the Government developed a two-step strategy. The first step was to review existing pension arrangements and evaluate the participation levels of older persons in pensions and other supportive programmes. The second step was to review all assistance measures currently available to aged persons (Fiji Ministry of Social Welfare, Women and Poverty Alleviation, 2011). Importantly, the Government has begun to acknowledge that informal social protection systems such as those provided through family kinship networks and through faith-based organizations are no longer as robust as they once were and have become increasingly unable to meet existing needs. In order to fill this gap, the Government has suggested that additional policy options should be considered including “the provision of social pensions, the development of income generating projects specifically targeted to provide an income for the elderly, self-help schemes at the village level ... and the mobilization of urban unemployed youth in support of the rural elderly” (Fiji Ministry of Social Welfare, Women and Poverty Alleviation, 2011, p. 19).

Plainly, while the Fiji National Policy on Ageing is not radically transformational, it nonetheless is a critical step in recognizing that, as a result of urbanization and the loosening of family ties, informal support networks must be supplemented with strong formal state-led social programmes, which are ultimately a key component of establishing a comprehensive social protection floor.

3 Income security and the social security system

Social security is widely defined as measures which aim at “reducing income insecurity, including the eradication of poverty, and improving access to health services for all people, so as to ensure decent working and living conditions” (ILO, 2011, p. 8). While encompassing a broad range of possible measures, the definition nonetheless captures the essence that social security is a system developed by a society to actively protect its most vulnerable members and meet their needs. Importantly, for small developing nations such as Fiji, social protection measures can “be kept within a relatively modest percentage of national income, even in severely resource-constrained countries” (ILO, 2011, p. xxv). In this way, social security systems represent an affordable and emancipatory approach that is critical to ensuring social cohesion, improving living standards and achieving growth.

Currently the main approaches to providing social security in developing countries include five broad systems that range from exclusively private led contributory schemes to fully universal social support provided by the State. These main approaches can best be summarized as follows;

- 1 Social insurance (schemes financed by contributions that pool resources in separate funds for each branch of insurance);
- 2 Social assistance (tax-financed, non-contributory benefits, provided only to the vulnerable population);
- 3 Universal benefits (tax-financed benefits provided without being means-tested);
- 4 Employer’s liability provisions (obligations imposed by statute on employers to provide benefits to workers in prescribed circumstances such as employment injury, sickness, maternity and termination of employment); and
- 5 National provident funds (defined contribution schemes with individual accounts) (ILO, 2006).

Of these approaches, currently the Government of Fiji has implemented the FNPF pension with legislated mandatory contributions, and a social assistance programme previously known as the Family Assistance Programme (FAP). Following recommendations from the World Bank, Fiji replaced FAP with the Poverty Benefit Scheme (PBS). Additionally, the Government introduced the Social Pension Scheme (SPS) targeted towards older persons not enrolled in other social support programmes. There is currently no universal social pension scheme in Fiji and civil society organizations are increasingly urging the Government to consider it.

This section explores the current social protection policies and programmes established by the Government of Fiji and discusses each in turn to examine the history and range of policy options taken by the State.

1 GOVERNMENT SOCIAL PENSION SCHEME (SPS)

In 2013, the Government of Fiji introduced SPS, a non-contributory pension targeted towards persons aged 70+ who have no source of income. To be eligible for the pension recipients must not be beneficiaries of any other social protection programme including the private-led FNPF pension. In essence, SPS was established to provide income security to older persons living in poverty who have never contributed to any pension systems and rely on informal family networks for support. The programme is primarily aimed at “those people that have spent their lives in the rural areas as farmers, fisherman, and village dwellers and have no cash income or formal employment” (Government of Fiji, 2013a). Thus SPS specifically seeks to provide income support for older persons who have worked predominantly in the informal sector. In this way, SPS is an important recognition of individuals who have fallen through policy gaps and is a critical factor for reducing inequality and poverty among older persons in Fiji.

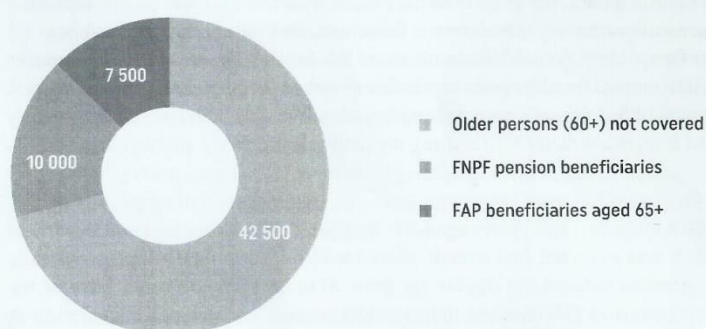
As of March 2013, close to 5,300 Fijians aged 70+ benefitted from this scheme (Government of Fiji, 2013b). It was expected that overall, there could be 9,000 total recipients. In July 2015, the Government reduced the eligible age from 70 to 68 years to further increase the effectiveness and reach of SPS. Further, the monthly pension amount was increased from FJD 30 to FJD 50. The number of eligible recipients rapidly increased to just over 11,600 individuals, more than doubling the initial number of people covered (Government of Fiji, 2014). Subsequent reductions in the age of eligibility occurred in July of 2016, from 68 to 66 years, and increasing coverage to an expected 15,000 beneficiaries, or close to 30 per cent of all people in that age group (Mala, 2015). The budget for SPS was also increased in 2016 to 13 million from 8 million. To date, no in depth evaluation of SPS has been undertaken, so it may be too early to identify a positive dividend of these policies, but these efforts show the Government is willing to expand social protection policies and to take action to support the rising number of older persons.

2 THE FAMILY ASSISTANCE PROGRAMME (FAP) AND THE POVERTY BENEFIT SCHEME (PBS)

The largest and most inclusive income support measure among Pacific island countries is FAP, a non-contributory cash transfer programme designed to help alleviate poverty levels among the most vulnerable in Fiji. It aimed to target chronically ill persons, permanently disabled persons and older persons, and single female heads of households by providing a cash payment between FJD 60 to a maximum of FJD 150. Officially, eligibility for the programme is determined through a means tested evaluation, however, in practice, access to FAP was “based on the assessment of the household welfare status by a Social Welfare Officer during a home visit” (World Bank, 2011, p. 10). This reliance on qualitative rather than quantitative measures led to a number of issues with access to the programme. An evaluation of FAP by the World Bank (2011) found that up to 20 per cent of individuals excluded from the

programme may have in fact been eligible to receive benefits. Moreover, while FAP was designed to be applied on an individual basis, it was often granted per household, resulting in situations where only one applicant per household received FAP payments even if there were two or more eligible persons in the same household. The restrictions placed on FAP eligibility resulted in a coverage rate of only 3 per cent of the population, although almost 35 per cent of the population was living in poverty (UNESCAP, 2014). For the most part, older persons in Fiji were excluded from the FAP (figure 4).

FIGURE 4. ESTIMATED COVERAGE OF OLDER PERSONS UNDER THE SOCIAL PROTECTION SYSTEM, 2011



Source: World Bank (2011).

Quantitative data on the number of older persons assisted by FAP are scarce and difficult to obtain. The existing data confirm that the number of older persons enrolled in the programme steadily increased and older persons remained a large proportion of total recipients of the FAP. Older persons receiving support increased from 2,729 in 1998 to 5,730 in 2003 (table 5) and may have been a result of the increase in the population aged 60+.

TABLE 5. PROPORTION OF 60+ POPULATION IN FAP

FAP recipients	1998	1999	2000	2001	2002	2003
Older persons (60+)	2 729	3 068	3 735	4 581	4 657	5 730
Others	8 951	8 745	9 708	12 022	14 593	15 603
Total	11 680	11 813	13 443	16 603	19 250	20 333
Older persons as percentage of total recipients	23.4	26.0	27.8	27.6	24.2	23.3

Source: Fiji Ministry of Social Welfare, Women and Poverty Alleviation (2011).

Further analysis of data indicates that in 2003 only 9 per cent of the total population aged 60+ were receiving benefits from the FAP. Such a small proportion highlights the difficulty many older persons have in accessing the support they need. More importantly, however, those who did receive support only benefited from small amounts and their income remained below the national poverty line (UNESCAP, 2013). As the World Bank (2011) evaluation indicated, FAP only reduced effective poverty from 36.5 per cent to 35.2, a 1.3 per cent reduction in the poverty rate. Yet, while its overall impact is small, those who received assistance and cash payments reported that “the benefit made a positive contribution to their life” (UNESCAP, 2014, p. 93).

As a result of these issues and pressure from the World Bank and other civil society organizations, the Government of Fiji reformed the FAP in 2013 and transformed it into the Poverty Benefit Scheme (PBS). The PBS seeks to expand coverage of the population targeted, with a goal of 10 per cent coverage (Rotuivaqali, 2013). The budget has also been increased, equaling FJD 22 million in 2016 compared to FJD 15 million in 2012, the last year of the FAP (Government of Fiji, 2012). Critically the PBS will also allow for multiple recipients from the same household which will especially benefit older persons who typically live in multigenerational households with extended family members. Moreover, the PBS has also expanded its eligibility criteria with poverty now being the primary determinant, moving away from the FAP categorical approach and towards a more robust quantitative measurement system. The PBS for older persons thus represents an important enhancement in social protection. This new system should allow for greater numbers of recipients as well as, at least in principle, easier access to the scheme. It is still too early to tell if the improvements brought to social protection systems by the PBS as a whole will be substantially more effective, nevertheless, they represent a step in the right direction and are expected to improve the lives of many older persons.

4 Fiji National Provident Fund

The Fiji National Provident Fund (FNPF) was established in 1966 under the FNPF Act as a retirement fund. It is the largest financial institution in the country, and unlike SPS and PBS, it operates without government assistance or subsidy (Rashbrooke, 2012). The purpose of the Fund is to collect contributions from members as a way to ensure that individuals have some funds allocated to their retirement. To date FNPF is the only superannuation fund in the country mandated by law to collect compulsory contributions towards retirement savings for all formal sector workers in the country (FNPF, 2014). The total contribution (from the employer and employee) increased from an initial 10 per cent of wages in 1966 to 16 per cent in 2000. Since 2015, the contribution has risen to 18 per cent of wages, with employers contributing 10 per cent and employees contributing 8 per cent. In 1975, FNPF introduced the option for members to receive a pension at age 55 in place of a lump sum payment or members can opt for a combination of both. For older persons who were employed in the formal sector, FNPF is the primary source of income. Informal workers can apply to become members of the Fund and make voluntary contributions, but these individuals make up only 1 per cent of total membership (Fiji Ministry of Social Welfare, Women and Poverty Alleviation, 2011).

In 2015 FNPF oversaw 9,770 employers and had a total membership of 403,316 employees, who contributed together a total of FJD 432.2 million. Interest paid to member accounts was 6 per cent which was consistent with the over 5 per cent rate since 2010. The Fund had an investment portfolio of FJD 4.1 billion and total assets of FJD 4.9 billion. Withdrawals amounted to FJD 300 million and pension payments totalled FJD 23.6 million (FNPF, 2014). Table 6 highlights some key indicators for FNPF from 2010 to 2015.

TABLE 6. SUMMARY OF KEY INDICATORS 2010-2015 (FIJI DOLLARS)

Key indicators	2010	2011	2012	2013	2014	2015
Employers	7 105	7 508	7 840	8 383	8 900	9 770
Membership	364 717	368 186	372 831	381 303	395 246	403 316
Members' funds (billions)	2.8	3	3.2	3.4	3.7	4
Contributions (millions)	292.3	303.5	317.27	343.1	375.7	432.2
Interest paid to members (millions)	121.2	133.6	132.8	155.6	175	213.2
Interest rate credited to members (percentage)	5	5.25	5	5.5	5.75	6
Withdrawals (millions)	277.5	309.5	318.2	276.1	272	300.5
Investment portfolio (billions)	3.4	3.5	3.5	3.7	3.8	4.1
Annuity payments (millions)	46.8	49.1	43.2	23.4	23.9	23.6
Investment income (millions)	219.5	238.8	249.9	280.1	252.8	302.7
Total assets (billions)	3.5	3.8	3.9	4.2	4.5	4.9

Source: FNPF Annual Reports (2010-2015).

4.1 Employer and employee participation in the Fund

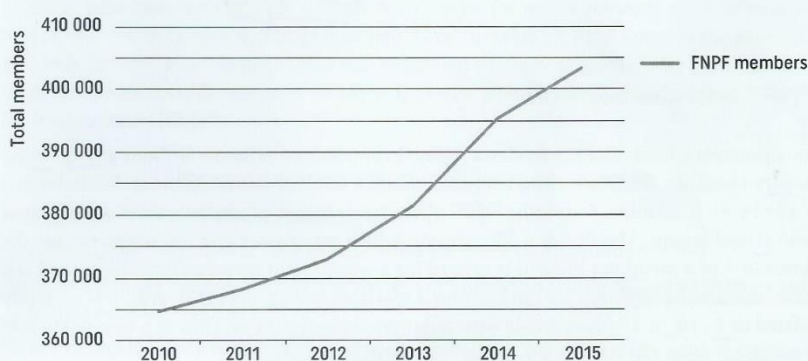
Fiji's employers and employees are the backbone of FNPF. Government legislation provides the framework for the operation of the Fund. All provident funds are based on an individual account system. A member's account is created only when an employee is fully registered with a unique membership number. The member's balance includes contributions paid by the member and the employer together with the interest paid by FNPF.

The number of employers involved with the Fund has rapidly increased from just over 5,000 in 2003 to close to 10,000 in 2015. Rather than economic expansion and growth, the majority of this increase can be explained by changes to the definition of 'Employer' in 2004-2005, which made it mandatory for any individual or organization hiring a person for one or more days in a month to be classified as an employer. Thus, such a broad and far reaching definition necessarily captures a vast range of entities from sole business owners to large international corporations. Businesses must register with FNPF and pay contributions on behalf of the business and the employee.

*irregular
work?*

By 2015 over 400,000 employees had registered with the Fund. Figure 5 shows the total number of members of FNPF from 2010 to 2015. Of those 400,000 employees registered, not all pay FNPF contributions as the Fund does not separate active and inactive members. Further, membership figures include all workers, even those who are employed on a temporary basis such as workers living in rural areas who migrate to urban areas for short contractual work and generally do not pay contributions on a regular basis. Moreover, those working in the informal sector are not included in the fund. In this way, total membership figures are not a clear indicator of income protection coverage, instead what is crucial is how members use their funds at retirement and how many opt for pension products over partial or full withdrawals.

FIGURE 5. TOTAL NUMBER OF FNPF MEMBERS 2010-2015



Source: FNPF Annual Reports (2010-2015).

Despite significant contributions to the Fund, its growth has been very slow. This is possibly due to contributors' withdrawals. Members are able to withdraw their funds as a full lump sum payment for a number of possible reasons such as reaching the retirement age of 55, health and education expenses, assistance with purchasing a house, death of a family member, migration and disability assistance. In the event of a natural disaster, such as cyclone Winston, which struck Fiji in February 2016, members were allowed to draw a FJD 1,000 or FJD 5,000 payment from their accounts.

Table 7 summarizes the total withdrawals for the years 2010 to 2015. Of note is the rapid decrease in pension annuity after 2012, with annuity withdrawals falling from 43.2 million to 23.4 million in 2013. Much of this decrease can be explained by a series of reforms instituted by FNPF in 2012 that drastically reduced pension payments and made lump sum withdrawals more attractive. These reform processes will be discussed in detail in section V.

TABLE 7. FNPF MEMBER WITHDRAWALS 2010-2015 (MILLIONS OF FIJI DOLLARS)

Grounds of withdrawal	2010	2011	2012	2013	2014	2015
55 years and over, lump sum withdrawal	86.9	120.7	117.5	109.3	115	123.1
Death	11.6	10.7	15.1	17.4	15.7	14.5
Disability	2.4	3.6	3.5	4.9	3.2	3.2
Migration	24.7	31.9	37.8	27.8	25.3	27.1
Partial	61.7	45.2	45.5	52.7	49.8	58.2
Housing transfers	29.1	33.3	40.2	47.8	48.7	59.5
Special death benefit	8.7	9.8	8.7	9.2	8.3	9
Pension annuity	46.8	49.1	43.2	23.4	23.9	23.6

Source: FNPF Annual Reports (2010-2015).

↓
pension annuity
about halved

4.2 FNPF and the pension

As a provident fund, FNPF provides a defined contribution scheme, without any distributionary elements. Therefore, expected pensions are a result of contributions and withdrawals made by each member. Currently, FNPF offers two pension products besides a lump sum withdrawal option. The first is a life pension which guarantees annuity payments for the remainder of a member's life and is offered for a sole or joint membership. The second is a term annuity that provides a payment over a specified and agreed fixed term. It is currently offered in 5-, 10- or 15-year periods with differing conversion rates. Further a combination of pension products can be selected and are summarized below:

- Life pension
- Joint pensions
- Part lump sum/part life pension
- Part lump sum/part joint pension
- Part lump sum /part life/part joint
- Full lump sum

use | The extent to which FNPF pensions are adequate to cover the needs of individual older persons depend on their earnings and contributions, and how much they had withdrawn from their account over the years. Despite the range of pension options offered by FNPF, most members choose a lump sum payment rather than a life or fixed term annuity. Currently, over 80 per cent of members who are retiring in the next four years have an individual balance of FJD 50,000 or less, well below the threshold required to sustain them during old age. Even more alarmingly, less than 5 per cent of pensioners opted for retirement products in 2015 (FNPF, 2015). The current average pension payment is FJD 350 per month, equal to 1.7 times the basic poverty line, yet the number of actual pensioners who receive such a payment remains low. The distribution of pensions is highly skewed with the majority receiving a low payment and a minority receiving a large payment (Fiji Ministry of Social Welfare, Women and Poverty Alleviation, 2011). While the pension can be augmented with post-retirement work, the chances of employment remain limited especially in the formal sector for those aged 60+. For those who are not members of FNPF, severe income insecurity and a crisis of livelihood remains a distinct possibility, particularly for women. While there is currently no sex-disaggregated data on FNPF members, women may be more dependent on the pension than men because they have a longer life expectancy. Moreover, the security of a pension payment can be particularly important for older women who encounter obstacles of double discrimination stemming from both their age and gender. Thus it is critical that FNPF recognize these gender issues and begin to enact policies to encourage women, even those working within the informal sector, to make contributions. include |

→ 123 million in 2015

Monthly payments currently provide income security for only a minority of older persons, and as continuing economic changes put significant pressure on fixed incomes the payments will only become less adequate. This was expressed through suggestions by pensioners for other economic considerations to be made by FNPF to ease the pressure on their income. Such suggestions include:

- Providing a discount card for pensioners for medicine and basic needs;
- Providing food vouchers for needy pensioners;
- Allowing pensioners with income to continue to make contributions to FNPF;
- Negotiating with banks to avoid a deduction of interest on withdrawals and reduce bank fees on withdrawals; and
- Restricting the early withdrawal of pension funds for expenses in other areas to ensure a sizable pension at retirement.

Perhaps the most important suggestion is to separate medical, education and other large expenses from old age income security. Even funds to recover from the effects of natural disasters were taken directly from member contributions, thereby reducing future pension payments. In this way, working towards establishing a social protection floor and as well as a disaster insurance would reduce the need for full or partial withdrawals and would work to ensure that more people have an adequate pension once they reach retirement age.

4.3 Pension nomination

Pension nomination enables a FNPF pension member to nominate a person to receive their pension in the event of their death. The nominee receives pension payments for a maximum of five years for a single life pension if the original member passed away within the first five years of receiving the pension. Nominees for a term annuity pension will receive the full payment for the entirety of the term originally chosen (5, 10 or 15 years) (FNPF, 2016a). Given the differences in life expectancy between males and females, it is likely that pension nominations will benefit surviving widows. Nominees can also receive a special death benefit, a one-time FJD 2,000-FJD 8,500 funeral expenses payment. In 2014, 22,184 nominations were filed, in comparison to 19,303 filed in the previous financial year. Nominations thus represent an important source of temporary income for some, and may help to temporarily increase the number of women who have access to a pension scheme. While the policies are restrictive, FNPF does offer joint pension products that provide a life pension to a spouse of a deceased member. However, the possibility of pension nomination also extends the longevity risk for the Fund and can form a threat to the Fund's sustainability.

Don

5 Sustainability of income security programmes for older persons

As noted above, there are a number of income security programmes for older persons in Fiji. These include primarily the FNPF pension, the government social pension, and other social protection programmes such as PBS. Of these, only FNPF receives no government subsidy or support to ensure its continued operation. This reliance on private methods of funding has led to instances of poor performance and questions over financial longevity.

Over the years, concerns have been raised over the sustainability of the Fund. There were concerns that as the number of pensioners increased, the percentage of the pension derived from an individual's retirement funds, known as the conversion rate, was not sustainable and would jeopardize the Fund as a whole (Narsey, 2012). This concern has proven accurate over time, with deep doubts surfacing over the sustainability of FNPF due to overly generous conversion rates that could not be maintained for long term operations. As the pension payment is a percentage of the retirement savings, a high rate would require a large pension to be provided. These rates, as high as 25 per cent at one point, increased the number of members taking up the pension to such an extent that FNPF was in danger of collapsing. An evaluation and review found that the FNPF pension system was "highly unsound ... [and] the financing of the pensions, by transferring resources from active workers, was characterized as a heavy cross-subsidisation from poorer and younger workers to older and richer ones" (Rashbrooke, 2012, p. 3). Pension liabilities for FNPF stood at USD\$565 million while only \$312 million had been set aside for payments. To make up the difference, FNPF began to use the savings from current working members (Rashbrooke, 2012).

*% pension
members*

As a result of these issues, FNPF initiated a series of reforms in 2012 to bring the pension system back under control. To lead and design these reforms, the Government hired a financial services firm, Promontory, to establish new age-based conversion rates based on actuarial valuations as suggested by ILO and the World Bank (World Bank, 2007). As such, FNPF reduced conversion rates down from a high of 25 per cent to an average of 8 and 7.2 per cent for sole and joint pensioners, effectively reducing all pension amounts across the board. As the new rule applied to existing pensioners as well as those who were beginning their retirement, there was widespread opposition (Narsey, 2011). The Government maintained that the changes to the monthly pension amount had to do with actuary advice on the sustainability of the Fund, and also gave pensioners the opportunity to withdraw all their original contributions on retirement, which some of them did. Overall, the reforms have worked to improve the sustainability of FNPF and to increase its financial safety net. Yet, some pensioners still feel uncertain over their future and seem to have lost trust in the governance of the Fund (Valemei, 2012).

actuarial

The second issue concerning the sustainability of FNPF has been the extent of the influence of the Government of Fiji and control over the Fund. The Government, through its control of the membership of the FNPF Board, is the final arbiter of investment decisions of the Fund.

There have been numerous questions regarding the advisability of, and returns on recent investments in the telecommunications and tourism sectors. Returns on investments determines the interest paid to member accounts, thus the investment of FNPF funds is a critical contribution to the financial sustainability of the pension system. Experience has also shown that the investment of FNPF funds is not without risk.

FNPF investments are based on the following generic principles (FNPF, 2016b):

- Provide a wide range of investment opportunities in various asset classes so as to allow for diversification and cover a wide risk/return spectrum;
- Maximize returns within reasonable and prudent levels of risk;
- Provide returns comparable to returns for similar investment funds or compared to market rates;
- Control administrative and management costs.

Investments of FNPF funds are made in a range of areas, including government securities, long term deposits, offshore investments, commercial loans, equity and real estate. Thus far the Fund has provided a higher returns on contributors' accounts than all other private banks and investment corporations. In 2015, 93 per cent of investments of the FNPF Retirement Income Fund were in government securities with 7 per cent in other areas. Given recent uncertainty in Fiji, this may pose a difficult challenge in the future. It is somewhat reassuring, however, that FNPF is managing its investments, pensions, and finances more carefully than before to ensure long-term feasibility.

6 Conclusions and recommendations

There is growing awareness of the ageing of the population in Fiji, with those aged 60+ inevitably becoming a larger proportion of the population. Income security and social protection for older persons has become an important policy matter for the Government, spurred on by the 2002 MIPAA. With the recognition that traditional family and community forms of social protection were affected by socioeconomic changes, the Government has established its own modest pension scheme for older persons (SPS). When it was introduced only those aged 70+ were targeted as potential recipients, but by 2016, the eligibility age had been reduced to 66 years.

Moreover, SPS will complement the contributory pension system of FNPF, which thus far has provided income security for older persons who worked in the formal sector and for private organizations. There is considerable disparity in the sums received by the two categories of pensioners, but the disparity may be reduced over time. Within FNPF itself a minority of members receive large payments while the majority of members receive small payments. Furthermore, the majority of older FNPF members withdraw their funds in a lump sum rather than opting for annuity payments. The Government has recognized that “the erosion of benefits pre- and post- retirement, all support a strong prima facie case for the claim that income security among the older population in Fiji is inadequate” (Fiji Ministry of Social Welfare, Women and Poverty Alleviation, 2011, p. 10). Increasing advocacy and lobbying by older persons themselves, civil society and non-governmental organizations and the adoption of international standards of social protection and income security will likely improve the situation of those aged 60+ in Fiji if strong, timely and effective action is taken.

To create a more robust and effective income security system in Fiji, policymakers may consider implementing the following recommendations:

- 1 The Government of Fiji should enable greater monitoring and evaluation of social protection programmes in Fiji by expanding access to data and metrics. As it stands, it is difficult to obtain recent and relevant data. Further, more robust data collection methodologies must be put in place to ensure that evaluation and monitoring systems can accurately assess the impact of programmes on older persons and other vulnerable persons.
- 2 While FNPF accepts membership applications from informal workers, more can be done to encourage participation in the Fund and meet the unique needs of informal workers; whether by simply increasing awareness of this option among the public at large or by offering incentive based solutions, such as providing better conversion rates.
- 3 The Government may consider promoting financial literacy through education programmes to advocate for saving and selective buying and to reduce the popularity of lump sum withdrawals. Generating awareness for pension products and their long term

benefits over lump sum payments will be an important policy step towards establishing a robust income security programme.

- 4 To reduce the number of FNPF members who withdraw large sums to pay for health care or even to repair their houses after natural disasters, the Government may consider establishing a more comprehensive social protection system by providing a social protection floor. Universal access to affordable health care – for example through providing a universal medical insurance independent from the pension fund – would ease the financial burden of health-care. By reducing health-care costs, a greater share of FNPF members may be able to keep their funds in the pension. To address the high risks of loss through disasters, promoting disaster insurance could be another option.
- 5 The Government may consider an overall increase in the retirement age. Currently, the retirement age of 55 is relatively low and actively restricts older persons from continuing to earn an income, thus increasing the likelihood that they will turn to the informal sector for employment. Further, with an ageing population, a low retirement age threatens the sustainability of the pension fund and reduces monthly pension benefits.
- 6 Social protection services and FNPF should make their income support services more gender responsive. Women live longer than men and face greater levels of discrimination, thus access to income support schemes is critical to ensure their wellbeing. Integrating gender into policies and programmes and understanding the traditional cultural role women play will provide a strong basis of support.
- 7 Social protection schemes should explore partnerships with civil society where resources are limited and state capacity is constrained. Doing so could help to expand coverage and access and will supplement the support already offered.
- 8 Lastly, all social protection and income security measures explored in this paper should aim to significantly increase their coverage of older persons. Only a small proportion of older persons receive any form of social protection. Closing policy gaps and ensuring pension uptake will help to expand coverage to more people.

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