

Working Elderly in Fiji: Choice or Necessity?

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Abstract

This paper examined the demographic, social and economic factors influencing the work types and patterns of the elderly in Fiji. A binary logistic model was applied to determine the magnitude of the effects of selected social and economic variables on work status of the elderly in Fiji. The results shows that among other factors, Age, Gender, Living Arrangements, Education and Health Status were most important in explaining the variation in the elderly working for wages and salary or being in self-employment. For many of the elderly in Fiji, work is a necessity rather than a choice.

Introduction

Documentation, including academic research, on elderly in the work force in Fiji has been generally absent. It is now state policy to regard 55 years as the official retirement age for government employees. Whether the threshold of 55 years becomes the starting point for the definition of an 'elderly' has not been discussed. The UN refers to 60 years and above as older population. Most developed countries however refer to 65 years and above as the 'elderly'. There, thus, is no universal definition of 'elderly'. The definition of elderly, therefore, is quite arbitrary, which makes cross-country studies difficult.

'Retirement' has become the default definition of 'elderly (WHO). Thus, for developing countries like Fiji, 'elderly' is usually associated with retirement; this often would the point at which one qualifies to receive a pension benefit, if one were on a pension scheme. For Fiji 55 years is that age. At 55 workers qualify to claim their pension funds from the mandatory superannuation scheme in which employees and employers contribute during the former's working life. At 55 also, government employees are retired. The Government is the single largest employer in the country.

This paper explores the life of work after people reach 55 years of age. The specific objectives of this paper are to examine the factors that are likely to influence the decisions about continued workforce participation of the elderly in Fiji; to determine the types and patterns of work of the elderly here; to analyse the characteristics of the elderly who continue to work, and to assess the magnitude of the effects of each of the determinants of work amongst the elderly on their labour force participation.

The Working Elderly – an Explanation

Devaney (1995:172-185) explains that in developing countries as lifespan increases, so does the need to seek incomes. In these countries, higher proportions of the elderly are living below the poverty threshold due to low incomes. In these countries, population ageing is linked to poverty.

Conflict theory of productive ageing presupposes that because of the need to earn and provide for themselves and family members, population in low income countries will be productive in older age (Merton, 1968). Many elderly persons in developing countries feel financially squeezed to stop working. With increased costs, some of the elderly continue to work in their professions, while some who are more entrepreneurial start business of their own.

Schuller (1987) discussed the intricate shift between labour and retirement. He argued that there is no longer an easy shift from education to employment as well as an unclear phase following working life. Schuller termed this 'work-ending', and called for more studies on this abandoned life stage. This would include examination of the factors surrounding decisions to be involved in the labour force for individuals who are in their 50s and 60s and even beyond. In this regard, it is particularly important to study the extent of the influence of family situations and caring roles on working lives, efficiency, earnings and one's capability to plan for retirement. There is a need to conduct studies on these issues in Fiji as its population continues to age.

Like in any other developing country, in Fiji the proportion of the elderly that works at any particular point in time depends much on the individual saving and pension status. Even though people depend on their savings and pensions, often they have not accumulated sufficient sums or accounted enough wealth during their working years to enable them to sustain them in their old age. A vast majority of the elderly that have access to superannuation funds, have large proportions of their superannuation sums used up in financing their children's education, financing hous-

ing needs and meeting other family obligations, therefore reducing their savings stock. Expectations are that they will depend on the support from their children or relatives in their old age. Failing this, the need to continue to work.

The liability to care for ones parents as they age lies with the younger age group in their families. Typical of the Pacific culture, filial piety is rooted in Fijian and Indian cultures. Children are usually obliged to support their aged parents in return for the parental care and support provided to them during their child and teenage lives; Gouldner (1960) termed this as reciprocity. However voluntary old age support is not guaranteed; this uncertainty forces many people to work beyond retirement age.¹

Westernization has changed people's perceptions towards the extended family. At present, there is greater preference for smaller nuclear families rather than large extended families. Many people tend to view the elderly as an additional burden on their family. Ruggles (1987) states that there will be a movement in family structure generally from less extended family to more nuclear families.

Industrialization and urbanization, consequences of economic development, have also resulted in greater rural to urban and international migration of the younger generation, mainly in search of better education and job opportunities. For rural dwellers, this leaves the elderly to lose assurance of financial and social support of their children or extended families to them in old age. Social support may include an active social life without boredom. The lack of assurance of support has caused most of the elderly to work to advanced ages.

Labour Force and Polulation Statistics: Fiji

Life expectancy in Fiji has been rising consistently. As Table 1 shows, there has been a significant increase in life expectancy from the 1950's; overall it increased by 37% between 1956 and 2007. This is over 0.7% increase per annum. The increase in female life expectancy has been higher than that of male life expectancy.

¹ Legally, however, parental care is mandatory., S159 of the Family Law Act requires that a 'person is liable to maintain his or her parent' to the extent that the person is reasonably able to do so but only if and only if the parent is unable to support herself or himself adequately whether by reason of age or physical or mental incapacity for inappropriate gainful employment. or for any other adequate reason. Courts are empowered to make any order they consider proper for the provision of parental maintenance. To date, hwoever, this provision has not been utilised in any court proceeding. We acknowledge Dr. Ganesh Chand for bringing this to our attention.

Table 1: Life Expectancy at Birth, Fiji (Years)

Period	Overall)	Male	Female
1956	51	52	54
1966	58	56	59
1976	62	60	63
1986	65	63	66
1996	67	65	69
2007	70	68	71

(Source: Fiji Island Bureau of Statistics)

A high life expectancy also means a large number of older people in the society. The population of those over 55 increased by 52% between 1996 and 2007. This is a phenomenal 4.7% growth per year in the number of older people.

Labour Force Participation of people aged 55 and over in Fiji increased during the last inter-censal period, 1996-2007 by 21% (Table 2). This is a 1.9% growth per annum.

Table 2: Economic Activity, population 55 years and over: 1996, 2007

	1996	2007
Total Population 55+ years	62,052	94,082
In Labour Force	29,714 (47.9%)	35,914 (38.2%)
Money Economy	16,966 (27.4)	23,729 (25.2%)
Without Subsistence	7,264	16,219
With Subsistence	9,724	7,510
Unemployed	1,147	2,372
Subsistence		
Money work	9,724	1,403
No money work	11,579	9,813

(Source: Bureau of statistics, 1996, 2007)

LFPR by different age groupings for those above 55 shows that participation rate declined with age progression during both census years (Table 3). Statistics also show that for each age category, the LFPR has been lower in 2007 than what it was in 1996. The overall rate has also fallen from 47.9% to 44.3% during the period.² These are interesting re-

² The 2007 census was taken soon after the decision was made by the Government to reduce the retirement age in Fiji. Immediately, this shock pushed many people to de-

sults.

Table 3: Labour Force Participation Rates (%); 55 years and over

Age	All sectors, 1996			All sectors, 2007		
	LF	Pop	LFPR	LF	Pop	LFPR
55-59	12,863	22,245	57.8	15,830	31,161	50.8
60-64	8,033	15,459	52.0	9,218	24,120	38.2
65-69	4,801	10,761	44.6	5,563	16,808	33.1
70-74	2,323	6,357	36.5	2,781	10,110	27.5
75+	1,694	7,230	23.4	2,654	11,902	22.3
Total	29,714	62,052	47.9	97,481	220,212	44.3

(Source: Fiji Bureau of Statistics)

About 31 per cent of the economically active population over 15 years old is in the formal sector and earning wages and salary (Bureau of Statistics, 2008). A significant proportion of those working in the formal sector are employed by the government. The retirement age for these civil servants is currently 55 years. The government view is that employment of older persons reduces job opportunities for younger persons. This was the key motivation for reducing the retirement age in 2007 from 60 years. The 'lump of labor theory' (Munnell and Wu, 2012), however, shows that there is no evidence in United States and China of crowding out of younger persons from job opportunities by the continued employment of older persons.

Given, therefore, the current life expectancy of 70 years, and the current retirement age of 55, it is critical to examine the income and sustainability status of the people in the 15-year period from the retirement age to the end of their lives.

FNPF data shows that 75% of their current/active members had less than \$10,000 in their accounts. Only 4% of the members have balances above \$50,000. But even a \$50,000 balance on retirement will leave an annual pension of \$4,350, or \$83.65 per week. This is below the poverty line income.

There are other serious issues in terms of life sustainability of those retiring at 55. FNPF data shows that in 2015, 96% of those that had

fine themselves out of the 'labour force'. It is, however expected that they would subsequently return to the labour force, thereby somewhat countering the massive decline that is shown.

reached retirement age opted to take out all their superannuation funds in bulk, leaving no fund for a pension.³ In a country where financial literacy is relatively limited, and where there is no independent agency providing investment advice to retirees, the chances of the pension funds being squandered in conspicuous consumption are high.

What is clear is that whether it be a lifetime pension or withdrawal from the superannuation schemes, the base sums commence by condemning the retirees into an existence below the poverty line. This is one of the major reasons forcing the elderly to seek re-employment.

Studying and knowing the patterns and types of work the elderly are engaged in will be useful in formulation of policies about the wellbeing of the elderly. Although work is important in maintaining the quality of life of the elderly in Fiji, very few studies conducted thus far have specifically focused on the labour force participation of the elderly.

This paper examines this issue on the basis of official statistics from the national census report for 1996 and 2007, and a *Working Elderly Survey* carried out by the authors during 2011-2012. The Working Elderly Survey administered a semi-structured questionnaire to eight hundred and fifteen (815) people over the age of 55 years. The study population was the group which was 55 years and older at the time of the 2007 Census. The total population for this group was 94,101, which is 11 percent of the national population.

This study used a return of 787 sets of data. The distribution between the urban and rural was proportionate to the distribution of the national population. Bivariate and Multivariate analysis were employed in the data analysis. The independent effect of following factors was assessed on work: age, marital status, gender, number of children, education, health status, caring responsibility and financial status. In the regression analysis, only the working elderly were considered. The dependent variable is dichotomous - which only has two categories, i.e., the elderly is either engaged in wages/salary paid job or self-employed job.

Table 4a provides some basic data obtained from the survey, while Table 4b shows the profile of the elderly in Fiji.

³ <http://fijione.tv/majority-of-fnpf-members-have-less-than-10k/>

Table 4a: Characteristics of the Study Sample

		No	%
Age	55-64yrs	469	59.6%
	65-74	235	29.9%
	75years	83	10.5%
Marital Status	Married	534	67.9%
	Ever Married ⁴	216	27.4%
	Single	37	4.7%
Sex	Male	410	52.1%
	Female	377	47.9%
Area of Residence	Urban	384	48.8%
	Rural	403	51.2%
Ethnicity	Fijian	419	53.2%
	Indian	368	46.8%
Education	No Education	95	12.1%
	Up to primary Level	411	52.4%
	Up to Secondary Level	186	23.7%
	Up to Tertiary Level	95	12.1%
Living Arrangements	Alone or with spouse only	265	33.7%
	With spouse & at least one child	430	54.6%
	With spouse, at least one child plus others	92	11.7%
Number of Living children	0	97	12.3%
	1-3	411	52.2%
	>4	279	35.5%
Household Size	1-3	354	45.0
	>4	433	55.0
Health	Not so healthy	119	15.1
	Healthy	457	58.1
	Very Healthy	211	26.8
Work Status	Wages or Salary	62	7.9
	Self Employed	185	23.5
	Unpaid Work	540	68.6
Income	Up to F\$15,000	763	97.0
	>F\$15,000	24	3.0

⁴ 'Ever Married' are those who were married but now are widowed, divorced or separated

Table 4b: Profile of the Working Elderly in Fiji

		No	%
Age	55-64yrs	173	70.0%
	65-74	64	25.9%
	75yrs+	10	4.0%
Marital Status	Married	180	72.9%
	Ever Married	50	20.2%
	Single	17	6.9%
Gender	Male	123	49.8%
	Female	124	50.2%
Area of Residence	Urban	107	43.3%
	Rural	140	56.7%
Ethnicity	Fijian	170	68.8%
	Indian	77	31.2%
Education	No Education	19	7.7%
	Up to Primary Level	130	52.6%
	Up to Secondary Level	69	27.9%
	Up to Tertiary Level	29	11.7%
Living Arrangements	Alone or with Spouse only	88	35.6%
	With Spouse & at least one	133	53.8%
	With spouse, at least one child plus others	26	10.5%
Number of Living Children	0	40	16.2%
	1-3	124	50.2%
	>4	83	33.6%
Household Size	1-3	124	50.2%
	>4	123	49.8%
Health	Not so healthy	32	13.0%
	Healthy	163	66.0%
	Very Healthy	52	21.1%

Profile of the Working Elderly in Fiji

70% of those surveyed were in the age group 55-64 and another 26% in the age group 65-74. 73% were married, but 7% were always single. The questionnaire return rate shows a skew towards rural residents and ethnic Fijian elderly. Slightly over 60% of the respondents had either no for-

mal education or formal education only up to primary level. 12%, however, had tertiary education.

The survey found that a third of the elderly either stayed alone or stayed with their spouses. The rest stayed with at least one child. 11% stated with a child and at least someone else. A vast majority (87%) claimed to be healthy or very healthy.

Economic indicators are given in Table 5. A vast majority (75%) were in self-employed, with the rest worked for others for a wage. In terms of income, 91% had incomes less than \$15,000 per annum.

Table 5: Economic Profile of the Working Elderly in Fiji

Work Status	No	%
Wages and Salary	62	25.1%
Self Employed	185	74.9%
Income		
Upto \$15,000	225	91.1%
>\$15,000	22	8.9%

(Source: Working Elderly Survey 2011-2012)

Types and Patterns and Work: *Wage and Salary Earners*

Of those working for wages or salary 52% of those in the age group 55-64 and 63% in the group 65-74 were engaged in elementary occupations. Table 6 provides data on wage and salary earners. This is expected given their educational backgrounds. The jobs included basic administrative/secretariat work, taxi driving, house maids, security guards, and farm laborers. A majority in this category were married, urban dwellers, Fijian by ethnicity, living with children, had only attained no more than primary level of education, dwelled in big households, and regarded themselves as healthy.

Less than a quarter were engaged in professional or crafts and related trades jobs. These were mostly those with trade skills, carpentry in particular with a sprinkling in automotive and plumbing trades. These elderly tended to have attained either secondary or tertiary levels of education; only a small minority in this category had only primary level education but all these had also gained work experience over the years in the respective fields. Interestingly, a significant number of elderly were engaged in 'consultancy work' - and they were doctors, mid-wives, or primary school teachers.

Table 6: Type of Work of Elderly working for Wages and Salary by Socio-Economic Variables

		Crafts & Related Trades	Consultancy	Elementary	Total (N)
Age	55-64	21.7	26.1	52.2	46
	65-74	25.0	12.5	62.5	16
					0.533*
Marital Status	Married	26.0	22.0	52.0	50
	Ever Married / Single	8.3	25.0	66.7	12
					0.416*
Sex	Males	23.7	28.9	47.4	38
	Females	20.8	12.5	66.7	24
					0.245*
Area	Urban	22.2	17.8	60.0	45
	Rural	23.5	35.3	41.2	17
					0.289*
Ethnicity	Fijian	22.5	22.5	55.0	40
	Indian	22.7	22.7	54.5	22
					0.999*
Living With	Alone /Spouse	16.7	25.0	58.3	24
	Children	25.9	25.9	48.1	27
	Children & Others	27.3	9.1	63.6	11
					0.713*
Educa-tion	Primary or Less	20.0	12.0	68.0	25
	Secondary or more	24.3	29.7	45.9	37
					0.172*
Living Children	=<3	19.5	26.8	53.7	41
	=>4	28.6	14.3	57.1	21
					0.472*
House-hold Size	1-3	7.4	33.3	59.3	27
	>4	34.3	14.3	51.4	35
					0.024*
Health Status	Not so healthy	-	33.3	66.7	6
	Healthy	28.9	22.2	48.9	45
	Very Healthy	9.1	18.2	72.7	11
					0.340

(Source: Working Elderly Survey 2011-2012)

73% of the total wage workers over 55 comprised those staying in urban areas. This could be explained by a greater need for cash incomes in urban areas than rural areas, a manifestation of the economic necessity in urban areas due to high cash-cost of living pushing the elderly to work.

Almost two-thirds of the elderly that are working for wages or salary are Fijians (65%). Elderly engaged in elementary occupations are most likely to be living alone or with spouse only (58%).

Just over a half live in household sizes of four or more.

47% of those above 55 in the workforce remained in the same occupations as they were before retirement. Most of the elderly who maintained same occupation are engaged in elementary occupations. As expected, the opportunity for movement of those in elementary occupations is limited. Those in other categories are relatively more mobile across professions. Thus, as shown in Table 7, of those working and who were in professional, craft and related work before their retirement, 62% left these professions, joining either consultancy or elementary occupations. Commensurately, the proportion of those in the latter two categories increased. The transition noticed is the movement from professions of teachers, administrators, police officers and army officers, to taxi/van driving, etc. Such transition in occupational structure has come with a decline in earnings and incomes.

Table 7: Type of Work by Elderly before and after 55 years

Type of Occupation	Before 55 Years (%)	After 55 Years (%)
Professionals & Crafts and Related Tradesman	63.6	24.2
Consultancy	9.1	24.2
Elementary Occupations	27.3	51.5
Number of elderly (N)	33	33

(Source: Working Elderly Survey 2011-2012)

Sector and Intensity of Work

Most of the elderly who are currently working for a wage or salary are largely employed by private organisations. Currently approximately 6 per cent of the elderly work in the public sector work but only on contractual basis. There was no elderly in the sample who was working for the civil service.

An important feature is that a majority (58%) of the elderly who were working worked part-time only. Table 8 shows some features of

work types. Most (72%) of the part-timers were urban dwellers. But equally similar ratio of full-time workers were the full-time job holders.

Table 8: Intensity of Work by Place of Residence

Part Time/Full Time Job	Urban	Rural	Total (N)
Part Time Job	72.2	27.8	36
Full Time Job	73.1	26.9	26
Total	72.6	27.4	62

(Source: Working Elderly Survey 2011-2012)

Years Spent in Labour Force

The majority of the elderly who worked in the same occupation after retirement had spent more than 10 years in the respective job. Of those who change occupations, most (80%) were in the profession for up to 3 years only.

Work: Incomes and Motivations

Of those in wage employment, 56% stated their main motivation for work as economic or livelihood compulsion, while 44% worked out of choice. 'Economic compulsion' referred to the need to support own livelihoods on account of inadequate savings, need to complete mortgage payments, need to payoff prior loans, and need to support children's education and other family needs. 'Choice' was defined as passion for a specific job, availability of a job on account of excess demand for it, keeping the people gainfully occupied, and as a means of keeping fit.

By age group, 63% of those in the 55-64 age group worked primarily because of compulsion while 37% worked out of choice. However, for those over 65 years, 63% worked because they chose to work while the rest worked because of economic compulsion. Table 9 provides data on these aspects of work by elders.

An expected result is that of the rural residents who worked, 69% worked out of compulsion. But a relatively less expected result was that 75% of the single or 'ever married' worked because of economic compulsion while only about a half of the married retirees worked for economic reasons. One likely explanation for this is that the married retirees may be receiving relatively better support from their children; single retirees may not have the option of relying on their children for economic/emotional support.

Table 9: Incomes and Motivations

Background Variables	Choice (%)	Economic/Other Compulsion (%)	Number
Age			
55-64	37.0	63.0	46
65 yrs +	62.5	37.5	16
Sex			
Male	42.2	57.8	45 (73%)
Female	47.1	52.9	17 (27%)
Place of Residence			
Urban	46.9	53.1	49
Rural	30.8	69.2	13
Ethnicity			
Fijian	45.9	54.1	37 (60%)
Indian	40.0	60.0	25 (40%)
Marital Status			
Married	48.0	52.0	50
Ever Married & Single	25.0	75.0	12
Education			
Secondary or Less	34.1	65.9	41
Tertiary or More	61.9	38.1	21
Income			
0>F\$3000>	31.3	68.8	16 (26%)
F\$3000-F\$5999	33.3	66.7	15 (24%)
F\$6000-F\$8999	30.0	70.0	10 (16%)
F\$9000-F\$14999	58.3	41.7	12 (19%)
F\$15000 and more	77.8	22.2	9 (15%)

(Source: Working Elderly Survey 2011-2012)

Another interesting result is that 62% of those with tertiary education qualification worked out of choice leaving 38% requiring work on account of economic reasons. The figure was the reverse for those with less than tertiary education. The higher savings propensity of those with tertiary qualifications, together with potentially higher superannuations for them may also explain this feature.

In terms of incomes from work, approximately a half had incomes less than \$6,000 per annum; these were about equally divided between those earning less than \$3000 per annum and those earning between \$3000 and \$6000 per annum. Another 16% earned incomes between \$6,000 and \$9,000; 19% between \$9000 and \$15000. Only 15% earned above \$15,000 per annum. 85% of those elderly working for wage and

salaries thus earned incomes below the national poverty line.

In terms of gender, 73% of those in the workforce were males. The 'male-provider' hypothesis for work and incomes may seem relevant here.

By ethnicity, 60% of those working were ethnic Fijians. But a majority of both the groups took up work on account of economic and other needs rather than out of choice.

Self Employed Elderly

Approximately 24 per cent of the elderly are currently self-employed of which most were previously employed elsewhere. Of the 185 elderlies in this category who substituted self-employment for formal employment after retirement, 29% were in professional, craft and related trades prior to retirement, 45% were in elementary trades and 25% were in self-employed.

Among the currently self-employed elderly, most (58%) were engaged in agricultural sector. Table 10 provides some features of the self-employed.

Table 11: Self Employed Elderly; Socio-Economic Features

	Variable	Type of Self Employed Business		
		Agri. (%)	Non-Agri (%)	No. (N)
Age	55-64yrs	56.4	43.6	117
	65yrs+	60.3	39.7	68
Gender	Males	61.2	38.8	85 (45%)
	Females	55.0	45.0	100 (54%)
Residence*	Urban	41.9	58.1	62
	Rural	65.9	34.1	123
Ethnicity	Fijian	60.8	39.2	130
	Indian	50.9	49.1	55
Marital Status	Married	56.9	43.1	123
	Ever Married and Single	59.7	40.3	62
Living Arrangements	Alone or with spouse only	54.8	45.2	84
	With others	60.4	39.6	101
Health Status*	Not so healthy	76.9	23.1	26
	Healthy	56.8	43.2	118
	Very Healthy	48.8	51.2	41

Total		57.8	42.2	185
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(Source: Working Elderly Survey 2011-2012)

Interestingly there were slightly more females than males that were currently self-employed. The majority of the elderly were involved in selling agricultural produce in markets. Livestock and poultry farming were also common among rural elderly dwellers. Other agriculture related entrepreneurial activities included selling kava from home, and handicraft production and sale. Non-agriculture small scale business activities includes operating small canteens selling basic food items like sugar, flour, rice, canned food and biscuits, selling sweets and cigarettes.

Two thirds of all those engaged in self-employment were rural based. As expected, the rural self-employed were mostly (66%) engaged in agricultural businesses. In contrast only one third of the urban self-employed were in agricultural businesses; the rest were in non-agricultural businesses like catering businesses, taxi business, and money lending.

Rural elderlies with commercial agricultural businesses are mainly ethnic Fijians who relocated to their villages after retirement. A tendency was for them to use their retirement incomes to establish their businesses including livestock production (pig, dairy and poultry farming).

Female elderlies also sew and sold dresses, shirts, etc., as well as were engaged in selling art and craft work including quilt and pillow covers, and screen printing products.

Seventy percent of all those involved in self-employment businesses were ethnic Fijians. This is a remarkably different outcome one finds compared to the national level where ethnic Fijians are regarded as comprising a minority in business sector.

Unemployed Elderly and Unpaid Work

Census data shows that 6.6% of those over 55 who were in the labour force were unemployed in 2007 compared to 3.9% in 1996 (Table 2). Approximately 70 per cent of the elderly in the study were without formal jobs or cash generating self-employment. Work undertaken by elderly females in the category mainly involved contributing to family chores like general house cleaning, cooking and gardening, and doing work which enabled other family members to go to work like caring for grandchildren. Remaining time was used for small enterprises like art and craft such as weaving, crochet and screen printing. Rural Fijian elderly

women also went fishing and gathering firewood for household daily consumption. Almost all of them were part of village committees dealing with women's welfare, health and education needs related to the running of their respective villages.

Elderly Fijian rural men were mainly engaged in subsistence crop and livestock farming; surpluses were mainly used to meet community and church obligations. They also engaged themselves with general chores like grass cutting, general cleaning of their compounds and communal work such as weekly cleaning of their villages. A few used their spare time for basic repairing of their properties.

The retired elderly who returned to their villages were also engaged in leading development projects and negotiations with government and other stakeholders in the execution of village development projects. Their knowledge, skills and experiences were utilised in their own villages or settlements. The elderly also gave advice on how best households could be run in terms of finance, church, disciplining children, etc. Fijian elderlies residing in villages reported to be tasked with leadership roles such as taking positions of village head men, head of their clans and other traditional and religious positions.

Rural Indian elderly mostly involved themselves in subsistence production, activities related to their religious societies and community welfare, including running of schools, temples, water supply schemes, etc.

The critical issue for the elderlies without cash incomes concerns the sources of their livelihoods.

A majority of the elderly not working were heavily reliant on subsistence production, particularly crop, poultry and cattle farming. Indian elderly, particularly in urban and peri-rban areas who had houses tended to rent some portions out for regular income. Most regarded themselves as mostly independent of their children, though they occasionally received remittances from them.

Fijian elderly, on the other hand were most likely living on a day to day basis, raising just enough cash to cover their daily expenditures. Among the Fijian elderly saving tended not to be a priority. They generally spent money on weddings, traditional occasions, on their children, communal obligations, and relatives. A minority were living on their pensions.

Elderly women in rural areas mainly relied on their husband or children for economic support. Rural Fijian women did not have any income of their own, relying totally on their husband or children. They generally tended to be uneducated and didn't have secure/steady incomes during their prime years. Generally they had no savings.

Male	53.2	46.8	47	17.1	82.9	76	30.9	69.1	123
Females	33.3	66.7	60	6.3	93.8	64	19.4	80.6	124
			0.039*			0.050*			0.037*
Age									
55-64yrs	45.8	54.2	72	12.9	87.1	101	26.6	73.4	173
65-74	37.5	62.5	32	12.5	87.5	32	25.0	75.0	64
75yrs+	0.0	100.0	3	0.0	100.0	7	0.0	100	10
			0.238			0.600			0.169
Ethnicity									
Fijian	49.2	50.8	63	8.4	91.6	107	23.5	76.5	170
Indian	31.8	68.2	44	24.2	75.8	33	28.66	71.4	77
			0.073			0.015			0.397
Marital Status									
Married	42.2	57.8	83	15.5	84.5	97	27.8	72.2	180
Ever Married	47.4	52.6	19	6.5	93.5	31	22.0	78.0	50
Single	20.0	80.0	5	0.0	100.0	12	5.9	94.1	17
			0.544			0.165			0.118
Health Status									
Not so healthy	66.7	33.3	9	0.0	100.0	23	18.8	81.3	32
Healthy	41.1	58.9	73	16.7	83.3	90	27.6	72.4	163
Very Healthy	36.0	64.0	25	7.4	92.6	27	21.2	78.8	52
			0.267			0.065			0.436
Living Arrangements									
Alone / with Spouse	45.2	54.8	31	17.5	82.5	57	27.3	72.7	88
Spouse + at least 1 child	36.1	63.9	61	6.9	93.1	72	20.3	79.7	133
Spouse + at least 1 child & others	60.0	40.0	15	18.2	81.8	11	42.3	57.7	26
			0.223			0.153			0.051
Education Qualification									
Nil	75.0	25.0	8	9.1	90.9	11	36.8	63.2	19
Primary	23.8	76.2	42	9.1	90.9	88	13.8	86.2	130
Secondary	31.3	68.8	32	16.2	83.8	37	23.2	76.8	69
Tertiary	76.0	24.0	25	50.0	50.8	4	72.4	27.6	29
			0.000***			0.078*			0.000***
Number of Living Children									
No Child	38.5	61.5	13	7.4	92.6	27	17.5	82.5	40
1-3	45.8	54.2	59	15.4	84.6	65	29.8	70.2	124

4 and above	37.1	62.9	35	10.4	89.6	48	21.7	78.3	83
			0.688			0.511			0.199
Household Size									
1-3	30.0	70.0	50	16.2	83.8	74	21.8	78.2	124
>4	52.6	47.4	57	7.6	92.4	66	28.5	71.5	123
			0.018**			0.118			0.226

(Source: Working Elderly Survey 2011-2012)

Table 13: Results of the Binary Logistic Regression Analysis on the Work Status of the Elderly in Fiji

Variables	Wages and Salary vs. Self Employed		
	ERC	SE	OR
Age**	0.064	0.098	1.066
Gender***		0.392	
<i>Females (Ref)</i>	-	-	<i>1.000</i>
Males	1.131	0.392	3.098
Ethnicity			
<i>Indians (Ref)</i>	-	-	<i>1.000</i>
Fijians	0.018	0.423	1.018
Marital Status			
<i>Single (Ref)</i>	-	-	<i>1.000</i>
Married*	-1.769	0.985	0.171**
Ever Married	-1.576	1.060	0.207
Area of Residence***			
<i>Rural (Ref)</i>	-	-	<i>1.000</i>
Urban	1.518	0.421	4.563***
Education Qualification***			
Tertiary (Ref)	-	-	1.000
No Education	0.776	0.751	2.172
Up to Primary Level	2.655	0.588	14.225***
Up to Secondary Level	2.345	0.609	10.436***
Household Size	-0.096	0.098	0.909
Number of living children	-0.155	0.101	0.857
Living Arrangements*			
With spouse, at least 1 child a + others (Ref)	-	-	1.000
Alone or living with spouse only	0.427	0.690	1.533
With spouse and at least 1 child	1.499	0.616	4.475*
Health Status			
Very Healthy (Ref)	-	-	1.000
Not so healthy	-0.645	0.726	0.524

Healthy	-1.019	0.515	0.361**
Constant	0.164	0.633	0.849
Reference Category: Self Employed Elderly			
-2 log likelihood 194.213			
Cox and Snell R Square: 0.289		Nagelkerke R Square 0.427	
Pearson Chi Square: 84.128		Pearson Sig: 0.000	
Level of Significance: ***P<0.01, **p<0.05, *p<0.10			

(Notes: ERC= Estimated Regression Coefficient; SE= Standard Error of ERC; OR=Odds Ratio; Ref= Reference Category)

(Source: Working Elderly Survey 2011-2012)

Gender

There are more employed male elderly than female elderly. This is consistent with other studies (for example, Xiuyun, 2015; Audinaryana, 2000). There is more elderly male working for wages and salary than being self-employed in the urban areas. In contrast, there are more female elderly that are self-employed than working for wages and salary. In rural areas, the majority are engaged in self-employed businesses than working for wages or salary. Women living alone had a higher incidence of work participation compared to those living with spouse or others, indicating the necessity to work for survival. Gender is a significant variable in explaining the variation in work among the elderly.

Age

Work participation among the elderly declines as they age, with the highest participation by the youngest of the lot (55-64 years). This is consistent with statistics on labour force participation of population aged 55 years and above in Fiji in both 1996 and 2007. Age also came out highly significant in the multivariate analysis (Table 13). Results show that elderly who are 65 years and above compared to elderly who are 64 years and less are more likely to be working for wages and salary than being self-employed. Workforce participation among the oldest olds is highly insignificant.

Ethnicity and Work

There seem to be more Fijians engaged in self-employed businesses compared to elderly Indians. Elderly Indians in urban areas seems to be self-sufficient and rely on their savings and/or wealth that they accumu-

lated during their working years. However, the difference in the number of elderly that are working for wages or salary and self-employed among the Indian is lower than among the Fijian elderly. In urban areas there are almost equal numbers of Fijian elderly working wages or salary and self-employed.

Health as a Determinant of Work

Health is also a very important determinant of work among the elderly. The working elderly regarded themselves most likely to be healthy. They were highly mobile and tended to be engaged with what was happening around them. Most of the working elderly indicated that only poor health status will stop them from work, mentioning that with good health conditions, they will continue with work.⁵

Formal work requires that the elderly be physically and mentally fit in order to work; this is almost always embedded in their contracts. Results show that the elderly who are not so healthy compared to very healthy elderly are less likely to be working for wages and salary than being self-employed. Health elderly compared to those who are very healthy are less likely to be working for wages and salary than being self-employed.

Elderly with injuries drop out of work. Single elderly who suffered injury from work lived mainly with their children or relatives. Disability among the elderly was mainly characterised by movement disability. It is also common that the type of work the elderly did before retirement was most likely to affect their health (Seniloli and Tawake, 2015).

Many rural Fijian elderly, particularly females were in co-residence because of their inability to financially look after themselves. This was almost always the case with the elderly in the oldest age category who often suffered from arthritis or similar ailments affecting their ability to move and/or pursue work or daily chores. This is similar to the findings of Munsur, Tareque and Rahuman (2010) - a majority of the elderly women in Bangladesh were widowed, had no education and income, were economically dependent living with married children, and were unhealthy suffering from arthritis or mobility related illnesses.

Many elderly also regard physical work that they do daily for example gardening, farming, fishing and other work without pay, as a form of

⁵ Health has a significant effect on labour force participation of the elderly in India (Pandey, 2009). Pandey (2009) further indicated that in order to keep enough supply of elderly in the labour market, sufficient health care is necessary.

exercise and means of keeping physically fit.

Living Arrangements and Work Status

A majority of the working elderly lived with their spouses and children. Urban elderly looked after the welfare of their household. Retirees with pensions used these to meet daily household needs. Elderly living with spouse and at least one child compared to elderly living with others were more likely to work for wages/salary than being self-employed. Interestingly, results show that married elderly compared to the single elderly were less likely to be working for wages/salary than being self-employed.

Elderly living alone who were in workforce were there mainly to support themselves. Work participation of women living alone was much higher than women with other living arrangements. Men living alone did not have a high work participation rate; they had other sources of income.

Elderly living with relatives, particularly elderly over 65 years were mostly full time home makers. They tended to have no income and were totally dependent. For the oldest old, children catered for them.

It was more common for Fijian elderly to live with their children and children's family. But in many cases where the elderly owned assets / property, did not make decisions, with decision making passing into the hands of working members. Seniloli & Tawake (2014) also found that decision making within the household was mainly determined by the younger and working family members.

Fijian elderly tended to rely on remittances from their children which are provided occasionally. Indian elderly, on the other hand, were most likely to live alone and were self-sufficient.

Education and Work

A majority of the elderly who were working for wages and salary were educated up to secondary and tertiary levels. Audinaryana (2000) argues that education beyond primary school has a positive impact upon labor force participation uniformly among the elderly. In Fiji this is more common in urban areas. For the rural areas, a majority of the working elderly had either no education or only primary school education; they were mostly self-employed. Those elderly working for wages in rural areas were found mostly on sugar cane farms or in casual work like security and housemaid employment.

Residence and Work

Rural elderly were mostly engaged in self-employment compared to urban elderly; urban elderly were more likely to work for wages and salary. In urban areas, female elderly working for a wage or salary had relatively low educational attainment, were without any technical skills, thus mostly pursued basic administrative work. Elderly men in the urban areas were mostly engaged in employment requiring trade skills.

Conclusion

The result of the study is consistent with the conflict theory of productive ageing. The elderly with poor economic or financial status in Fiji were most likely to work. Work was rather a necessity than a choice. Many of the elderly were working because of the need to support their family, to survive daily and meet personal and societal obligations. Work participation of the elderly population was inversely related to the financial status for elderly.

Overall, only a minority of the elderly worked for wages/salary, and the few that were working for wages and salary, were mostly working in the private sector. Lack of higher education qualification was a hindrance for the elderly attaining formal employment.

The work participation for elderly working for a wage or salary was much higher among the poor and less educated than among the more educated and wealthier groups. Participation was higher in areas in and close to the cities. There was also higher participation among the married elderly than the ever married and the single.

Wage work participation was also higher among the elderly living with others. This is an indication of the elderly financially supporting members of the household that they lived with. Many retired elderly used their retirement funds to establish their own economic activities (businesses, farms).

A majority of the self-employed elderly in the workforce were rural dwellers, and were mostly females. More Fijians than Indians were engaged in self-employment. Elderly Indians tended to be more self-sufficient, relying on their pensions, savings and/or wealth that they earned during their working years.

Unemployed elderly were totally dependent on their children, spouses or relatives for sustenance. At the time of the study, there was no universal social security payment system in the country. Rural elderly relied on subsistence land and ocean based activities. It was common

among rural Fijians for the unemployed elderly to be in co-residence with unemployed children and their families. These families were dependent on subsistence farming and gathering, and in a few cases, on social welfare allowances. In urban areas, on the other hand, a significant proportion of the elderly were also financially supporting their children who are living with them.

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