

The Future of Work for Older Women in the Pacific Islands

SITUATION ANALYSIS



FWRM
FIJI WOMEN'S RIGHTS MOVEMENT



The Asia Foundation



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Anti-Fukushima Nuclear Waste Water March in Suva, Fiji Women's Rights Movement | Facebook

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A woman with dark hair, wearing a patterned top, a necklace, and earrings, is looking off-camera with a serious expression. The background is blurred, showing what appears to be a window or a doorway.

*Ensure older women
have access to
financial initiatives,
training and support
programmes to
eliminate challenges
in financial literacy
and management, as
well as sustainability
of micro, small and
medium enterprises*

GENERAL RECOMMENDATION NO. 27
UN CEDAW

PHOTO: Tech. Sgt. Araceli Alarcon, u.S. Air Force | Flickr

Contents

Executive Summary	1
Recommendations	6
Situation Analysis of the Future of Work for Older Women in the Pacific	9
Overview of an ageing world	9
Implications of an ageing society	9
Why are older women reentering the workforce?	10
The future of work for older women in the Pacific Islands	11
Care work	14
Women in business	16
Country Profile: Fiji	17
Survey results: the voices of Fiji's older women	19
Country Profile: Samoa	20
Survey results: the voices of Samoa's older women	20
Country Profile: Marshall Islands	24
Key Conclusions	26
References	30

List of images

<i>Fijians wait to be seen by Navy medical personnel during a community health engagement</i> , Tech. Sgt. Araceli Alarcon, U.S. Air Force Flickr: https://flic.kr/p/ukwNoJ	iv
<i>Fiji</i> , Joyce T Flickr: https://flic.kr/p/pEHMb2	viii
<i>Anti-Fukushima Nuclear Waste Water March in Suva</i> , Fiji Women's Rights Movement Facebook: facebook.com/share/QF9U4x8jkP7HbA2D/	4
<i>Blue and White Floral Sleeveless Top</i> , Zhang Kaiyv Pexels: pexels.com/photo/blue-and-white-floral-sleeveless-top-2884574/	8
<i>Old lay outside a shop in Apia</i> , Luis Enrique Ascui, Asian Development Bank Flickr: https://flic.kr/p/dQC3xd	10
<i>Indian woman powdering spices in big stone bowl</i> , Vivek Pexels: pexels.com/photo/indian-woman-powdering-spices-in-big-stone-bowl-3715768/	12
<i>Caregiver brushing the hair of the elderly in Tonga</i> , Eric Sales, Asian Development Bank Flickr: https://flic.kr/p/2hUaADv	13
<i>"Lady Edwina" stall owner at the fish market in Apia</i> , Luis Enrique Ascui, Asian Development Bank Flickr: https://flic.kr/p/dQwHje	14
<i>Amelia Akauola with her caregiver, Linda Vi</i> , Eric Sales, Asian Development Bank Flickr: https://flic.kr/p/2hUewL6	15
<i>Savusavu farmer's market</i> , Behan Flickr: https://flic.kr/p/8z4UtG	19
Luis Enrique Ascui, Asian Development Bank Flickr: https://flic.kr/p/dQwHgv	22
<i>Marshallese women at dental appointment with US Navy</i> , Carlos M. Vazquez, Naval Services Warriors Flickr: https://flic.kr/p/f6YL4Y	25
<i>Untitled</i> , Joe Hitchcock, UNDP URL: sites/eNET/PublishingImages/Regional Pacific NDC Dialogue NDC Hub.jpeg	27
<i>Review of Name Change Policy Consultation in Suva</i> , Fiji Women's Rights Movement Facebook: facebook.com/share/GREmpwAgf3WCXYyJ/	29
<i>Anti-Fukushima Nuclear Waste Water March in Suva</i> , Fiji Women's Rights Movement Facebook: facebook.com/share/YjDCbrwzx5ANFETK/	34

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Acronyms

ADB	Asian Development Bank
BNPL	Basic Needs Poverty Lines
CSocD	United Nations Commission for Social Development
CSW	United Nations Commission on the Status of Women
COVID-19	Coronavirus Disease 2019
CEDAW	Convention on the Elimination of all Forms of Discrimination Against Women
FBS	Fiji Bureau of Statistics
FGDs	Focus Group Discussions
FJD	Fijian Dollar
FNPF	Fiji National Provident Fund
FLP	Fiji Labour Party
FWRM	Fiji Women's Rights Movement
GDP	Gross Domestic Product
GGGI	Global Gender Gap Index
HIES	Household Income and Expenditure Surveys
IDM	Individual Deprivation Measure
ILO	International Labour Organization
IWLP	Intergenerational Women's Leadership Programme
KIIs	Key Informant Interviews
MIPAA	Madrid International Plan of Action
MOWCPA	Ministry of Women, Children and Poverty Alleviation
MSME	Micro, Small, and Medium Enterprise
NCOP	National Council for Older Persons
NFP	National Federation Party
SPC	The Pacific Community
ST	Samoan Tala
TVET	Technical and Vocational Education and Training
UN	United Nations
UNDESA	United Nations Department of Economic and Social Affairs
UNDP	United Nations Development Programme
UNESCAP	United Nations Economic and Social Commission for Asia and the Pacific
UNFPA	United Nations Population Fund
WHO	World Health Organisation

A photograph of an older woman standing in the doorway of a small, dilapidated building with corrugated metal walls. She is smiling and wearing a patterned short-sleeved shirt over a dark skirt. The building appears to be made of corrugated metal and wood, with some structural damage visible. The lighting is somewhat dim, suggesting an indoor or shaded environment.

*Older women
suffer from higher
levels of poverty
than older men in
both developed
and developing
countries*

ECONOMIC ANALYSIS
UN DESA

PHOTO: Joyce T | Flickr

Executive Summary

The Fiji Women's Rights Movement (FWRM), established in 1986, is a multi-ethnic and multicultural non-governmental organization committed to removing all forms of discrimination against women through institutional reform and attitudinal change. Being a feminist organization, FWRM uses feminist analysis in the work we do in addressing gender inequality. By means of its core programmes on Gender and Transitional Justice and Intergenerational Women in Leadership, FWRM practices and promotes feminism, democracy, the rule of law, good governance and human rights. We strive to empower, unite and provide leadership opportunities for women in Fiji, especially for emerging young leaders.

An older person is defined by the United Nations as a person who is over 60 years of age. However, families and communities often use other socio-cultural referents to define age, including family status (grandparents), physical appearance, or age-related health conditions.¹ Population ageing is a global phenomenon and virtually every country in the world is experiencing growth in the size and proportion of older persons in their population.

FWRM began looking into the area of older women more closely because global population projections indicated a growing ageing society where people are living longer, beyond their sixties. It is estimated that one in six people in the world will reach the age of 65 years or over by the year 2050; with similar population data projected for the Pacific region. Women are estimated to outlive men. It is from this basis that FWRM has committed to analyse the

human rights of older women that require law, policy, resources, and programme interventions to cater to the needs of a growing ageing population in country.

In 2017, FWRM conducted a scoping study to document human rights issues and perceptions of ageing women in Fiji. At that time, the intention for the study was to help develop an ageing programme under the Intergenerational Women's Leadership Programme (IWLP) so that it would be truly intergenerational. A key issue identified from the study was that a significant number of women were experiencing poverty, lacking financial security and autonomy after retirement age. The women surveyed stated that physical, emotional, psychological, and socio-economic support needed in old age declined, leaving older women vulnerable. The study also recommended that more research was crucial in understanding the complexities that women experience in old age, with more analysis on poverty incidence.

In 2019, FWRM conducted an assessment of global to national commitments on ageing women and poverty. Fiji is a signatory to numerous global conventions, and perhaps the most relevant commitment is the Madrid International Plan of Action on Ageing (MIPAA). MIPAA provides a policy framework that looks into the active participation of older persons in a society; rural-urban development; employment; migration; continued access to education; intergenerational solidarity; eradication of poverty; social and financial security; protection of older persons in situations of national disasters and emergencies; advancing health,

1. Older Persons. UNHCR Handbook (United Nations High Commissioner for Refugees, 2020) <https://emergency.unhcr.org/protection/persons-risk/older-persons>

accessibility to services and well-being into old age. Fiji ratified and signed MIPAA in 2002, but our compliance and implementation has not been good.

About this report

Research shows that providing employment opportunities for women would effectively reduce poverty and gender inequality. Understanding the linkages between poverty and women would also mean addressing the gender imbalance of women's participation in the labour force as compared to men, and household dynamics in terms of rights to resources, decision-making and contribution between genders. Creating employment opportunities for women past retirement age can make a critical difference in the poverty status. This report is a baseline study to understand the future of work for older women in the Pacific. The introductory sections of the report provide contextual analysis of key population trends, employment opportunities and emerging challenges. The second part highlights key findings from surveys and focus group discussions on the future of work and opportunities for older women.

Limitations of the research

- a) Data sample size for the research is limited.
- b) Data collection methodologies in the three countries differ and therefore, a comparative analysis cannot be conducted.

Research Methodology

The report includes literature reviews of global to regional commitments, population trends and analysis on older women. Data sources include the United Nations (UN), UN Department of Economic and Social Affairs (UNDESA), UNDESA Population Division, UN High Commissioner for Refugees (UNHCR); UN Population Fund (UNFPA) and UN Women; International Labour Organisation (ILO); World Health Organisation (WHO); World Bank; Asia Development Bank (ADB); The Pacific Community (SPC); government ministries in Fiji, Samoa and the Marshall Islands, academic papers and non-governmental organisations.

Fiji

A survey was conducted in Fiji that included interviews with key stakeholders as well as questionnaire administration, the components of which include: sociodemographic and employment status, labor force challenges, emerging opportunities, and approaches to increase the employment of older women. A stratified random sampling of retired professionals in Fiji's two cities (Suva and Lautoka) was done. In 2017, the two cities were recorded for interview in a report by the FWRM research team, and also have the most schools and hospitals in the country. The addresses of participants who retired in the past decade will be collated and randomized by their suburb for invitation to participate in the study.

The entire enrolment and data collection process was conducted face-to-face in English (which is spoken by more than 90% of the population) by trained research assistants. Participant information sheets and consent forms were made available in English.

Participants were interviewed to capture the following:

- Sociodemographic data
- Employment status, labor force challenges, emerging opportunities,
- The approaches to increase older women's employment. (Stakeholder Interview)

There were six (6) suburbs from the two cities in the largest, most populous island of Fiji (Viti Levu) that participated in the survey interviews. The suburbs were purposively selected using city council boundaries. Institutional approval was obtained from FWRM, Fiji Nursing Association, Fijian Teachers Association and the city councils involved.

Ethical practices were carefully explained and discussed with the data collection team during pre-data collection training. It involved proper introduction of the data collector, explaining the purpose of the baseline survey, how the information would be used, the participant's voluntary participation and freedom to exit or refuse participation at any stage without consequences. All this was done with the aim of obtaining informed consent of each participant before proceeding with data collection.

During field data collection, the survey team, led

by their supervisors, met local chiefs/leaders of each locality/village for introduction and to seek their consent for the baseline survey. In every engagement and or meeting with local leaders and participants, survey teams respected cultural norms and practices. As the survey used household questionnaires, survey teams ensured that the household member who was interviewed selected a place where s/he was comfortable with, and that family norms were respected. Finally, at the end of questions and discussions, data collectors thanked respondents for their time, willingness and effort to provide data for the baseline survey.

The surveys were conducted using a door-to-door approach to enhance in-person verification and accuracy of household circumstances. Data that is self-reported by participants can be subject to "over reporting". This can sometimes lead to an exaggeration of household circumstances in efforts to receive more assistance, as households may present their situation as "worse-off". To mitigate over-reporting of crucial variables, Corerega Sport (consultant) trained enumerators on how to explain the purpose of the surveys and its objectives so as not to raise the expectations of respondents, and to triangulate some of the information with direct observation of key information, such as types of water sources and the distance to the sources from the homestead. The baseline survey was delayed due to postponed meetings with stakeholders.

The surveys took place in six suburbs across Fiji's Central and Western Divisions, per locality.



Anti-Fukushima Nuclear Waste Water March in Suva, Fiji Women's Rights Movement | Facebook

Samoa

A FDG was conducted in Samoa and a report was produced to document the views from eligible, participating Samoan women on their employment prospects. The FDG was based on survey questions from the research to guide discussion and an information brief was given to participants in a PowerPoint presentation, in Samoan.

The FDGs were held in Maluafofou, Apia on the main island where the research focal point convened older women living in Apia. Due to budget limitation, the FDGs were only able to capture the experiences of older Samoan women living on the main island. There were 30 eligible women that attended the convening.

Marshall Islands

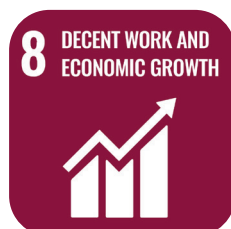
Due to COVID-19, it was extremely difficult to conduct survey dissemination and/or FDGs with older women in the Marshall Islands. Additionally, older women did not have proper internet connectivity or laptops/phones to utilize Zoom facilities from their homes to respond to the survey questions, or be part of the FDGs.

Nevertheless, the research team was able to collate relevant literature data and information regarding elderly women and women in general in the Marshall Islands.

KEY FINDINGS IN A NUTSHELL

WHAT WOMEN ARE SAYING IN FIJI

- **Only 19 percent** of those who responded agree there are employment opportunities in place in the country
- The women in the survey stated there were **limited opportunities** for future work after retirement – **challenges in attaining work after retirement**
- The women in the survey stated there were **limited opportunities** for future work after retirement because there was **preference for a younger workforce**
- **To obtain future work** would mean alternative work/source of income
- **Unpaid care** work after work
- **Managing time**
- Fear in the lack of **family time and rest**
- Difficulties in managing and **securing markets for MSME products**
- **Employment opportunities for paid work**
- **Financial costs** in obtaining documents for reemployment
- Health status, **unsecure or limited insurance cover** and sickness obtained in old age



During the focus group discussions in Samoa, the women shared that because of the **amount of unpaid care work that they do, it was difficult to obtain future work.**

WHAT WOMEN ARE SAYING IN SAMOA

CHALLENGES IN ATTAINING WORK AFTER RETIREMENT

- Health status, **unsecure or limited insurance cover** and sickness obtained in old age
- Employment hours not suitable with the **change in lifestyles**
- Although some of the women were self-employed **financial stability to sustain small business is a challenge**
- There were **limited opportunities available after retirement age** in Samoa because of younger workforce
- **Unpaid care work** of looking after the home and grandchildren

.....

RECOMMENDATIONS TO THE GOVERNMENT ON THE FUTURE OF WORK FOR OLDER WOMEN IN SAMOA

1. **Affordable health and life insurance covers** so that older women are protected when reengaging in the world of work
2. Provide opportunities for **skills-based employment**
3. Women past retirement to **continue working if they are in good health and willing**
4. **Increase retirement age to 65**

UNPAID CARE WORK

Majority of the women are still doing all of the unpaid care work daily, despite their age. This includes:

- Taking care of grandchildren
- Taking care of elderly family members
- Household chores and caring for the family



50% of the women said that unpaid care work is a daily obligation

Recommendations

The Pacific is patriarchal (i.e. norms, values) and this seeps into institutional structures and even economies. The manifestation of this is seen in women's economic empowerment and participation in the labour market which is poorly represented, further influenced by social and cultural norms. To understand the future of work for older women in the region means having to apply gender analysis and lensing.

For gender equality to be achieved, Pacific Island governments must prioritise older women's issues and adopt a life cycle approach in public policy, economic and development programmes relating to decent work for older women in the region. Fiji Women's Rights Movement recommends:

1. Women's voices must be central when adopting public policy, economic and development programme on the future of work for older women in the Pacific. The element of choice and agency must be the approach to any intervention. Pacific governments must include older women in development and gender equality policy.
2. Investments to be made collecting sex disaggregated care data given increasing demand for care services, especially for elderly care, and a severe gap in policy planning. To inform care policies, we need care data on both paid and unpaid, formal and informal, care workers, their working conditions, and skills.
3. Ensure older women's access to appropriate and affordable healthcare.
4. Promote a favourable attitude among employers regarding the productive capacity of older workers as being conducive to their continued employment and promote awareness of their worth, including their self-awareness, in the labour market (21(ii)).
5. Eliminate age barriers in the formal labour market by promoting the recruitment of older persons and preventing the onset of disadvantages experienced by aging workers in employment (28(g)).
6. Promote equal access for older persons to employment and income-generation opportunities, credit, markets and assets (48(c)).
7. Introduce programmes to promote employment of low-skilled older workers, giving access to social protection/social security systems (52(e)).

Madrid International Plan of Action on Ageing 2002: Recommendations for action


4. Promote a favourable attitude among employers regarding the productive capacity of older workers as being conducive to

Committee on the Elimination of Discrimination against Women: General recommendation No. 27 on older women and protection of their human rights

8. Include the participation of older women in paid work without discrimination based on their age and gender; prioritise addressing

problems that older women might face in their working life, and that they are not forced into early retirement or similar situations. Monitor the impact of gender-related pay gaps on older women (41).

9. Ensure that older women, including those who have the responsibility for the care of children, have access to appropriate social and economic benefits, such as childcare benefits, as well as access to all necessary support when caring for elderly parents or relatives (42).
10. Provide adequate non-contributory pensions, on an equal basis with men, to all women who have no other pension or insufficient income security. State-funded allowances should be made available and accessible to older women, particularly those living in remote or rural areas (43).
11. Improve and ensure access to agricultural credit, loans and appropriate technology for older women farmers and small landholders. Provide special support systems and collateral-free microcredit, as well as encourage microentrepreneurship for older women (47).
12. Ensure that older women have access to financial initiatives, training and support programmes to eliminate challenges in financial literacy and management, as well as the sustainability of micro, small and medium enterprises (MSMEs).
13. Ensure that women are informed about their equal rights of access to financial credit, assets and bank accounts.
14. Adopt and enforce regulatory reforms that ensure gender equality between men and women, taking into account women's voices and experiences.
15. Review and simplify financial incentives/schemes and agricultural credit processes, which would encourage more older women to register and operate in compliance with regulatory frameworks, and access government benefits from various schemes and assistance. Create more income-generating activities that enable older ageing women to start small businesses and gain some form of financial independence and autonomy.
16. Prioritise collating disaggregated data on sex and age to inform policy interventions for older women. A national policy would ensure nationwide contribution of data on older women from all stakeholders. A policy on this will be useful so all other stakeholders can contribute the same.
17. Create meaningful consultation with older women so that laws, public policy and programmes reflect their needs.

A photograph of an elderly woman standing outdoors, holding a large plastic bag. She is wearing a floral-patterned top and patterned pants. In the background, a person is seated in a wheelchair, and there are trees and foliage. The image has a warm, golden-hour lighting.

*Lower levels
of formal
labour market
participation,
lower wages, the
unequal burden
of care work and
women's longer life
expectancies lead
to more economic
insecurity among
women than among
men in old age*

ECONOMIC ANALYSIS
UN DESA

PHOTO: Zhang Kaiyv | Pexels

Situation Analysis of the Future of Work for Older Women in the Pacific

Overview of an ageing world

The world is ageing, people are living longer.

By the year 2050, it is projected that one in six people in the world will be 65 or older,² exceeding the number of children under age 5, and about the same as the number of children under age 12.³ For older people aged 80 or older, it is projected that 143 million people will populate this age category by 2050. Women globally will outlive men.

Year 2019: women currently outlive men by 4.8 years, but this gender gap is projected to narrow over the next three decades. Women at age 65 are expected to live another 18 years, while men at the same age add on the average an additional 16 years to their lives in 2015–2020. There were 703 million persons aged 65 years or over in the world in 2019.⁴

Year 2020: women made up the majority of older people globally (i.e. 55.7% of persons aged 65 years or older). This data is projected to decline to 54.5% by 2050.⁵ There were an estimated 727 million people aged 65 years or over worldwide.

Year 2022: women still comprised 55.7% of older people aged 65 or older, lowest in Oceania (50.6%) (excluding Australia and New Zealand) and the highest in Europe and Northern America

(57.7%).⁶ There were 771 million people aged 65 years or over globally.⁷

The Pacific Island countries identified with the highest proportion of older people include Niue, Cook Islands and Tokelau, whilst Palau, Niue, Fiji and the Cook Islands are projected to experience the highest proportion of older people in the region by the year 2050.⁸

Implications of an ageing society

Although it is astonishing that people are able to live longer because of continuous improvements to quality healthcare services, education, and a decline in fertility, it comes with its challenges. The downside to an ageing society are multifaceted and interconnected, i.e. include constraints on social security systems, overstretched public healthcare services, quality living arrangements, poverty and resource implications to governments supporting more older people.

An older population impacts labor markets and employment because the workforce will accumulate older workers, potentially affecting changes in productivity rate and outcomes, health insurance etc. In fact, in recent years, there has been an increase in the number of older people working beyond the statutory retirement

2. World Population Ageing 2019 Highlights. (United Nations, Department of Economic and Social Affairs, 2019) <https://www.un.org/en/development/desa/population/publications/pdf/ageing/WorldPopulationAgeing2019-Highlights.pdf>

3. Population Division. World Population Prospects 2022 Summary of Results. (United Nations Department of Economic and Social Affairs, 2022)

4. Ibid.2

5. Population Division (2020). World Population Ageing 2020 Highlights. (United Nations, Department of Economic and Social Affairs, 2020) https://www.un.org/development/desa/pd/sites/www.un.org.development.desa/pd/files/files/documents/2020/Sep/un_pop_2020_pf_ageing_IO_key_messages.pdf

6. Ibid.3

7. Ibid.3

8. United Nations Population Fund. (2014). Population ageing in the Pacific Islands: a situation analysis. – Suva, Fiji. Retrieved from: <https://pacific.unfpa.org/sites/default/files/pubpdf/PopulationAgeinginthePacificIslandsASituationAnalysisReport.pdf>



Old lay outside a shop in Apia, Luis Enrique Ascui | Asian Development Bank

age, and/or reentering the workforce after being retired for some time. The International Labour Organisation (ILO) projects that by 2030, “the number of older workers in the labour force is likely to increase from 270 million to almost 750 million workers”.⁹ Population data also shows that, of the 70% of older people in 2050, women in third world countries who will be more affected, accumulating a large share of the world’s labour markets.¹⁰

Pacific governments with limited resources and capacity to cope with an increasing ageing population need to adopt effective policy, law and programme interventions, with sufficient savings / retirement schemes in place. With the more developed countries, some governments are implementing better pension benefits and

reforms to entice people to work beyond the retirement age.¹¹ Other countries have policies in place to limit early retirement and so on.¹²

Why are older women reentering the workforce?

Studies pinpoint work motivation, health and financial situations, and social factors such as supporting spouse and children as key factors contributing to people working beyond the statutory retirement age.¹³

For older women specifically, factors associated include repayment of home mortgages, insufficient retirement savings, credit card

9. International Labour Organisation (2023) Older Workers: What age means for the labour force. Retrieved from: https://www.ilo.org/global/about-the-ilo/multimedia/audio/WCMS_358943/lang-en/index.htm

10. International Labour Organisation. Alexander Samorodov – Ageing and labour markets for older workers: Employment and trading papers 33 (1999). https://www.ilo.org/wcmsp5/groups/public/@ed_emp/documents/publication/wcms_120333.pdf

11. Sewdas, R, de Wind, A, van der Zwaan, LG. et al. Why older workers work beyond the retirement age: a qualitative study. BMC Public Health 17, 672 (2017). <https://doi.org/10.1186/s12889-017-4676-z>

12. Sonia Buchholtz, Agnieszka Chlon-Dominozak, and Marek Góra. The Polish NDC Scheme: Success in the Face of Adversity. Social Protection and Jobs Discussion Paper (2019) <https://documents.worldbank.org/curated/en/748421556879207198/pdf/The-Polish-NDC-Scheme-Success-in-the-Face-of-Adversity.pdf>

13. Annamaria Lusardi and Olivia S. Mitchell. Older Women's Labor Market Attachment, Retirement Planning, and Household Debt (2018) <http://www.nber.org/books/gold-12>

loans, and financial support for children on education and health. Many older women experience increasing healthcare expenditure in old age, with little to no retirement plans. Better retirement plans and effective community-based primary healthcare is paramount if the workforce is to have older workers.

In the Pacific, existing customary laws that limit access and ownership of land, resources and assets make it harder for women to have some level of independence. Older women are left widowed without the support of a spouse, are perceived as a burden, forcing many to look for reemployment in order to contribute to household expenses.¹⁴ Additionally, Pacific women are employed in less secure jobs compared to men which results in lower retirement savings. With no substantive review of existing pension systems in the Pacific with feminist analysis, it is difficult to gauge whether existing interventions for women, especially older women, are sufficient.¹⁵

The future of work for older women in the Pacific Islands

Care work

Care work include all activities that are performed daily within the household such as cleaning, washing, cooking, looking after infants, the elderly, persons with disabilities etc. These type of work are typically unpaid but more recently, the demand for care workers is growing in childcare and elderly care across the Asia Pacific region.¹⁶ But there is a severe gap

in policy planning that needs reliable care data i.e. formal and informal care workers, working conditions, paid and unpaid work, to inform law, policy, resourcing and programme intervention.

In the Pacific island, the pool of care workers are undocumented and working illegally on a tourist visa whilst others have overstayed above altogether. In Fiji particularly, the profile of care workers abroad are retired women. Only very recently TVET institutions in the region are offering caregiving courses so that people are able to obtain formal employment abroad.

Gender dynamics of the care sector puts women at the center, from the provision of unpaid care work by households and communities, to paid jobs in the care sector, both work are performed by women. In the Pacific like many other regions, women still perform the majority of unpaid care work from cooking, cleaning, taking care of the home, elderly and children compared to men. This has had direct resulted in low economic participation of women in paid labour and longer working hours (paid and unpaid labour) for women employed in the formal sector. The unequal burden of care work is a significant structural barrier preventing women from joining the formal workforce in developing and developed countries.¹⁷

It is worse when women retire and the expectation to do unpaid care work in the home increases yet it is barely recognized as 'work'.¹⁸ Policies that promote the sharing of unpaid care work between men and women, recognition of unpaid care work as work, and the creation of paid employment in care economy are crucial in

14. United Nations. (2015). Chapter 8: Poverty: The World's Women. Page 186-188. Retrieved from: https://unstats.un.org/unsd/gender/downloads/WorldsWomen2015_report.pdf

United Nations Population Fund. (2014). Population ageing in the Pacific Islands: a situation analysis. – Suva, Fiji. Page 35, 36 & 46. Retrieved from: <https://pacific.unfpa.org/sites/default/files/pubpdf/PopulationAgeinginthePacificIslandsASituationAnalysisReport.pdf>

15. COVID-19 Response Gender Working group. (2020). Gendered Impacts of COVID-19 on Women in Fiji. Page 4-5. Retrieved from: http://www.fwrm.org.fj/images/Gender_and_COVID_Guidance_Note_-_Rapid_Gender_Analysis.pdf

16. UN Women. Promoting women's economic empowerment: Recognising and investing in the care economy (2018) <https://www.unwomen.org/sites/default/files/Headquarters/Attachments/Sections/Library/Publications/2018/Issue-paper-Recognizing-and-investing-in-the-care-economy-en.pdf>

17. Fiji Government. Fiji country gender assessment report – Policy briefs (2023) https://www.mwopa.gov.fj/wp-content/uploads/2023/04/FCGA_PolicyBriefs-FINAL-FOR-PRINTING-21-FEB-2023.pdf



Indian woman powdering spices in big stone bowl, Vivek | Pexels

building a resilient care economy, and improve women's economic empowerment.

It is encouraging to see more older women reentering employment however, proper data is paramount to assess the quality of jobs and working conditions in which women are employed. Additionally, if governments are to invest in building the care sector, there must be an element of choice for women and whether venturing into care work is an area of future work that women want to engage in. If women are working their entire lives in paid work and overburdened with unpaid care work in the home, is creating employment opportunities

in care work after the retirement age the only alternative for women?

Existing patriarchal and heteronormative values that place emphasis on gender roles are an impediment to recognising women's economic worth hampering economic empowerment, as well as leadership of women to make informed decisions. Therefore, it is crucial that women's voices, who are both recipients and workers, are central in building the care economy, where women can fully attain income security and financial independence in old age.

The lack of recognition for women's unpaid care work in the home is a gap that needs prioritizing because without older women, households and communities would not be able to function fully.

Older women in age care

Noncommunicable diseases are the leading health challenges for older people resulting in mobility loss, mental illness, cognitive disorders or sensory disabilities.¹⁹ Culture, religion and family values underpin the care of old people in the Pacific, so unpaid home care is the usual living arrangement – typically the burden falls on older women to provide long-term care. But as the ageing population increases in the region, having more formal types of long-term care to support home care arrangements is essential,²⁰ as well as creating employment opportunities for older women that engage in this work.

Reported cases of violence against older people in age-care facilities in the Pacific is limited. The

¹⁹ "Women perform 76.2 per cent of the total amount of unpaid care work, 3.2 times more time than men". International Labour Organisation. Care work and care jobs for the future of decent work (nd.) https://www.ilo.org/wcmsp5/groups/public/-/dgreports/-/dcomm/-/publ/documents/publication/wcms_633166.pdf

¹⁸ Unpaid care work is valued to be 10 and 39 per cent of the Gross Domestic Product and can contribute more to the economy than the manufacturing, commerce or transportation sectors [1] [Women's economic empowerment in the changing world of work](https://www.ilo.org/wcmsp5/groups/public/-/dgreports/-/dcomm/-/publ/documents/publication/wcms_633166.pdf), Report of the Secretary-General, E/CN.6/2017/3, December 2016

¹⁹ Kesaia Seniloli and Rupeni Tawake. The Health Status of the Silver Generation in Fiji. The Journal of Pacific Studies, Volume 35 Issue 3, 2015. https://repository.usp.ac.fj/8683/1/The_Health_Status_of_the_Silver_Generation_in_Fiji_Final_Version.pdf
United Nations Population Fund. (2014). Population ageing in the Pacific Islands: a situation analysis. – Suva, Fiji. Retrieved from: <https://pacific.unfpa.org/sites/default/files/pubpdf/PopulationAgeinginthePacificIslandsASituationAnalysisReport.pdf>

²⁰ Ibid. 19

violence occurs at the hands of a caregiver or a person the elder trusts. Common types of elder abuse include physical, sexual, emotional, psychological, financial, and neglect. According to the World Health Organisation, the prevalence of elder abuse is high in nursing homes and age-care facilities, and the rates of abuse increased during the COVID-19 pandemic. The frequency of cases against older people are projected to only increase as the ageing population increases over the next several years.²¹

In the Pacific, formal types of long-term care are mostly government-funded with few private age-care homes. Quality care for older women, who are recipients and workers in age-care, depends on existing policy, law and programmes. In Fiji, the government has a National Minimum Standards for Aged Care Facilities that safeguards the rights of all older people residing in age-care facilities.²²

In 2002, the Madrid International Plan of Action on Ageing (MIPAA) was adopted as a framework to help governments implement policies, laws and programmes that contribute toward the active ageing of older people. It recognises older people as contributors to caregiving, articulates the support needed for long-term care, and calls for better investments for older people reentering the workforce.²³ The framework calls for housing conditions and transportation to be inclusive, eliminating all forms of neglect, abuse and violence of older persons; creating services that help provide support for older persons.²⁴

It has been 22 years since the adoption of the MIPAA framework and its implementation in the



Caregiver brushing the hair of the elderly in Tonga, Eric Sales | Asian Development Bank

Pacific remains uneven, lacking political will and comprehensive sex-disaggregated data. The last review, conducted in 2016 by the United Nations Economic and Social Commission for Asia and the Pacific (UNESCAP), showed that Fiji, Tonga and Samoa were the only Pacific countries included in the report with limited data and progress.²⁵ If Pacific governments are to create employment opportunities for older women in the age-care sector, then the MIPAA must be at the heart of development plans for building the age-care sector in the region.

21. World Health Organisation. Abuse of older people (2022). <https://www.who.int/news-room/fact-sheets/detail/abuse-of-older-people>

22. The mandate applies to all age care homes seeking registration whilst existing Aged Care homes are intended to gradually adopt the mandated Standards, and compliance is monitored by the Department of Social Welfare annually. Fiji also established an institutional forum for Age Care homes and the objective was to provide a forum where service providers can address key issues that matter to them, and as well as hold the government and stakeholders accountable to the commitments under the National Policy on ageing. National Council for Older Persons. (2016). Annual Report 2013-2014. Parliamentary Paper No. 43 of 2016. Fiji Women's Rights Movement. Ageing Women & Poverty in Fiji A Preliminary Review of Global to National Commitments (2020) https://www.fwrm.org.fj/images/FWRM_Ageing_Women_Poverty_in_Fiji.pdf

23. United Nations. (2002). Political Declaration and the Madrid International Plan of Action on Ageing: Second World Assembly on Ageing. Retrieved from: <https://www.un.org/esa/socdev/documents/ageing/MIPAA/political-declaration-en.pdf>

24. Ibid.22

25. Ibid.19



"Lady Edwina" stall owner at the fish market in Apia, Luis Enrique Ascui | Asian Development Bank

Women in business

Older women are more likely to engage in family or small businesses, and COVID-19 saw many women establish small businesses to cope with its impacts during the pandemic. Some governments in the region, like Fiji, provided urgent financial assistance in the form of large-scale stimulus packages, loans and grants, to businesses experiencing financial challenges, particularly micro, small, and medium enterprises (MSMEs).

In Fiji, there is a strong push to create, support and strengthen women engaged in MSMEs as a critical pathway to advance women's economic empowerment and gender equality. MSMEs represent 97 percent of all establishments in Fiji,

of which 19 percent are registered by women.²⁶

The majority of women-led businesses are in the agriculture sector – in poultry and vegetable farming, as well as subsistence farming – freshwater and marine aquaculture. About 85 percent of market vendors are women, with 61 percent of those being between the ages of 46 and 75.²⁷

Creating and sustaining opportunities for women in business after retirement age requires enforcing regulatory reforms that ensure gender equality between men and women, taking into account women's lived realities directly received from women. It also means reviewing existing processes that discourage women from starting a business²⁸ and providing financial literacy training programmes.

26. International Labor Organization (2017) A Study on the Future of Work in the Pacific https://www.ilo.org/wcmsp5/groups/public/—asia/—ro-bangkok/—ilo-suva/documents/publication/wcms_553880.pdf

27. Food and Agriculture Organization of the United Nations and the Pacific Community (2019) Country Gender Assessment of Agriculture and the Rural Sector in Fiji <https://www.fao.org/3/ca6670en/ca6670en.pdf>
 COVID-19 Response Gender Working group. (2020). Gendered Impacts of COVID-19 on Women in Fiji Page 8 http://www.fwrn.org.fj/images/Gender_and_COVID_Guidance_Note_-_Rapid_Gender_Analysis.pdf
 World Bank Group (2020) Economic Profile: Fiji – Doing Business 2020 <https://www.doingbusiness.org/content/dam/doingBusiness/country/f/fiji/FI.pdf>

During 2009, 53 decrees and 14 promulgations were passed (a total of 67 legislative changes). In 2010, another 70 decrees were passed. Over the course of 2011, a total of 52 decrees were introduced. A further 52 decrees were passed in the first 9 months of 2012 – Asian Development Bank (ADB), 2013. Reinvigorating Private Sector Investment: A Private Sector Assessment for Fiji. Manila and Sydney <https://www.adb.org/sites/default/files/institutional-document/33972/files/fiji-private-sector-assessment.pdf>



What are women saying?

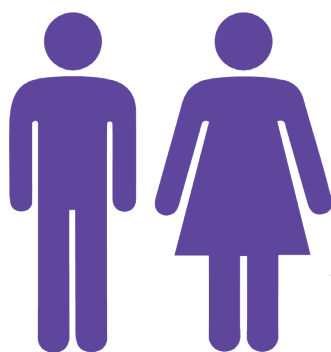
Key Findings

*To achieve gender
equality for all,
Pacific states must
prioritise older
women's issues and
adopt a life cycle
approach in public
policy, economic
and development
programmes
relating to decent
work for older
women in the region*

FWRM

PHOTO: Eric Sales, Asia Development Bank | Flickr

Country Profile: Fiji



MALE
448,595

FEMALE
436,292



- **34%** of women in **paid workforce**
- **73%** of unpaid **household work done by women**
- Women do **53.4%** of all work (**paid and unpaid**)

Overview

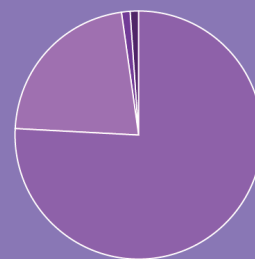
In the 2017 Fiji Census data showed older women made up the majority of older persons in Fiji (52%), with more older women in urban areas compared to rural parts of the country. In terms of work, women only make up 34 percent of the paid workforce which indicates that women are likely to be earning and saving less money compared to men.

Retired women have little to no retirement plan and rely on pensions for survival. Most women who had access to superannuation funds already used a large proportion of their savings financing their children's education and housing needs, and meeting other family obligations; partial withdrawals effectively reduced the amount of money in their superannuation account. After exhausting all savings, older women are generally expected to depend completely on the support from their

PARTICIPANT DEMOGRAPHICS

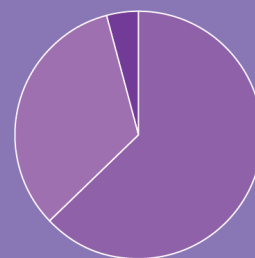
ETHNICITY

- iTaukei **76.36%**
- Indian **22.73%**
- Rotuman **0.45%**
- Others **0.45%**



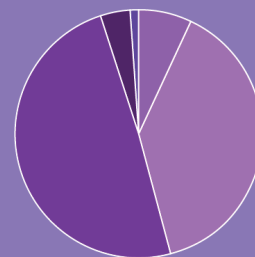
AGE CATEGORY

- 55-64yrs **63.64%**
- 65-74yrs **32.73%**
- 75+yrs **3.64%**



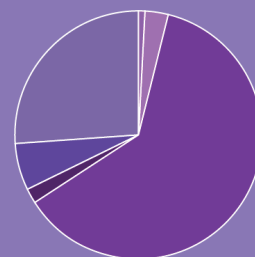
EDUCATION

- Postgraduate or higher **7.41%**
- Primary **38.89%**
- Secondary **48.61%**
- Tertiary **3.70%**
- Vocational **1.39%**



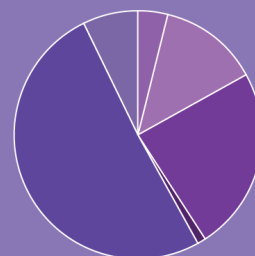
MARITAL STATUS

- Defacto **1.36%**
- Divorced **3.18%**
- Married **62.27%**
- No response **1.82%**
- Single parent **6.36%**
- Widow **25.00%**



HOUSEHOLD TYPE

- Live alone **3.79%**
- Live in extended family **13.27%**
- Live with children **24.17%**
- Live with friends **0.47%**
- Live with husband and children **50.71%**
- Live with relatives **7.58%**



children or relatives. It is for these reasons that many women re-enter the workforce: in order to support the family, financial independence, repayment of home mortgages and loans.

That aside, data also indicates that women's share of wealth in terms of possession of large amounts of money, property, or other valuable things is extremely low (35%) compared to men (65%).

Many elderly people find that after retirement their role as head of the family has shifted – a status conferred more by earning status than by age or genealogical position, to that of a passive recipient of someone else's decision making. Older women are expected to do unpaid care and household work to validate self-worth and acceptance by family members.

Survey results: the voices of Fiji's older women

It is imperative the research incorporates the lived experiences and voices of older women to provide a unique, rich, and in-depth view of older women's experiences of aging and work.

The demographic data was obtained by marked regions, including ethnicity, age groups, marital status, education levels and household types. In total, the survey reached out to 228 women over the target sample size of 240 individuals giving a response rate of 95 percent. The Western Division provided 65 percent of the responses as compared to the Central Division.

Fijians of iTaukei origins dominated the ethnicity of respondents (76.35 percent), followed by Fijians of Indian ethnicity (22.73 percent). The mean age of respondents was 62.46 years, while the majority of respondents (63.64 percent) were within the 44–64 years age category. The respondents were educated and most (70 percent) had completed secondary school or higher education. Almost all respondents (96 percent) lived with company, either with friends, relatives or family members, and only about 4 percent lived alone.

Survey findings

1. Employee status

The survey collated responses from women past retirement age (at the time of interview), 55 years old and above, on whether the women were currently employed. At least 88 percent (201 responses) of those interviewed were employed in paid work, while 12 percent were unemployed and only engaged in unpaid care work.

2. Self-rated income

Given the majority of women surveyed were employed in some capacity after retirement age (55 years), the respondents rated their income levels and 95 percent (205 responses) declared to be earning low income. The national average income is FJ \$26,248.²⁹

3. Willing to undergo capacity training for future employment

The research team asked respondents whether there was interest for capacity training in

²⁸ A major impediment to women actively engaging in business includes the tedious process of starting a business that can take 40 days to complete, and costs ranging from FJD 4.37 to FJD 4,363.26.

The processes include registering for tax identification number and other relevant taxes, obtaining a national fire authority certificate, registering for statutory training tax, liaising with relevant authorities to get the license and also registering employees with FNPf. World Bank Group (2020) Economic Profile: Fiji – Doing Business 2020 <https://www.doingbusiness.org/content/dam/doingBusiness/country/f/fiji/FJI.pdf>

²⁹ https://www.statsfiji.gov.fj/images/documents/HIES_2019-20/2019-20_HIES_Main_Report.pdf

order to be re-employed/recruited for future employment. Only 18 percent had indicated interest, while the majority were disinterested.

4. Had a retirement plan

The survey asked a binary question to respondents: whether they had a retirement plan for old employment (as a source of income) and 21 percent admitted “Yes” while the rest did not.

5. Employment opportunities in country

Employment opportunities were defined by Lawa Insider as implying to; hiring, transfer, promotion, training, and non-disciplinary retention, including in any reorganization or layoff.³⁰ It does not mean the creation of a position or specialized training that is not otherwise provided to other employees. Only 19 percent of those who responded agreed that employment opportunities exist in country.

6. Employment opportunities for paid work

The survey collated responses from women who were currently employed with questions centered on types of future work for older women in Fiji. The following responses included: food vendor/business, caregiver, house girl/maid, florists, mat-weaving, tailoring/sewing, market vendor, farmer, handicraft, security guard, or self-employed from government grants for small businesses.

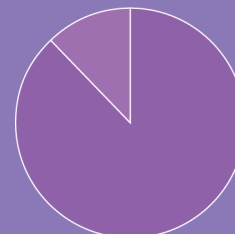
Additionally, the survey collated responses from women (12 percent) who were unemployed

PARTICIPANT RESPONSES



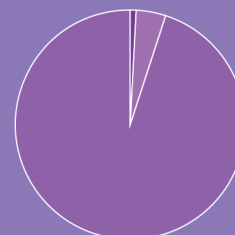
EMPLOYMENT

- Employed **88%**
- Unemployed (engaged in unpaid care work) **12%**



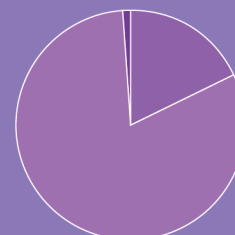
SELF RATED INCOME

- Upper income **1%**
- Average income (FJ\$26,248) **4%**
- Lower income **95%**



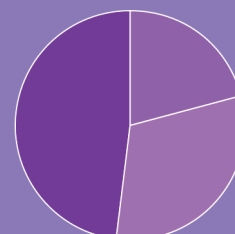
WILLING TO UNDERGO TRAINING FOR THE JOB

- Interested **18%**
- Not interested **81%**
- No response **1%**



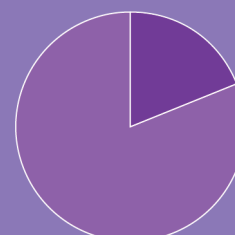
HAS RETIREMENT PLAN

- Yes **21%**
- No **31%**
- No response **48%**



EMPLOYMENT OPPORTUNITIES IN COUNTRY

- Yes **19%**
- No **81%**



30. <https://www.lawinsider.com/dictionary/employment-opportunities#:~:text=Employment%20opportunities%20means%20hire%2C%20transfer,otherwise%20provided%20to%20other%20employees>

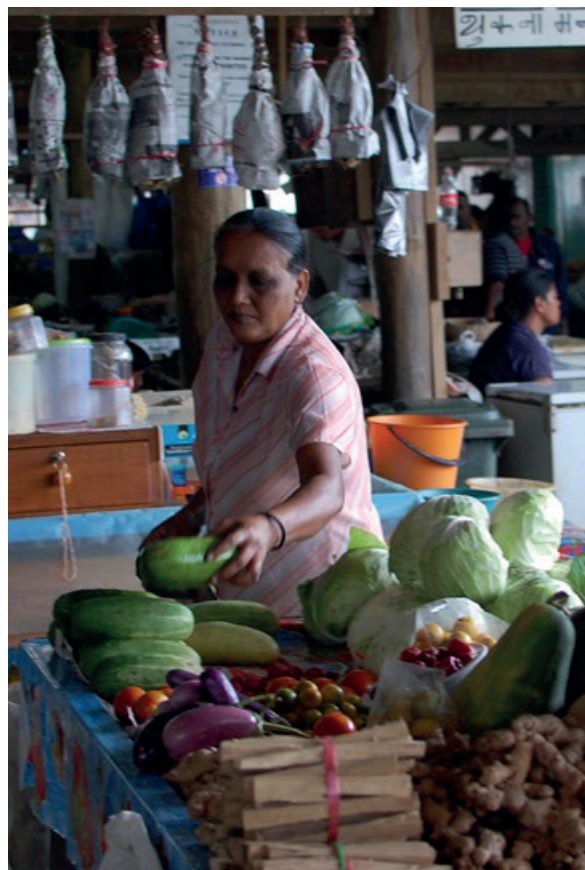
after retirement age, and only engaged in unpaid care work. The following responses included: babysitting, family carer, community volunteer, baking, domestic duties (ironing), caregiver, midwifery, cleaning, housework, florist, primary healthcare nurses, house carer, canteen owner, community volunteer, handicraft, market vendor, managing catering business, decoration services, tailoring/sewing, or run a small business.

7. What are the key challenges in attaining future work for older women?

The survey collated responses from women in paid employed after retirement age (55yrs) regarding the challenges in attaining future work. The following responses included:

- Age barrier and qualifications needed
- Difficulties in finding work after retirement age and limited help
- Difficulties in securing places to sell products for business owners (i.e. handicrafts)
- Difficulties in managing time if older women are reemployed into the workforce or labor market
- Fear of not having quality time for family
- Fear of not having sufficient rest
- Obtaining documents for future work prospects is expensive

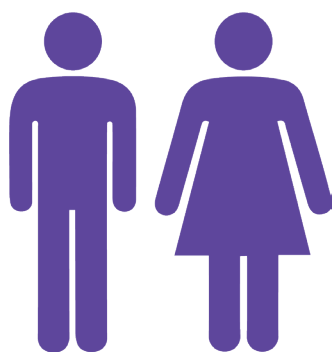
Additionally, the survey collated responses from women who were unemployed and only engaged in unpaid care work. The responses are as follows:



Savusavu farmer's market, Behan | Flickr

- Age barrier, due to retirement age limited, age discrimination in employment, gender based violence, face discrimination, retirement age, gender discrimination, sickness qualification
- Financial assistance, bank account opening and license from authorities not assisted
- Home chores after work prepare dinner and house work, caring for family
- No job, no job policy

Country Profile: Samoa



MALE
104,853

FEMALE
100,704



- Close to **53%** of women make up the total public service
- The **majority of women** are employed in the **manufacturing sector**
- **Women head 40%** of small businesses, mostly in the private sector and mostly with assistance from **micro finance initiatives**

Survey results: the voices of Samoa's older women

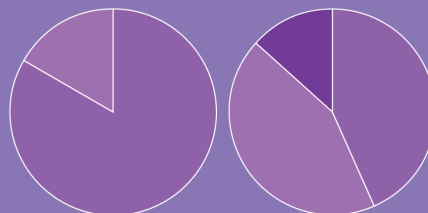
It is imperative that the research incorporates the lived experiences and voices of older women to provide a unique, rich, and in-depth view of older women's experiences of aging and work.

The report is based on a focus group discussion arrangement that gathered the views from 30 eligible participating Samoan women on their employment prospects. The discussions were based on survey questions from the research to guide data collection. An information sheet was presented to the women in the form of a

PARTICIPANT DEMOGRAPHICS

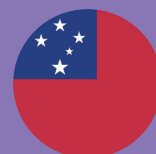
PREVIOUS AND CURRENT WORK

About 25 women were employed in the private sector, and 5 were employed as civil servants. The majority of women are now engaged in village and community work



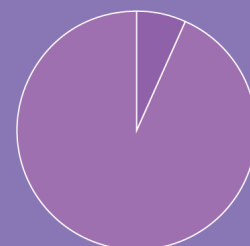
ETHNICITY AND AGE CATEGORY

The women who participated in the focus group discussions were all Samoan and in the age category of 55–75 years



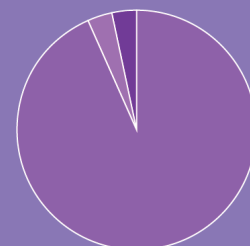
DISABILITY

Of the 30 women who participated in the focus group discussion, only 2 had a disability



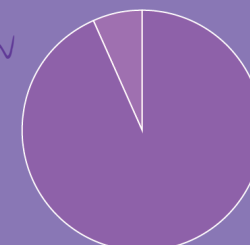
MARITAL STATUS

There were 28 women who were married, 1 woman was divorced, and 1 was widowed



RELIGION AND EDUCATION

All 30 women identified as Christian, and the majority (28) had some form of college qualification. Only 2 had a university qualification



presentation, and in the Samoan language. All consent forms were signed by all participants.

Key methodology used to increase the participation of older women was based on a whole group discussion, show of hands, and group work and presentations approach.

Key discussions

1. Unpaid care work

Majority of the women stated that they are still doing all of the unpaid care work daily, despite their age. This includes:

- Taking care of grandchildren
- Taking care of elderly family members
- Domestic work (i.e. cook, clean, prepare food, wash and look after relatives), especially when family members are sick or other emergencies
- Caring for my family (clean the land, prepare the family food, cleaning)
- Community volunteer work (i.e. sharing the word of God at church, cleaning the environment, and being a positive influence in the community)

Hours spent doing unpaid care work included the following:

- About 50 percent of the women stated they do 24 hours of unpaid care work and that involves caring for a parent(s), especially when they are sick or other emergencies.

(Family, village, and church. No pay, no sleep)

- About 20 percent stated doing 25 hours a week of unpaid care work
- About 20 percent stated spending 17 hours a week on unpaid care work (i.e. work for the family, village, church (service, prepare breakfast)
- About 10 percent said they are only able to do 8 hours a day of unpaid care work

2. Small businesses

Only a few women owned small businesses and rely on family support, farming and fishing to support the business. Some women have taken small business loans to cope with the financial commitments. Additionally, the majority of women shared that their business is unable to employ other older women due to having limited start-up capital.

Types of small businesses include selling art & crafts, selling vegetables and fruits, own shop, and food store (canteen).

3. Retirement plans

About 10 percent of the participants had a retirement plan (to live overseas) whilst 90 percent did not have any retirement plans. In terms of the pension scale:

- 7 of the women were upper income
- 10 of the women said average
- 13 of them were lower incomes.

About 35 percent of the women stated that the current retirement age of 55 years in Samoa



Luis Enrique Ascui | Asian Development Bank

does not correspond to the pension age, which is 65. If you retire at 55 years, then you should get the pension too, otherwise the retirement age should be raised to 65.

About 10 percent of the women stated they preferred to work from home after retirement, and get money while doing unpaid care work for family and children. The majority of the women (55 percent) preferred to remain working until they are unable to continue working.

About 75 percent of the women live with family members and 25 percent still live with their children. The main source of livelihood or support is the Government Monthly Pension of ST\$200.00 for those 65 years old and above.

4. Available opportunities for employment in Samoa for older women

The women stated that there were limited opportunities available after retirement age in Samoa because of the younger workforce. The women also commented that they want the younger generation in the workforce.

Additionally, the women shared the challenges they face obtaining paid employment after retirement due to:

- Employment hours not suitable with lifestyle changes
- Unpaid care work looking after the home

and grandchildren

- Although some women were self-employed, financial stability to sustain small businesses is a challenge

In terms of future work for older women, many participants stated that the opportunities that were available included positions such as being on an advisory board of directors, which has a seating allowance. Casual work is also available in Samoa.

5. What should the Samoan government and higher institutions do to increase employment opportunities for older women?

The women stated that the government should give older women more opportunities to use their talent, ability, intelligence and specialties to pass on wisdom and knowledge to the next generation. There should be more opportunities to advance skills and knowledge in other fields of study for older women (e.g. tea ladies, caregivers, potentials).

In terms of retirement age, the women felt it should be raised to 65 years and that entitlements should also increase for long service. For women who had reached 75 years, they should be given the opportunity by the government or employer to continue their position in the company or government job if they are in good health. Additionally, retired women should be given the opportunity to perform other kinds of work suitable to them if they can still do the job.

6. Opportunities for training

All participants stated that they had no willingness to undertake further up-skilling, and preferred to stay home.

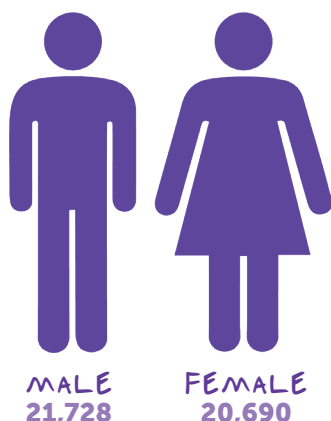
7. Member of any community group

All participants said they engage in community groups at the village, churches, school, village council and local government. About 70 percent were on village council committees and in women's groups; 15 percent were in volunteer work; 10 percent were in sports-related activities; and 5 percent were in Court advisory.

8. Health insurance

There were conversations around affordable health and life insurance covers, so that older women are protected when reengaging in the world of work. Women should be able to have life insurance until they are 80 years old. Health benefits after retirement should be promoted through a pension scheme.

Country Profile: Marshall Islands



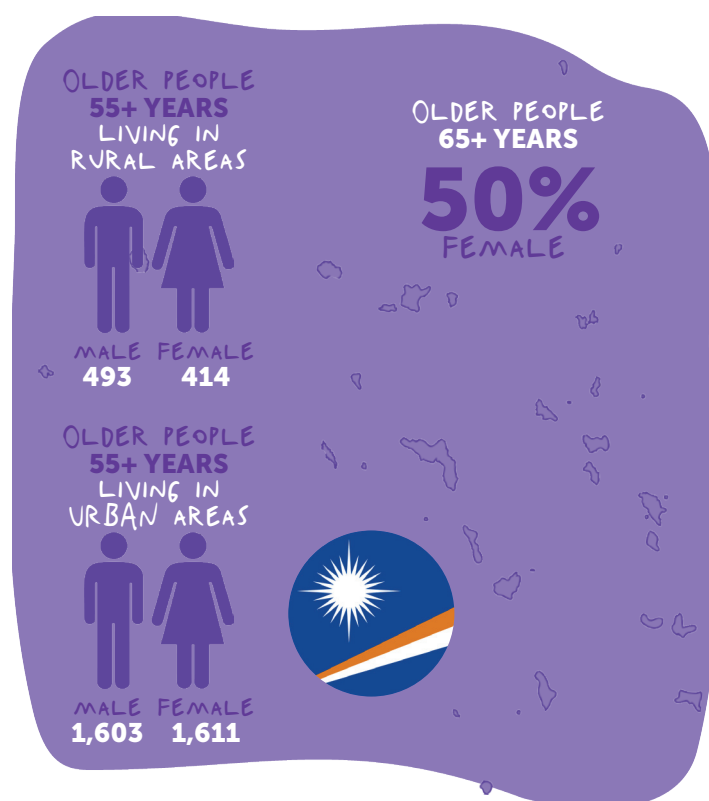
- About 66% of men are classed as economically active, compared to just one in three women
- 37% of women are unemployed as compared to 27% for men

- The proportion of older men and women aged 65 years and older is **50% equally**. They make up **4% of the total population**

Overview

Although the Republic of the Marshall Islands is matrilineal, women experience a high incidence of intimate partner violence, and physical violence on children. In 2006, the Marshall Islands ratified the Convention on the Elimination of Discrimination against Women (CEDAW), and adopted a national gender policy in 2015. Like many Pacific countries in the region, these policy interventions have not translated to women's economic participation and leadership.

Women in the age category of 55-70+ years make up about 5 percent (2,750) of the total population as of the 2019–2020 census dataset, with a poverty rate of 11.8 percent. The household income and expenditure survey (HIES) recorded higher rates of poverty experienced by people living in female-headed



households than male-headed households, regardless of where people lived.

The Marshall Islands ranks ninth in the Pacific region for land and marine resource protection. Land and marine resources are threatened by numerous factors, including overfishing, coastal habitat degradation, population density, and pollution from a wide range of sources. Access to resources is linked with cultural and gender norms: women and men are given different opportunities in the access to and control of natural resources.

The economic growth is reliant on the public sector, accounting for about 40 percent of the

31. The national Family Health and Safety prevalence study

• 69 percent of women experienced some form of gender-based violence in their lifetime.

• 48 percent of ever-partnered women reported having experienced physical violence in their lifetime.

Women United Together Marshall Islands (WUTMI). Republic of the Marshall Islands National Study on Family Health and Safety Dāpij Aenōmman Eo Ilo Mōko Imōd (2014) <https://pacific.unfpa.org/sites/default/files/pub-pdf/RMIFHSSReportweb.pdf>

32. Women make up only 28 percent in economic participation and 9 percent political participation of women.

33. The Pacific Community (SPC).nd. Republic of the Marshall Islands: Key statistics. <https://sddspoint/mh>

34. The Pacific Community (SPC) and the Economic Policy, Planning and Statistics Office (EPPSO). 2022. Poverty, food consumption, labour, and household income and expenditure in the Marshall Islands: A compendium of analyses of the 2019/20 HIES. <https://pacific-data.sprep.org/dataset/poverty-food-consumption-labour-and-household-income-and-expenditure-marshall-islands>

35. The Government of the Republic of the Marshall Islands, National Strategic Plan 2020-2030 (2020) Page 28 and 31 <https://www.theprif.org/sites/default/files/2020-08/Marshall%20Islands%20National%20Strategic%20Plan%202020%20to%202030.pdf>



Marshallese women at dental appointment with US Navy, Carlos M. Vazquez | Naval Services Warriors

GDP and formal-sector employment. The private sector includes tourism, fisheries, retail services and copra. Marshallese women are engaged as clerks; in handicraft, service or sales work as well as other types of professional work. The majority of women aged 65 years or older are employed as managers, services and sales workers, and handicraft and related trades workers. Gender gaps in employment persist between men and women:

- Employment to population ratio is males at 56.3% and females at 33.8% and
- Labour force participation is low for women (males 62.0% and females 38.1%)

There is low participation from women in sciences, and technical and engineering fields. Elderly women (55 years or over) in both rural and urban areas are still marginalized in terms of employment. More women are producing goods for sale, while men are more likely to be public or private sector employees. Persons with disabilities face challenges in obtaining formal employment. Overall, the unemployment rate in Marshall Islands is the fourth highest in the nine Pacific Island countries.

36. Economic Policy, Planning and Statistics Office. Republic of the Marshall islands 2021 Census Report Volume I: Basic tables and administrative report (2022) Page 49

37. Ibid.36

38. International Labour Organisation. Summary Report: Workshop for the Development of a National Employment Policy for Marshall Islands (2023). https://www.ilo.org/wcmsp5/groups/public/-asia/-ro-bangkok/-ilo-suva/documents/briefingnote/wcms_888449.pdf

Key Conclusions

What is the report saying about the future of work for older women?

Women are heavily engaged in unpaid care work in old age, rely on retirement funds, government pension payout, family business and support in old age. In Samoa and Fiji, future of work for women lie in tailoring and baking, operating a small business, domestic and care duties.

An impediment to engaging in work after the statutory retirement age is due to a growing younger workforce, age barrier and discrimination, unpaid care work in the home, lack of qualification and specialized skills, lack of training opportunities to operate a small business, lack of health insurance covers and a reluctance to reengage in work.

Key findings in Fiji

1. Many women are engaged in employment past the statutory retirement age (88%), with low income earning (95%). From the survey responses, the majority of women had some sort of retirement plan and/or a source of income security in old age (75%).
2. For future work, the women surveyed listed food and market vendor, agriculture (farming), operating a small business, house girl, caregiver, security guard, sewing, handicraft and floral arrangement work as employment opportunities available

in country (19%). There was little interest for specific skills-training in order to be recruited for future work (18%).

3. During survey dissemination, about 12% of the women respondents were unemployed after retirement. When asked about employment prospects, many stated the following types of work: tailoring and baking, operating a MSME, handicraft, market vendor, catering and floral arrangement work, domestic duties, caregiver, cleaner, childcare, house girl, community volunteer, projects & midwifery etc.
4. In Fiji, the women respondents stated that the main challenges in attaining further employment after retirement included:
 - Age barrier due to retirement age limited, age discrimination in employment, gender based violence, gender discrimination, health status, relevant qualification.
 - Financial assistance, bank account opening and license from authorities not assisted.
 - Home chores after work prepare dinner and house work, caring for family.
 - No job, no job policy.

Key findings in Samoa

1. Only 10% of the women respondents had a retirement plan (to live overseas) whilst 90% did not have any retirement plans. All of the women respondents live with family



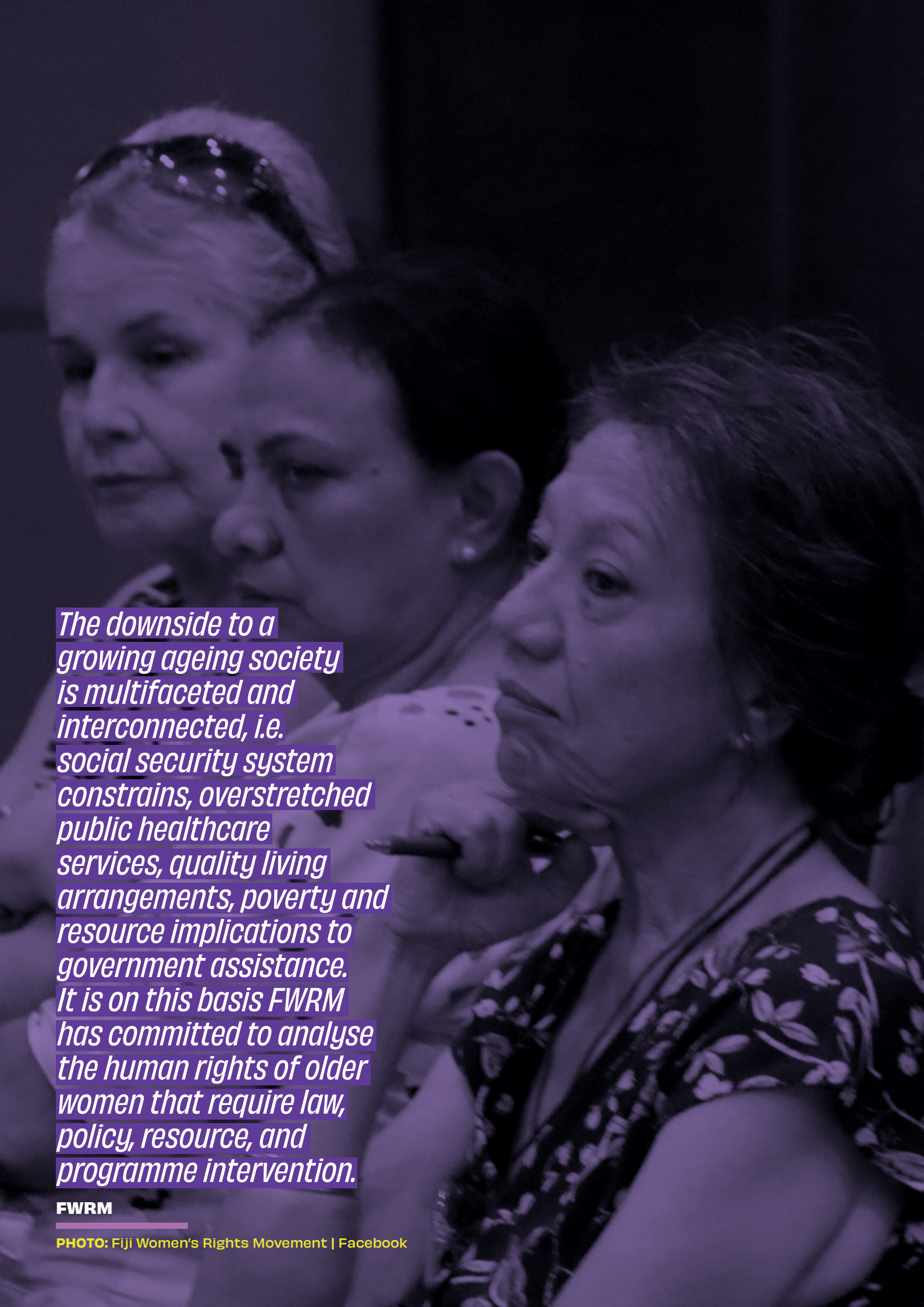
Joe Hitchcock | UNDP

- members (relatives and children) and do majority of housework inside and outside of their home every day. The unpaid care work includes childcare, caregiver, elderly care and other household work.
2. The majority of women respondents spend 24 hours a day doing domestic work (i.e. cook, clean, prepare food, wash and look after relatives), especially when family members are sick or for other emergencies.
 3. The main source of livelihoods for older women in Samoa is the Government Monthly Pension of ST\$200.00 for those 65 years and older. Some of the women respondents own small business ventures, but also rely on family support as well as farming and fishing. These small businesses are financed either from small business loans (50%) and self-funding (50%).
 4. In terms of future employment prospects, the majority of women in Samoa want the government to create employment opportunities where women are able to use skillset and knowledge in specialized areas, such as caregiving. Additionally, for women aged 75 years and over, employment opportunities should still be available to them to continue working in companies and government positions.
 - Older women in Samoa face barriers attaining employment after retirement age because of a younger workforce.

- 25% of women respondents engage in housewife duties and baby sitters for their grandchildren.
 - The majority of women respondents are trying to be self-employed, yet need micro financing for business sustainability.
 - The women respondents had no willingness to undertake further upskilling, and preferred to stay home.
 - The women respondents need affordable health and life insurance covers so that there is some form of healthcare security when reengaging in the world of work.
- rural and urban areas are still marginalized in terms of employment, and women still face varying degrees of access to and control of natural resources when considering setting up an agricultural-based small business.
5. There is a lack of skills and qualifications in the labour force, low education levels, and a limited number of opportunities for skills-training.

Key findings in Marshall Islands

1. Older women aged 55-70 years and over make up about 5% (2,750) of the total population as of the 2019-2020 census dataset. Higher poverty incidence is experienced in female-headed households than male-headed households, regardless of where people lived, and the poverty rate for older women aged 55-70 years and over is at 11.8%.
2. Majority of unpaid household, community and family care work is work typically done by women.
3. Employment and labour force participation by women is significantly low. Census data shows that more women are producing goods for sale, which is a possible prospect of future work for older women.
4. Elderly women (55 years and over) in both

A photograph of three women, likely of South Asian descent, sitting in a row and listening intently. The woman in the foreground is looking towards the left, holding a pen. The woman in the middle is also looking left, and the woman in the background is looking slightly away. The image has a purple tint.

The downside to a growing ageing society is multifaceted and interconnected, i.e. social security system constrains, overstretched public healthcare services, quality living arrangements, poverty and resource implications to government assistance. It is on this basis FWRM has committed to analyse the human rights of older women that require law, policy, resource, and programme intervention.

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PHOTO: Fiji Women's Rights Movement | Facebook

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Overall demographic datasets show women make up nearly half the world's population (49.7% - 2023). Analysis of world population datasets and those by national statistical agencies must incorporate a gender and feminist lens that depicts a true representation of the health of a population - in country and globally, the challenges, and where we are heading

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