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## A Qualitative Analysis on the Effectiveness of the Social Welfare Pension Scheme of the Elderly Citizens in Sigatoka, Fiji

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### Abstract

The paper will examine on the roles of Social Welfare Pension Scheme to the elderly citizens of Sigatoka, Fiji. The study will discuss on the issues encountered by the elderly citizens. The Universal Declaration of Human Rights, the government of Fiji through its constitution formulates a policy called National Policy on Ageing. The ultimate aim of the government is a protective, healthy and enabling environment for elder persons. A qualitative data collection is employ in this paper to answer all the research questions. The study is conducted to 20 elderly citizens of Sigatoka district; province of Nadroga The study found out that there is a need for social improvement for an effective delivery of the Social Welfare Pension Scheme in Fiji.

**Keywords:** Elderly citizens; Pension Scheme

### Introduction

Concern over population ageing in developing and developed countries has increasingly risen over the past few years. With the demand from these category had increased, many countries had now shifted their policy actions in attention to the population of the aged group (WHO, 2011). This demographic transformation has been accompanied by wide spread socioeconomic changes, which have principally affected the Social support systems, especially the traditional role of the extended family found within many developing nations. With decreasing family size and challenging economic demands, support systems for the most vulnerable have come under severe stress. A combination of factors including low economic growth, a large informal sector, high unemployment, mandatory early retirement and an absence of significant social welfare and related service programs, pose a policy challenge for government wanting to address social protection and income security.

Currently, Fiji is no exception. While our population is relatively "young", there has been a profound shift due to rapid fertility decline and increased life expectancy. For example, according to the Fiji Bureau of statistics (2014), the child and youth population have declined since 1950, while working age population, defined as population aged 15 – 65, reached its peak in 2010 and is expected to stay at its current level until 2050. Coupled with properly trained and improved medical facilities available across Fiji, plus the continuation of traditional commitments from family members in homes, the Fiji

population statistics (2013) had indicated that the percentages of people getting above sixty five (65) years in age has risen. The aim of the policy is to create a society of older pension who are contented and possess a high sense of self-worth, dignity, by optimizing their self – potential and ensuring that they enjoy every opportunity as well as care and protection as member of their family, society and nation.

As more of the elderly people are now living longer than expected, a shift in support towards their social security is now important. Faced with the increased in the cost of living such as food, electricity, shelter, medical suppliers and transport, the role of families in homes in regards to the older persons welfare is now being challenged [1]. Moreover in the case of Sigatoka alone, other contributing factors challenging the survival of the elderly citizens in this area are; family members migrating, thus leaving the young ones or relatives to look after them, limited scope of agriculture land and soil type, expiring leases, remoteness from government, urban centers and market, social obligations, disability discrimination and impacts from natural disasters a few that pressurize the lives of these aged people. In specific, the most vulnerable are those who had been involved in informal type of employment whole of their life and have not qualified for any superannuation funds available locally [2]. With no financial support in place, these elderlies according to Seniloli and Tawake [3], can be the easy target from poverty and other malnutrition linked diseases.

Despite of these challenges, the Fijian government in 2013 had designed an aged policy by insisting that no one is to be left behind and therefore promote inclusive, healthy and enabling environment for all people in Fiji. It is a framework of key goals, designed to improve

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service delivery to older persons. Because of this, in 2013, the Government of Fiji introduced social welfare pension scheme (SPS), a non-contributory pension targeted towards persons aged 70 plus who have no source of income. To be eligible for the pension recipients must not be beneficiaries of any other social protection programme including the private-led Fiji National Provident Fund pension. In essence, SPS was established to provide income security to older persons living in poverty who have never contributed to any pension systems and rely on informal family networks for support. The programme is primarily aimed at “those people that have spent their lives in the rural areas as farmers, fisherman, and village dwellers and have no cash income or formal employment” (Government of Fiji, 2013). Thus SPS specifically seeks to provide income support for older persons who have worked predominantly in the informal sector. In this way, SPS is an important recognition of individuals who have fallen through policy gaps and is a critical factor for reducing inequality and poverty among older persons in Fiji. Under this new scheme, the government hands out fifty dollars (\$50.00) each per month, to all those who are qualified. These money is paid out at the beginning of every new month, and the money are collected in cash. The Westpac bank Cooperation had been responsible in delivering this money to all its recipients.

Foremost, faced with high living cost and other socioeconomic challenges, each Social Welfare Scheme recipient is expected to live with the fifty dollars received to support his one month living expenses, until the next payment is done. With no other financial support for older persons available in Sigatoka, it is then the purpose of this research to find out how effective this Social Welfare Pension scheme is to the elderly citizens in Sigatoka.

## Statement of the Problem

This research paper will try to describe the effectiveness of the pension scheme provided by the government to the elderly citizens in Sigatoka, Fiji. Specifically it seeks to answer the following question:

1. To what extent has the Social Welfare Pension Scheme impacted on the lives of the elderly citizens in Sigatoka, Fiji?
2. What institutional factors that hinder the effectiveness of the pension scheme?
3. What are the policy options open to government to ensure efficiency of the Social Welfare Pension Scheme in Fiji?

## Literature Review

The food, fuel and financial crisis of 2008 has again illustrated the need for social protection, and particularly income support schemes. They are often considered as an important tool not only as a response to crises, but particularly as a tool to build resilience in populations. Basic income security, especially for the most vulnerable groups, is an element of the United Nations social protection floor, combined with universal access to health and education. A stable, even if small, income helps people to meet basic needs and supports their self-sustainability. It can protect people from unsustainable coping strategies in times of crises, such as cutting expenditure on food and other basic needs.

### Current policies addressing population ageing in Fiji

In response to the change in population growth in Fiji and the effects of current economic trends, the Government of Fiji has committed in addressing the issues and concerns of older people and has developed a National Policy on Ageing. According to Luveni [1], the national policy is “a framework of key goals, objectives and actions that serves to improve service delivery to older persons. The essence of the Policy is reflected in its vision which states, “Promoting an inclusive,

protective, healthy and enabling environment for Older Persons.” This government national policy on aging defines clear goals and objectives concerning the inclusion of older people as in line with the Madrid International Plan of Action on Ageing. Its vision is to create “[a]n inclusive society that instills dignity, respect for human rights and meets basic needs through empowerment of older persons” (Fiji Ministry of Social Welfare, Women and Poverty Alleviation, 2011). There are four main goals of the policy.

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

In order to achieve the second aim, the Government had developed a two-step strategy. The first step was reviewing existing pension arrangements and evaluates the participation levels of older persons in pensions and other supportive programs. The second step was reviewing all assistance measures currently available to aged persons (Fiji Ministry of Social Welfare, Women and Poverty Alleviation, 2011). Importantly, the Government has begun to acknowledge that informal social protection systems such as those provided through family kinship networks and through faith-based organizations are no longer as robust as they once were and have become increasingly unable to meet existing needs. In order to fill this gap, the Government has suggested that additional policy options should be considered including “the provision of social pensions, the development of income generating projects specifically targeted to provide an income for the elderly, self-help schemes at the village level, and the mobilization of urban unemployed youth in support of the rural elderly” (Fiji Ministry of Social Welfare, Women and Poverty Alleviation, 2011). Plainly, while the Fiji National Policy on Ageing is not radically transformational, it nonetheless is a critical step in recognizing that, as a result of urbanization and the loosening of family ties, informal support networks must be supplemented with strong formal state-led social programs, which are ultimately a key component of establishing a comprehensive social protection floor.

### Fiji Social Welfare Pension Scheme

The study of Mohanty (2015) stated that the social welfare pension scheme has been useful in conceptualizing their social protection. Unlike India for instance, the pension scheme is specifically targeted to those that are formally employed, but nothing on those that are informally employed [4]. In Fiji, this scheme it is not so, as it specifically target those that are informally employed, and not on those that are formally employed (UN, 2014). Through government institutional care, the Social Welfare Department provides subsidize fare transport cost and financial support for elderly citizens in this country. Moreover, there are older age people surviving above sixty five years. According to the Fijis population census (2013), the multi-ethnic society comprises 56.8 per cent indigenous Fijians or I-Taukei, 37.4per cent Fijian of Indian descents, 1.8 per cent other Pacific islanders, 1.3 per cent “Part Europeans”, with the remainder including Rotuman, Chinese and various other ethnicities. In this, 7.5 per cent were aged 60 plus, while 11.2 per cent were age 55 plus, which is the retirement age in Fiji. About 51 per cent of the population was females and 49 per cent males.

There are significant differences in living arrangements, health status and income sources between rural and urban areas, women and men, and between ethnic Fijians and Fijians of Indian descent. According to a recent population survey (2013), an Indo-Fijian older person are more likely to have completed secondary education, be self-employed and live alone, while ethnic Fijians are more likely to have attained a primary level education, be engaged as a family worker and co-reside



with children, family members or relatives. According to Seniloli and Tawake [3], asserted older ethnic Fijians are also more likely to be poor. They also found that from the total old population surveyed 66.5 percent live with others in extended multigenerational residences, with 33.5 per cent currently living alone, but did not indulge further on the methods of support available and how effective is this method in terms of meeting its daily needs.

In addition, it had been said that for the foreseeable future, older women in the population will continue to outnumber older men (WHO, 2015). Older women are particularly disadvantaged because they typically have less education, work experience and income and fewer assets than men, and women largely work in the informal sector [3]. As a result, older women are more likely to be dependent upon their family and state welfare programs, especially when they have reached an advanced age or when they are impacted by illness and disability. Labor force remains much lower than mens. Poor health effects weigh heavily on Fijian women aged 80 plus, who are more likely than men to suffer from disabilities and are “mostly poor, uneducated, unemployed, dwelling in big households and not cared for well by younger household members” [3]. Thus, although gains have been made toward gender equality and inclusive growth, inequality remains a challenge

Research studies in Fiji reveal, only half of the economically active population is employed in the formal sector and eligible for the Provident Fund, thus the majority of older persons remain generally reliant on family (children and grandchildren) and friends (members of the community) for support.

Ethnic Fijian older persons have been especially reliant on extended family and kinship networks, although this support system is under pressure [5]. For some Fijians, remittances from their children abroad are their main source of income for the elderly citizens. “Migrant offspring constitute, in effect, a pension fund for the elderly” and provide much needed support to those unable to work. Ultimately, the challenges for older persons in particular, is the increasing cost of living, health-care costs increasing with age, demands for cash and increasing levels of poverty (Government of Fiji, 2013).

Moreover, despite the government of Fiji, recently established a Social Welfare pension scheme (SPS) to specifically cater for those informally employed elderly citizens living in homes, there had been no research done to confidentially state that the fifty dollars received by elderly citizens per month basis is effective enough to meet the monthly cost of food and other basic necessities of these elderly citizens. This is important as not only to provide a safe and well protected environment for our elderlies, but importantly to inform our Government and to all concerned parties how effective is this \$50 dollar monthly allowance received is enough to cater for their everyday expenses and if for any improvements, how far can the government expand his social protection policies as to effectively cater or support our older generation.

## Discussion

The increase in the cost for basic items in Fiji such as in food, medicine and clothing has a harder hit among old aged person, especially on those living on non- financial securities. Coupled with the financial crisis, the burden to meet each basic need per day has become a burden to this group of people. According to the UN Report [7], It has stated that this problems affecting non- financially secured old aged is not only common in Fiji, but to the whole pacific region.

In Sigatoka, the fate is the same. It had been found that the number of recipients applying for monthly pension scheme allowance through the Sigatoka Social Welfare office in the year 2016 had risen by four percent (4%), as compared when the scheme started in 2013 (Social Welfare Report, 2016). The gradual collapse of the traditional old age

support mechanisms and the rise in elderly population highlights the need for financial and social securitys to be in place. Moreover, through this research, it had been found that most of these aged person – about eighty percent (80%) living in the Sigatoka district are suffering from some form of health issues. It is noted, that these health problems is contagious among old age, irrespective of sex, an extra burden to their expenses for survival. According to the finding, the lack of proper education is the main key contributing factor to this problem. Due to their low of education attainment, all of the recipients to this scheme were informally employed and therefore might have a higher chance of being exposed to some form of harsh working environments. This trend has not come in as a surprise. The World Health Organization report (2013) had indicated that most aged women in Fiji who were informally employed do suffer from some form of health problems during their retirement age. This according to this research, demanded most, apart from food expenses.

Furthermore, the purpose of the social welfare pension scheme from the government cannot be overlooked. One hundred percent (100%) respondents from this survey indicated that all of them had no other financial support in place, except from the government scheme. With no other financial support available, the current government scheme for the aged people in Sigatoka is so crucial. The impact of this scheme according to the respondents, can be so deeply felt, that their worry in regards to their one month living expenses is not so worth thinking about. From their monthly allowance, they had also been able to put food on the table, and pay for other needed costs. According to their spending, all respondents indicated that majority of their allowances is used on Food, followed by clothing, medicine and then electricity and water bills. In India, as reported by Goswami [4], the impact of the pension scheme to the people living in squatters in most states can be seen and felt. A country with high population growth and poverty, pension scheme is one of the devise that they currently use to reduce economic burden in families and attract good will.

Moreover, the pension scheme effectiveness is not so rated highly, as it is thought to be so. From the five point range on the likert scale provided, all respondents rated the middle two (Moderately effective and effective) of the continuum as their best choice. Despite of the current impact of the scheme to the elderlies, from them much more improvements is needed to allow the effectiveness of this scheme to thrive. More improvements on the scheme policy is still needed. The government needs to run another community consultation or provide a platform in which these age persons to raise their voice in regards to the effectiveness of the scheme.

Their opinion is needed; because it is them this aged policy had been formulated. It is through this, the bar for the effectiveness of the scheme can be raised. In addition, as said by Mabel [6], “the government should also look across the fence to see what can be learnt from other advanced countries of the world, that are doing well in pension industry and sincerely adopt and adapt for the betterment of the entire society where there is high morale which engenders effectiveness and efficiency in the operation of the scheme”.

Lastly, Fiji Social Welfare Pension Scheme reassures informally employed employees to readjust themselves properly into the society after leaving employment. It constitutes an important tool in providing financial support to the retirees, thus reducing poverty and boosting their self of belonging in the community and family in which they will live and survive. In this global village, pension scheme is now becoming a common global discourse and handy. Its ripple effect is so wide spreading; let it be social or economic. On whatever intention it is, it is still one of the best options available to tackle poverty among old citizens of any country. It has proven its worth here in Sigatoka. Its advantages has brought recognition of the centrality of pension systems to the economic stability of nations and the quality of life it enshrines,



pushing people to the extent of their surviving boundaries. On the other hand, still more work is needed to bring this scheme to its fullest.

The voice of all different actors is still needed to voice their thoughts on what they think how this scheme can be improved. If the platform is so far in reach in terms of policy adjustments, then optionally the human resource practitioners and other stakeholders in pension policies and administration should go back to other forms of the drawing board to seek ways and means of improving the delivery of the scheme. Only in this, the missing puzzle of its impact and effectiveness as found to be in Sigatoka will be in place, thus the truly intention of the pension scheme will be captured, and its benefit will be enjoyed by all those who are qualified.

## Conclusions

Based on the result from the study, it can be concluded that there is not much variation among the recipients of the Social Welfare Pension Scheme living around the Sigatoka District Zone. They do face the same hardship – socially, physically and financially. With no financial securities in place, coupled with poor families Social support and the rise in the cost of living, these elderly are in the zone of being caught in the vicious cycle of poverty. With the government support in place,

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non-formally employed elderly citizens are now qualified for financial help from the government. This has a lot of impact on their lives every day. Despite the current function of the scheme, recipients had indicated that few more work is needed for the scheme to be fully enjoyed, in term of its impact and effectiveness.