



# Protecting Women's Futures: from provident funds to government-funded pensions for older people in Pacific Island Countries and Timor-Leste

Easy Read Version

**P4SP**  
Partnerships for  
Social Protection

**Australian  
Aid** 

## Partnerships for Social Protection

Protecting Women's Futures: from provident funds to government-funded pensions for older people in Pacific Island Countries and Timor-Leste



We will provide instructions on how to read this document. [To skip ahead, go to page 5.](#)



The information on this page is called a **blog**.



A **blog** is information that is on the internet.



It includes the ideas and thoughts of the person who wrote the information.



This blog is called "Protecting Women's Futures: from provident funds to government-funded pensions for older people in Pacific Island Countries and Timor-Leste".



You can also read this blog at this website <https://p4sp.org/resources/protecting-womens-futures/>



Two other people also helped us to write this blog.



Their names are Sinta Satriana and Juliet Attenborough.

## How to read this blog



This blog is written in an easy to read way.



There will be some hard words.

We will write these words in **bold**.



We will explain what they mean.



You can ask someone to help you to read this blog.



When you see the words ‘we’, ‘our’, or ‘us’ it means **Partnerships for Social Protection**.

We also use the short name **P4SP**.



**P4SP** is a project by the Australian **Government**.



**Government** means a group of people who make up the rules that everyone must follow.



P4SP aims to make social protection systems in the **Pacific** stronger.



**Pacific** means people who live on an **island** in the Pacific ocean.

An **island** is when there is water all the way around the land.

## How is social protection working in the Pacific and Timor-Leste?



**Social protection** means things that the government gives a person, like **pension payments**, to help them to



- have money to buy things like food



- use things in the community, like seeing a doctor



- recover when something that is not planned happens, like losing your job or being in a flood.



**Pension payments** are an amount of money that the government gives to people to help them to pay for the things they need.

Social protection can help to protect you as you get older.



Older people need extra help and might not be able to work anymore.



Some governments in the Pacific give all older people money even if they are not poor.

This money is called a universal old age pension.



This money is an important way that governments can help older people.



Older women are often more vulnerable than men because

- they may not have been paid for working when they were younger



- they don't have savings.

We want to learn



- how can old age pensions make things better for women?



- what can we learn from the way countries in the Pacific do this?



In the last **20** years, countries in the Pacific have made their old age pensions much better.

This helps these countries give better protection to women.



Now older people can get a pension even if they have not worked.



This is helping more women to have social protection as they get older.



We did some research about social protection in the Pacific.

Research is a way to find out about something.



We know that many people think there is no social protection in the Pacific.



We found out that many countries in the Pacific have spent more money on social protection.



Most countries in the Pacific have old age pensions.



We looked at **10** countries in our research.

We learned that **7** of those have old age pensions.

We learned that **6** of these countries give old age pensions to everyone.





Fiji gives old age pensions to people if they are not getting other types of pensions.



The **7** countries that have old age pensions spend a lot of their total money on social protection.

Since the year 2000, many Pacific countries started giving people old age pensions.

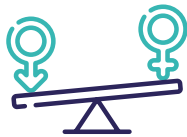


Before this, most Pacific countries only had **provident funds**.

A **provident fund** is a way that governments and **employers** help people who work to save money for when they are older and don't work anymore.



**Employers** are people who give other people jobs.



In the Pacific and Timor-Leste, men get more help from provident funds than women.

This is because



- there are more men with jobs than women with jobs



- women don't get paid as much money as men



- women take more time off work to have babies and take care of family.

Because of this, women do not always save as much money for when they finish working.



The difference between what men and women save in provident funds is different across countries in the Pacific.



We need to learn more about how and why this is different for men and women in these countries.



Unlike provident funds, old age pensions



- are a good way to help older women even if they didn't work when they were younger



- give women and men the same money when they stop working.



We know that old age pensions have been good for people in the Pacific.

We want to understand more about



- how governments give social protection in different countries



- what works best for supporting women when they get older.

It is important that we do things to make this better for all people.



We also must **evaluate** how we do these things.

**Evaluate** means to



- decide if something has been done in the best way



- look at what we can do better.



We want to evaluate the things that are hard for women when they are old.



Some governments in the Pacific don't spend money on social protection yet.



Old age pensions could be a good way to start.

This will help women as well as men be safer and healthier when they get old or stop work.



This is better for everyone in the community.

This blog uses work written in P4SP's research paper, From historical trends to investment pathways: Social protection expenditure in Pacific island countries and Timor-Leste: <https://p4sp.org/resources/financing-social-protection-in-pacific-island-countries-and-timor-leste/>



We read many different books and blogs to make this article.



You can ask us about them if you want to know more.



## How to talk to us

Would you like to learn more?

Do you have any questions?

You can contact us at:



Email: [info@p4sp.org](mailto:info@p4sp.org)