

Addressing the Factors affecting the Levels of Social Security Contribution and delivery of Quality Social Security for Domestic Employees in Zambia in the period 2010-2020.

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ABSTRACT

The aim of the paper was to assess the factors affecting the Levels of Social Security Contribution and delivery of quality Social Security for Domestic Employees in Zambia: The Case of Domestic Workers in Lusaka's Urban Area (2010-2020). The study utilized a Case study design to carry out this investigation, owing to the fact that the study endeavoured to generate an in-depth, multi-faceted understanding of a complex issue in its real-life context. Further, the study took a mixed method approach of investigation (qualitative and quantitative) to collect data from a sample of 500 domestic workers in Lusaka's urban area.

It was revealed that there was low level social security contribution and compliance based on the lack of knowledge on social security among the study participants. This simply depicts a mere fact that the domestic workers have minimal to no information on their rights and responsibilities and further had no idea where to access this information. In light of this, it makes it difficult for workers to have bargaining power surrounding their work standards as well as limits their level of participation at places of work. The study further revealed that social protection systems can play a twofold role in improving the labour conditions of domestic workers.

In view of this, the study recommends that there is need to extending legal coverage. Legislation is an important first step towards ensuring better protection. Consequently, the study recommends that there is also the need to facilitate the payment of contributions and developing adequate financing mechanisms. To extend the legal framework, there may be need for inspections to assess the level of compliance at workplaces of these domestic workers.

Key words: Addressing, Domestic workers, Social Security contributions

INTRODUCTION

Inadequate social protection of domestic workers in formal employment has considerable consequences of inhibiting progress towards the achievement of the SDGs by 2030, in particular goal 1 on ending poverty, goal 2 on ending hunger, goal 3 on ensuring healthy lives and promoting well-being, goal 5 on achieving gender equality and empowering women and girls, goal 8 on promoting sustained, inclusive and sustainable economic growth, full and productive employment and decent work, goal 10 on reducing inequality and goal 16 on promoting peace, justice and strong institutions (ILO, 2017e).

In recent years, the strengthening of social security systems as a result of national initiatives or mandates of international organizations such as the ILO has enabled several countries to incorporate measures to

guarantee social protection to domestic workers and their families, who have long formed part of excluded groups. As of 2013, an estimated 67.1 million people were employed as domestic workers in 176 countries around the world (ILO, 2015a). However, there are methodological reasons to believe that this figure is an underestimate. Even the official figure represents a large number of domestic workers.

Suffice to note that domestic work is one of the oldest occupations and among the most vital for the functioning of households and society as a whole. Several factors explain the sharp increase in demand for this work in recent years. These include women's increased participation in the labour force, the desire of women who work to reconcile work and family life, gaps in care services provided by the State, the increase in the feminization of international migration, and the ageing of the population, among others (D'Souza, 2010; ILO, 2012a).

For the purposes of this report, domestic work is defined as work performed in a private household in the framework of a work relationship through which the employed person receives remuneration. A domestic worker may work on a full-time or part-time basis; may be employed by a single household or by multiple employers; may reside in the household of the employer (live-in) or may live in his or her own residence (live-out) or work in a foreign country.

A key characteristic of this employment relationship is that the employer has no economic gain or commercial interest associated with the tasks the worker performs. Domestic work entails tasks such as cleaning the house, cooking, washing and ironing clothes, taking care of children, elderly or sick members of a family, gardening, guarding the house, driving for the family, and even taking care of household pets (ILO, 2011b).

In general, domestic workers perform more than one of these activities in their workplace. Domestic work has traditionally been characterized by poor working conditions, long hours, low wages, forced labour and little or no social protection (ILO, 2012c). In other words, domestic workers are exposed to conditions that are far from the concept of decent work promoted by the ILO. This situation largely reflects the low social and economic value societies usually place on this activity. This is often reflected by the absence of adequate laws and the lack of effective enforcement of those that do exist.

Suffice to note that domestic work sector is highly relevant, due both to its quantitative importance in terms of the volume of employment that the activity contributes to the economy, as well as to its significant social and economic contribution in practically all modern societies. Paradoxically, as a group, domestic workers have been excluded from the human right to social security. Due to its characteristics, the domestic work sector is considered a —difficult-to cover || group. Work is performed in a private household and frequently for more than one employer. The occupation is characterized by high job turnover, frequent in-kind payment, irregular wages and labour relations that are not usually established through a formal work contract. To successfully meet the challenge of extending social protection coverage to domestic workers, in addition to the political will of governments and other interested actors, adequate information is needed on the global situation and country practices in this area.

The 2008 Labour Force Survey for Zambia found that only 11 percent are in formal employment. Domestic Employees have a basic right to Social Protection in line with Universal Declaration rights. The articles 22 and 25 define social protection as a critical component of compensation as set out in the Universal Declaration of Human Rights and the International Covenant on Economic, Social and Cultural Rights (ILO, 2012). The aspect of Social Security meets Minimum Standards that establish worldwide-agreed standards that provide assured benefits and protect the welfare of domestic workers. According to National Pension Scheme elaborate that Zambia has domestic workers are estimated at 97, 652 in 2016. This elude to 1.8% of the Zambian population as at 2012 census accounting 57% to be women and 67% are in the Urban Areas. (CSO, 2018). In developing countries such as Zambia, informal employment represents an

opportunity for many people to secure a living and satisfy basic needs. This call should be supported by social protection instruments that create an informal pension scheme. The National Pension Scheme in Zambia as at 2016 has extended the formalization of both the formal and informal Sector.

Research Problem

In Zambia, social security is not really a new thing, it has been around for quite some time now. But there hasn't been much research to state the factors affecting the levels of social security contribution and delivery of quality social security for domestic employees in Zambia. The few research that has been carried out mostly concentrate on social protection benefits applicable to domestic workers, to what extent do domestic workers enjoy social protection benefits that were done by Chishimba, (2015), Chileshe Mulenga (2013). Others concentrated on minimum wage policy and domestic workers in Zambia, and credits are given to Obinna Onukogu Banda (2013). But nothing has focused on the factors affecting the levels of social security contribution and delivery of quality social security for domestic employees in Zambia. Therefore, this research aims to see address factors affecting the levels of social security contribution and delivery of quality social security for domestic employees.

One major issue of domestic worker has been lack of adherence in remitting social security contribution. According to Amlan and Shrutikeerti (2016), this usually leads to creation of welfare loss due to having nothing or little income in their hands to support even the basic necessities of life. As a results, by virtue of these domestic workers not wanting to defer the consumption of their income by contributing in the pension scheme, they fail to remit these contributions. Coupled with nonparticipation of domestic workers as a result of weak laws and rules, they tend not to participate in such schemes.

Nonetheless, despite the legal provisions in the case of Zambia, domestic workers are not actually covered by the pension scheme as the pension scheme mechanisms target employees in the formal sector. The current social security enrolment and contributions payment mechanisms does not take into account the specificities of the household as employers. Similar procedures and processes for contributions applicable to commercial entities are required, which does not encourage domestic workers employers to register their employees. NAPSA also faces challenges in conducting inspections in private households classified as employers. In addition, the frequent change of employment makes tracing of employer difficult for the fund, especially to know which employer has employed a domestic worker at a particular time (ILO, 2015).

Suffice to note that National Pension Scheme has about 3,000 domestic workers registered in their database. This represents only 3 per cent of the total number of domestic workers. Knowledge on pension benefits and modalities is another factor that is contributing to the low levels of participation by domestic workers. Additionally, the vast majority of employers of Domestic workers do not know that contributing to NAPSA for their domestic workers was required by law, and many employers don't contribute for themselves (ibid).

Another factor contributing to non-remittance of pension contributions by domestic workers is the fact that domestic workers are often seen as cheap labour and are often not valued as —real || workers. Most employers do not see the point of increasing the labour costs through contributions to social security when the labour force is so widely available and demanding so little. Adding to this is the high domestic workers' turnover, which does not allow employers to build a lasting employment relationship.

It is for such reasons that social security systems in developing and emerging countries face the greatest challenges in extending social coverage to domestic workers, both in terms of the recognition of the right in national law as well as in the effective enrolment in programmes (effective coverage). Although legal social security coverage of domestic workers is 100 per cent in many countries, in practice, only a fraction of domestic workers pay contributions to social security systems.

In view of the above, it is evident that there is vast literature that analyses social security contribution among domestic workers from both global and regional perspective, but not much information is available in the case of Zambia and other developing countries and this has resulted in challenges in extending social coverage for domestic workers. According to literature that has been reviewed, factors that determine effective coverage rates of domestic workers are quite varied and complex. These factors may interact and have diverse effects, depending on the level of development of the social protection system in each country, as well as on institutional and cultural considerations, among others. Therefore, this study was a great opportunity to unveil the factors that affect social security contribution of domestic workers and how this ultimately affect the delivery of quality social security for domestic workers.

MATERIALS AND METHODS

The study utilized a retrospective cross-sectional study design to carry out this investigation as it focused to focus the investigation within a defined time period. The survey method was used for the study with a questionnaire being the main instrument of data collection. The data collection tool collected both quantitative and qualitative data, although the study was mainly quantitative. The qualitative data was mainly from the secondary data from both published and unpublished documents. The target population was 50 domestic workers in Lusaka's urban area. Data analysis was done with the help of Software Packaging for Social Sciences (SPSS) version 21. Content analysis was applied to the secondary data to provide narratives based on the understanding of the researcher.

RESEARCH FINDINGS

The population for the study consisted of different types of domestic workers in Lusaka's urban area. The sample considered for the study was 50. There was an equal representation of 50% in gender of the study participants. Majority of the study participants were in the age bracket of 31- 40 years of age represented by 36% of the total sample. This was followed by participants in the age bracket of 21-30 years of age represented by 29% of the total sample. Consequently, majority of the study participants were ever married (64%, n=32) followed by those that were never married (38%, n=18). There was diversity in terms of education levels of the study participants. N = 32 (64%) had secondary education, n = 14 (28%) held primary level certificates, and n=4 (8%) had college degrees.

Table 1: Demographic profile of respondents n = 50

	N	%
<i>State your gender</i>		
a) Male	25	50.0
b) Female	25	50.0
<i>Highest level of education</i>		
a) Primary	14	28.0
b) Secondary	32	64.0
c) College	4	8.0
<i>Age Distribution</i>		
a) 21-30 years	8	16.0
b) 31-40 years	18	36.0
c) 41-50 years	5	10.0

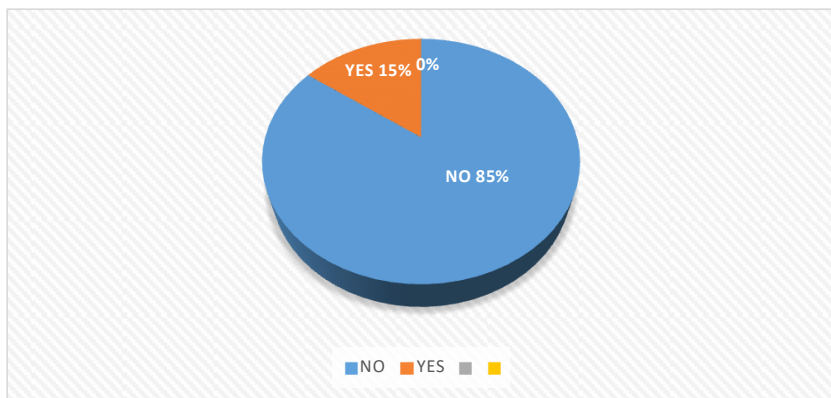
Marital Status		
a) Ever married	32	64.0
b) Never married	18	36.0
TOTAL	50	100

Source: Field Data, 2022.

Factors Affecting the Delivery of Quality Social Security for Domestic Employees According to literature that has been reviewed for this study, it has been established that domestic work is one of the oldest occupations and among the most vital for the functioning of households and society as a whole. Similarly, the literature has shown that there are several factors explain the sharp increase in demand for this work in recent years. Over the years, domestic work is a significant source of employment, accounting for 4 per cent of labour force worldwide. In some instance, these factors in the demand have actually shaped the factors that have ultimately influenced the delivery of quality of social security among domestic workers.

In light of this, the study assessed the factors affecting delivery of quality social security for domestic workers. Firstly, the study inquired on the level of awareness on social security among the participants that were present for this study.

Figure 1: Ever heard about social security for domestic employees



Source: Field work, 2022.

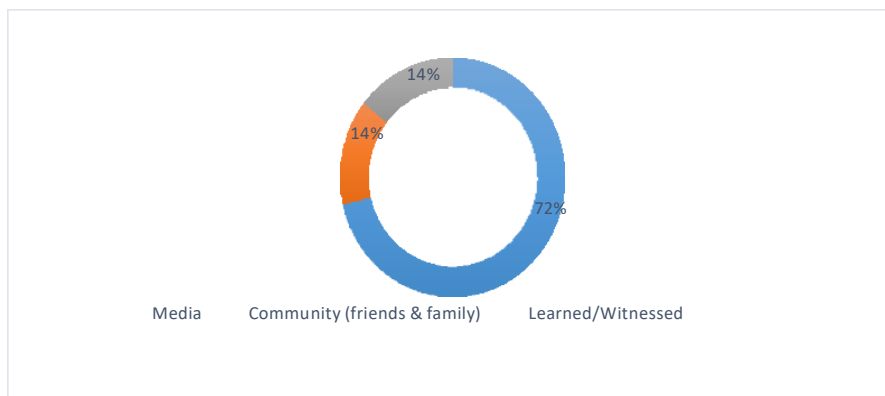
When domestic workers and their employers lack information and awareness about their rights and responsibilities with regard to social protection and how to access it, they face more difficulties in complying with its provisions. For example, a survey in South Africa showed that only 19.7 per cent of non-unionized domestic workers had knowledge of which labor laws applied to them (ILO 2015). Such a lack of information also puts workers in a weak bargaining position, especially when the level of organization and representation is low in the sector. Awareness can also be raised more broadly on domestic workers’ rights and social protection, as well as the role of unions to improve domestic workers’ working conditions, through lobbying and collective action

Additionally, it is estimated that the majority of domestic workers worldwide are excluded from social security, or, if covered, enjoy a lower level of protection in comparison with other workers (ILO 2016). Such exclusion, together with low wages, weak job security and poor working conditions, has negative consequences for domestic workers most of whom are women in both the short and long term, as painfully exposed by the COVID-19. As a result, many domestic workers are excluded from effective access to health care, as well as from effective access to income security in the event of maternity, employment injury,

unemployment or old age, which constitutes an additional source of vulnerability for them and their families. In addition, 17 per cent of domestic workers are migrant workers, many of whom are excluded from social protection in both host and destination countries.

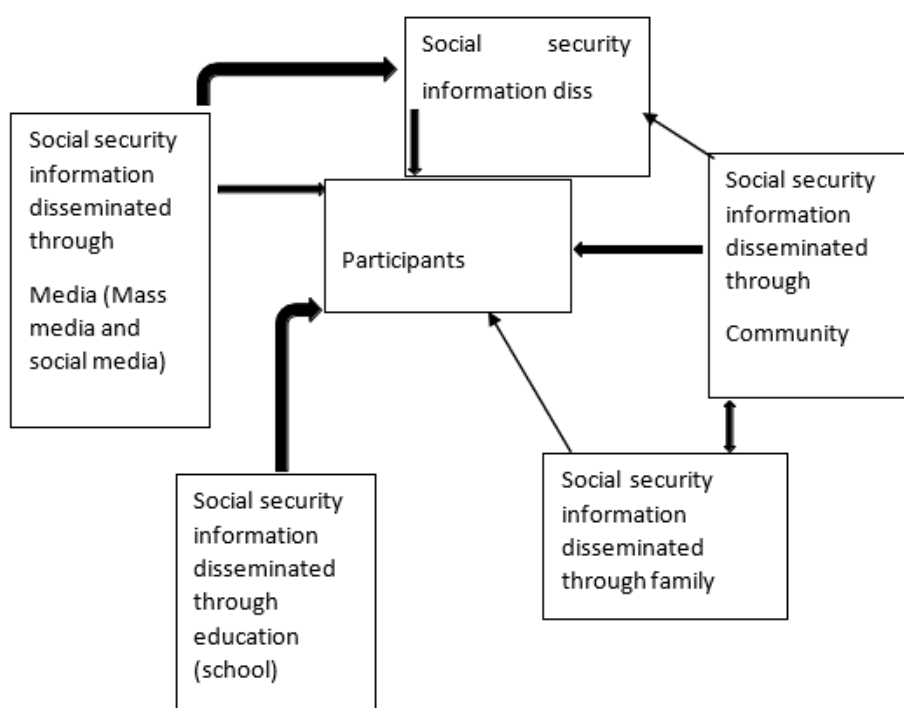
Out of the 15% of the study participants that reported to have heard of social security for domestic employees, the study endeavored to know the source of this information

Figure 2: Source of information about social security for domestic employees.



Source: Field Data, 2022.

Conceptualized flow of information.

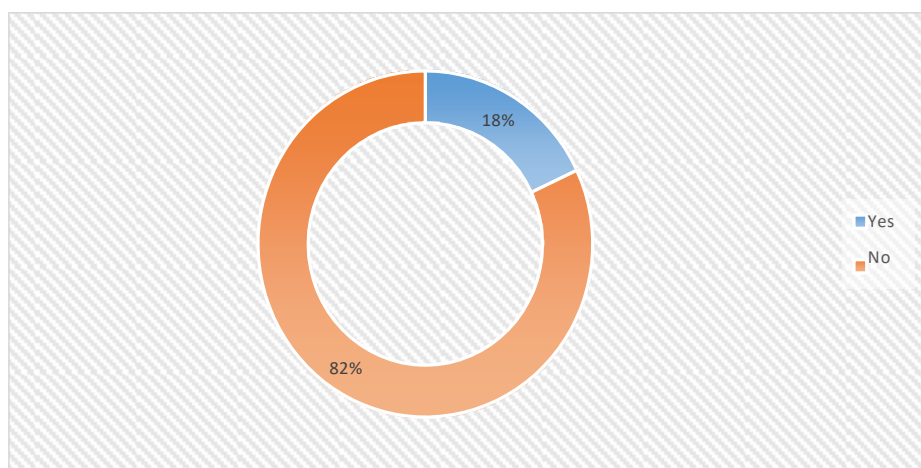


Source: Field Data, 2022.

Benefits of Social Security and Compliance in Social Security Contributions

In order to access the benefits of social security remittance and the level of compliance to social security contribution, the study endeavored to assess the number of interviewed domestic workers made social security contribution.

Figure 3: Aware that their Employer Remitted their Social Security



Source: Field Data, 2022.

As indicated in the earlier sections of the chapter, there has been a call by NAPSA that employers of these domestic workers should ensure that they remit social security contributions of its employees. Based on the above result, it is evident that there is still a lot that has to be done. Very little action has been taken by employers of domestic worker as far as being compliant to social security guidelines. Only 18% (n=9) of the study participants reported that their employer remitted these social security contributions on their behalf and actually opened accounts for them and these domestic workers actually receive notifications about their contributions. This result is consistent with statistics that have been highlighted by NAPSA which range as low as 3% in some instances.

In view of this, suffice to note that NAPSA urges employers of domestic workers to immediately regularize their contributions remittance with the scheme in order to ensure that their workers are equally accorded protection against the contingencies of death, old age and invalidity. The

Authority has further eased the process of complying with the NPS Act as both employer and employee registration including monthly returns filing can be undertaken online. Failure to comply with this reminder shall attract sanctions as provided for in the NPS Act.

It is estimated that the majority of domestic workers worldwide are excluded from social security, or, if covered, enjoy a lower level of protection in comparison with other workers (ILO 2016c). Such exclusion, together with low wages, weak job security and poor working conditions, has negative consequences for domestic workers — most of whom are women — in both the short and long term, as painfully exposed by the COVID-19 crisis (ILO 2020).

The study participants further asserted that beyond ensuring their access to this human right, social protection systems can play a twofold role in improving the labour conditions of domestic workers. First, social protection policies can improve the working conditions of care workers since they orient solvable care demands and define who and how such care can be provided. Second, extending social protection coverage to domestic workers in general and care workers in particular contributes to making the sector more attractive, which is urgently needed in order to bridge its current labour shortages, especially in countries with rapidly ageing populations.

According to ILO (2020), ensuring adequate social security for domestic workers is a human right and an essential component of decent work. Furthermore, closing the gaps in social protection coverage is one of the areas that the ILO Domestic Workers Convention, 2011 (No. 189) addresses. In that light, it is clear that

the extension of social security to domestic workers is crucial and decisive for the attainment of sustainable development and social inclusion.

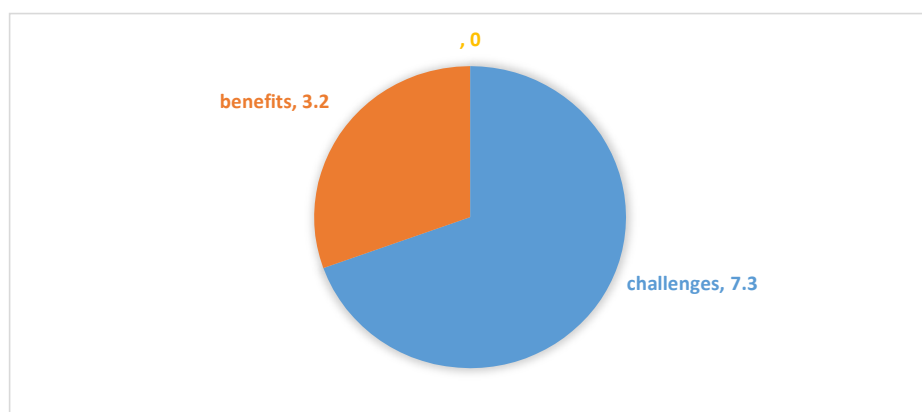
Challenges of Social Security for Domestic Employees

Domestic workers represent one of the most vulnerable and unprotected categories of workers (ILO 2016c). In some countries, domestic workers are fully or partially excluded from labour and social security legislation and are therefore not protected to the same extent as other workers. Domestic workers tend to have long and unpredictable working hours and thus may face challenges in obtaining access to social security offices to seek information or access benefits (ILO 2013a).

In addition, their employers are often private households that have limited capacity to deal with complex registration and payment procedures, especially in a fragmented system that requires them to interact with several institutions. As a result, even where domestic workers are included in legislation and social insurance is mandatory, many employers do not comply with the obligation to register their workers with a social insurance fund. For instance, in Namibia, employers are obliged to register domestic workers who work at least one day per week with the Social Security Commission (SSC) — yet only 20 per cent of all domestic workers were registered in 2008 (ILO 2013a).

In light of the above, the study endeavored to assess the challenge vs. benefit scale of social security for domestic workers.

Figure 4: comparison between challenges and benefits



Source: Field Data, 2022

One of the challenges indicated by the participants was legal exclusion. Domestic workers represent one of the most vulnerable and unprotected categories of workers. In some part of Lusaka, domestic workers are fully or partially excluded from labour and social security legislation and are therefore not protected to the same extent as other workers. For example, one third of women domestic workers are excluded from maternity protection, which increases the risk that pregnancy results in job loss for those workers. Even where domestic workers are covered in principle, their coverage may be limited owing to restrictive eligibility conditions set out in national legislations, such as minimum working hours and/or earnings thresholds that many domestic workers fail to meet.

Another challenge indicated by the participants was administrative barriers. Burdensome, costly or difficult to understand administrative procedures can discourage social security coverage, because they increase transaction costs for employers and domestic workers in terms of the resources and time spent on complying with administrative requirements. Domestic workers tend to have long and unpredictable working hours and

thus may face challenges in obtaining access to social security offices to seek information or access benefits. In addition, their employers are often private households that have limited capacity to deal with complex registration and payment procedures, especially in a fragmented system that requires them to interact with several institutions.

As a result, even where domestic workers are included in legislation and social insurance is mandatory; many employers do not comply with the obligation to register their workers with a social insurance fund. In many parts of Lusaka, the lack of registries of domestic workers and their employers renders domestic work invisible and thus hard to detect and regulate. In addition, the lack of administrative mechanisms that are adapted to recognize part-time workers or workers with multiple employers may exclude domestic workers who work under such arrangements.

Also lack of enforcement and low compliance was indicated as the major challenges of social security for domestic employees. Inspections are made difficult by the fact that domestic work is usually performed in the private home of the employer, which is often outside the scope of legislation, so that the right to privacy may infringe on the labor rights of domestic workers. In addition, the wide dispersion of domestic workers requires considerable financial and time resources for carrying out labor inspections, which many inspectorates lack.

Another challenge of social security for domestic employees indicated by the respondents was lack of information and organization. When domestic workers and their employers lack information and awareness about their rights and responsibilities with regard to social protection and how to access it, they face more difficulties in complying with its provisions.

Overall, domestic work is often low valued, by the employers and sometimes by the domestic workers themselves. This is also fed by the absence of formal training and abundance of low demanding, low qualified workforce on the market. This leads to mistrust between employers and employees. Most employers feel domestic workers are not reliable and perform poorly. Domestic workers feel their employers are taking advantage of them, paying low salary and asking more than what was initially agreed upon. This environment is not conducive to the participation of employers towards social security benefits for their workers

Available Opportunities for Inclusion of Domestic Workers

Based on the literature that was reviewed, it was established that implementation of social security for domestic workers already has a number of opportunities already set up. For instance,

- *There already exist a legal framework for inclusion of domestic workers*

The registration to NAPSA is mandatory for domestic workers. The benefits provided by the three schemes match the benefits of any other employed worker. The law is generally speaking, favorable to domestic workers: in case of conflict, the provision of evidence falls on the employers and both oral and written contract have the same legal value. The standard domestic worker contract is almost finalized and will further support compliance with the law.

- *There are already existing partnership with different public institutions*

Public institutions in charge of the provision of social protection benefits, Ministries involved in social protection and employers and workers organizations are very keen on working together to identify common policy options and raise awareness on social protection for domestic workers.

Other opportunities such as interest in social protection benefits, including pension, work injury protection

and SHI benefits is strong from both employers and employees. Employers stated that they are willing to make an effort to register their workers if contributions remain affordable and payments are made easy. Employers and employees are willing to learn about SP legal requirements and procedures.

Consequently, Freedom of association and existence of the Union of domestic workers and of the association of employers of domestic workers. The Article 2 of ILO Convention No. 87 (Freedom of Association and Protection of the Right to Organise Convention) states that

—Workers and employers, without distinction whatsoever, shall have the right to establish and, subject only to the rules of the organisation concerned, to join organisations of their own choosing without previous authorisation. || This right is observed in Zambia and one Union of domestic workers and one association of employers of domestic workers are established. It lays the foundation for better domestic workers representation and negotiation for better conditions of employment.

Additionally, most maid centers are willing to contribute to raise awareness on social protection and some are willing to enforce legal social protection provisions through the provision of a standard domestic work contract to employers and domestic workers. Awareness raising in the communities have started. Members of the Union of Domestic workers are sensitizing domestic workers in their neighborhood about their rights, and radio programs are on-going

DISCUSSION OF FINDINGS

Clearly, the advocacy of ILO of extending social protection to domestic workers is part of a broader strategy to extend social protection to the informal sector, which is an essential element of the overall move towards the transition from informal to formal economy (ILO, 2018). Global statistics have demonstrated that domestic work has over the decades been a significant source of global employment, accounting for 2.3 per cent of employment or 1 in every 25 employees. In addition to decent work deficits in the areas of wages and working time, as well as the abuses they often face, domestic workers are consistently deprived of social security (ILO, 2018).

In view of the above, it makes it clear that domestic worker account for a huge number of employees in the informal sector and extending social protection to this vast population of the informal sector becomes very critical. The lack of awareness of social security contribution by domestic workers in this study is a sure sign that the strategy of inclusion of domestic workers has not been completely rollout. This finding suggests that domestic workers are fully or partially excluded from labour and social security legislation and are therefore not protected to the same extent as other workers.

Consequently, these results may entail that domestic workers may succumb to harsh working conditions, such as long and unpredictable working hours, due to absence of or having weak legislation that protect their interest. All these may lead to challenges in obtaining access to social security offices to seek information or access benefits. In addition, their employers are often private households that have limited capacity to deal with complex registration and payment procedures, especially in a fragmented system that requires them to interact with several institutions. As a result, even where domestic workers are included in legislation and social insurance is mandatory, many employers do not comply with the obligation to register their workers with a social insurance fund.

Due to lack of information on social security remittance by domestic workers, it was established that most of the domestic workers did not remit these contributions, mainly because they did not know that they needed to and also because they had very low income. This is amidst the call by NAPSA that employers of these domestic workers should ensure that they remit social security contributions of its employees. The above results suggest that there is still a lot of work that has to be done as far as awareness of social security

contributions in concerned.

NAPSA has equally put in place systems that have made this process user-friendly and thus non-compliance with the NPS Act as both employer and employee registration including monthly returns filing can be undertaken online. Failure to comply with this reminder shall attract sanctions as provided for in the NPS Act.

These results are in consonance with recommendations by ILO as highlighted in the article entitled —*Domestic workers across the world* II, which strongly advocate that member states should consider social security for domestic workers as a human right and an essential component of decent work. Furthermore, ILO is strongly advocating that member states should work towards closing the gaps in social protection coverage and this evidently re-emphasized in the ILO Domestic Workers Convention, 2011 (No. 189). In that light, it is clear that the extension of social security to domestic workers is crucial and decisive for the attainment of sustainable development and social inclusion.

CONCLUSION

In line with the objectives of the study, a number of conclusions can be drawn from this study. In the first place, the study purported to find factors affecting the levels of social security contribution and delivery of quality social security for domestic employees in Zambia. The research was qualitative in nature. The study used semi-structured interviews and questionnaires to collect data. The findings of the study were that there was low level social security contribution and compliance because the majority of the respondents lacked enough knowledge about social security and have never heard about social security for domestic employees.

Therefore, when domestic workers and their employers lack information and awareness about their rights and responsibilities with regard to social protection and how to access it, they face more difficulties in complying with its provisions. Such a lack of information also puts workers in a weak bargaining position, especially when the level of organization and representation is low in the sector. The study further revealed that social security for domestic workers was beneficial. Beyond ensuring their access to this human right, social protection systems can play a twofold role in improving the labour conditions of domestic workers. First, social protection policies can improve the working conditions of care workers since they orient solvable care demands and define who and how such care can be provided. Second, extending social protection coverage to domestic workers in general and care workers in particular contributes to making the sector more attractive, which is urgently needed in order to bridge its current labour shortages, especially in countries with rapidly ageing populations.

The study also showed there were challenges and one of the challenges indicated by the participants was legal exclusion. Domestic workers represent one of the most vulnerable and unprotected categories of workers. In some part of Lusaka, domestic workers are fully or partially excluded from labour and social security legislation and are therefore not protected to the same extent as other workers. For example, one third of women domestic workers are excluded from maternity protection, which increases the risk that pregnancy results in job loss for those workers. Even where domestic workers are covered in principle, their coverage may be limited owing to restrictive eligibility conditions set out in national legislations, such as minimum working hours and/or earnings thresholds that many domestic workers fail to meet.

RECOMMENDATIONS

In view of the results of the study and the conclusions drawn, the following recommendations are made:

- There is need to extending legal coverage. Legislation is an important first step towards ensuring

better protection. This can be done either by extending the coverage of existing legislation to include domestic workers or by developing new legislation that addresses them. Such legislation should take into account the specific nature of domestic work, including the fact that many domestic workers work for more than one household, often through public and private organizations, wherever the employment relationship may lie.

- There is also the need to facilitate the payment of contributions and developing adequate financing mechanisms. Some countries, such as Argentina, Israel and Italy, have taken steps to address the financial barriers faced by domestic workers and their employers, for example by establishing flexible mechanisms for the collection of contributions or introducing differentiated (and often lower) contributory. These measures, in combination with effective incentives for registration such as fiscal incentives, can reduce the cost associated with formalization and thus encourage enrolment.
- There is a need to enhance compliance and facilitating inspections. Legal and practical mechanisms may need to be adapted to allow for inspections of private households as the workplaces of domestic workers and. Such specific regulations need to consider not only the needs of workers but also the needs of the household, in particular with regard to privacy. It is also important to note the role of key labour inspections in raising awareness and promoting compliance through prevention measures. For example, in countries such as Costa Rica, the Philippines and Uruguay, awareness raising activities have been demonstrated to be integral elements of effective labor inspections.
- There is also the need for raising awareness and providing information, including through. Raising awareness among domestic workers and their employers is essential in order to inform them about their rights and obligations. When workers and employers are aware of the benefits of social protection and formalization, they will be more willing to enrol. Measures can include educational and awareness-raising campaigns, as well as dissemination of information through mass media to enhance knowledge about the schemes and benefits and the importance of social protection. Organizations of domestic workers and employers, as well as civil society organizations, can play an important role in facilitating access to information and raising awareness.
- There is a need for collective. Although not directly related to social protection, collective bargaining and the right to organize play an important role in establishing legislation that enhances the labour and social security rights of domestic workers. Given the specific nature of domestic work and the resulting vulnerable position of domestic workers, workers' organizations play a crucial role in promoting better working conditions by providing information and other services to workers, such as legal assistance and training and the negotiation of collective agreements that may facilitate access to benefits.
- There is also the need for developing and implementing integrated and coherent policies. Strategies to extend social protection coverage to domestic workers constitute part of a broader set of interventions aimed at the formalization of employment. To ensure that domestic workers enjoy decent work conditions, social security policies should go hand in hand with other policy areas, such as minimum wage legislation and other wage policies, legislation on working hours, legislation and guarantees for occupational health and safety, and the promotion of social dialogue. Multistakeholder social dialogue and consultation is important as well and should include domestic workers' organizations.
- There is need to ensure that domestic workers enjoy conditions at least as favourable as those existing for other workers. Consequently, this can be achieved by customizing and simplifying administrative procedures to ensure that legal coverage translates into coverage in practice. In addition, there is need to simplify and streamline registration and payment procedures and develop adequate financing mechanisms.
- The government could also make deliberate mechanisms to design benefit systems to suit the specificities of domestic work. This will promote remittance by employers of these domestic workers.
- In order for the regulators, such as NAPSA, to keep track of the remittance by employers of domestic, they should work with government to promote inspection services as well as complaint and appeal mechanisms to ensure compliance.

- Lastly, there is need for continued raising of awareness among domestic workers and their employers about their rights and obligations.

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