

ACCESSIBILITY OF SOCIAL SECURITY AMONG DOMESTIC WORKERS IN LUSAKA, ZAMBIA.

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ABSTRACT

Social security plays an important role in preventing and reducing poverty, inequality and social exclusion. It is critical in supporting people to be self-reliance and lead a more dignified life. People working in the formal and informal economy alike require social security, especially in times of economic crisis. In both developed and developing countries, domestic work absorbs significant number of workers, many of whom belong to the poorest segments of society. Using a combination of quantitative and qualitative methods, this study investigated the awareness and accessibility of social security among domestic workers in Lusaka, Zambia. Some employers and representatives of Zambia's Social Security Institutions were also interviewed as key informants. The overall conclusion this study draws is that despite the importance, majority domestic workers are less informed and do not have access to social security services. They expressed interest to participate only if there is more sensitization done as well as having their income increased. The study recommends more sensitization and a more comprehensive legal framework that would compel both domestic workers and their employers to adhere to social security requirements.

KEYWORDS

Social security, Domestic workers, Participation, Zambia

1. INTRODUCTION

In 2011, the Patriotic Front, under the leadership of Michael Chilufya Sata, won the Zambian Presidential elections. The election success which was anchored on a populist slogan of 'more money in your pocket' brought so much hope to the poorly paid and vulnerable workers. In line with this slogan, and as a way to fulfil his campaign promises, President Sata and his government immediately orchestrated changes to the labour laws, which saw the minimum wage being adjusted upwards from K522.40 (\$24) to K993.6 (\$47) per month [1]. In his speech to the National Assembly on 7th December, 2011, the then Minister of Labour, Mr. Fackson Shamenda postulated that the Minimum Wages and Conditions of Service Act (CAP 276) of the Laws of Zambia is an Act of Parliament which provides power to the office of the Minister of Labour to institute and safeguard against the erosion of decent earnings and working conditions that mainly target vulnerable employees [2].

A large percentage of those targeted under the revised law were the domestic workers. In developed and developing countries alike, domestic workers represent a significant portion of the labour force of the informal economy. In Zambia, the 2013 profile on domestic workers estimated the number to blossom to 97, 6052; which translates to 1.8 percent of the total population of the employed [3]. Despite their huge contribution to the local economy, domestic workers more often suffer from high levels of employment insecurity and lack social security which makes them susceptible to social and economic shocks. Very few domestic workers benefit from Zambia's National Pension Scheme Authority (NAPSA) and Workers

Compensation Fund Control Board (WCFCB) coverage [4], which by law, they are entitled to. Hence, this paper investigated awareness and accessibility of social security services among domestic workers in Zambia, and Lusaka in Particular. It also sought to determine the constraints they face in accessing social security services.

Being the capital city of Zambia, Lusaka presents a good case for this study. People migrate from the outskirts of Zambia to Lusaka in search of paid domestic employment. It is estimated that there were 60, 000 domestic workers in Lusaka, that worked as household helpers to middle and high income families in their daily domestic chores in 1995 [5], and this number increased to 97,652 in 2015 [6]. The majority of these do not have access to social security services and are incapable of subscribing to social security schemes. Currently, social security support in Zambia comes in form of pension and injury benefits, short-term cash benefits (sickness and maternity benefits) as well as in-kind benefits like health services [7].

Domestic work is among the oldest occupations in the world, and has been rapidly increasing over the years [8]. Statistics show that the current number of domestic workers around the globe stands at 67.1 million [9]. This is against 52.6 million in 2010, and 33.2 million in 1995 [10]. Apparently, it is approximated that 73 % of the world's population remains uncovered by social security services, and among the most excluded, especially in low-income countries, are those working in the informal economy such as the domestic workers, small scale farmers and marketeers, among others [11].

Social security is an important tool in preventing and reducing poverty, inequality, social exclusion, and social insecurity. It acts as an economic stabilizer and helps stimulate aggregate demand in times of economic crisis and beyond. Thus, investing in social security empowers people to work towards attaining self-reliance, making them to be more productive so that they can contribute to economic development. However, the availability of social security programmes, mostly in developing countries is limited to only individuals working in the formal sector, leaving out the largest part of the population in the informal sector, who apparently are the most vulnerable and exposed to socio-economic risks. Studies conducted to extend coverage to informal workers show that despite the right to access social security benefits, not everyone has access and neither are they well informed about the services [12, 13, 14, 15].

2. METHODOLOGY

The study was conducted in Chainama township of Lusaka, Zambia. Women and men above 18 years, employed as domestic workers were considered for the study following the Zambian Constitution and the Employment Act, which set the minimum age for employment at 15 years. The study applied both quantitative and qualitative methods though it had more of the lining on the qualitative side. The quantitative approach provided a measure of the extent of access to social security among domestic workers in numerical and statistical terms, while the qualitative method helped to unveil deeper insights more so on the constraints domestic workers face in accessing social security in Zambia. Thus, the design made it possible to get detailed insights from respondents on their personal experiences of social security. This study used 120 domestic workers (70 females and 50 males) working in Chainama township. A structured questionnaire was administered to domestic workers while in-depth interviews were conducted with 6 employers of domestic workers and 4 representatives of Ministry of Labour and Social Security, National Pension Scheme Authority, Workers Compensation Fund Control Board and United House and Domestic Workers Union of Zambia as key informants. Quantitative data was analysed using Statistical Package for Social Sciences (SPSS) version 22 while qualitative interviews were analyzed using themes that emerged from the data.

3. THEORETICAL FRAMEWORK

This study was theoretically informed by the Lifecycle approach, which analyses lifecycle risks individuals may encounter from the cradle to the grave [16]. According to Bonilla and Gruat [17], an individual does not conform to a linear sequence of life stages relating to age (birth; education; marriage; work; nurturing; old-age) in a rapidly changing world. Instead, the individual may follow a cyclical pattern as life events, often due to changing economic, social and spatial changes such as death of a relative, accident, loss of job, migration of household members, which lead to changes in a person's role and responsibilities and requires him/her to revisit certain cycles. Consequently, changes in individual and household life-cycles influence vulnerability, just as changing levels of risk and vulnerability can mark a shift from one life-cycle to another. One enters a new life-cycle when a set of risks and certainties that define the level of vulnerability change, either positively or negatively [17]. In view of the above, risks arise at all the stages of life from the cradle to the grave. In order to safeguard domestic workers from possible risks, they need social security coverage.

This life-course approach recognizes that people are exposed to different vulnerabilities through the course of their lives, and that social security has to be responsive to these differing vulnerabilities. Without access to social security, people become more vulnerable and exposed to life threatening risks. Thus, it is assumed that lack of information on social security services among domestic workers in Zambia has a bearing on one's access to the services.

4. RESULTS

4.1. Socio-Demographic Profile of the Respondents

In this section, descriptive statistics are given showing various characteristics of the domestic workers who responded to the quantitative survey. The original sample for the survey, as earlier indicated, was 120 respondents, representing a mix of different age groups (both young and old people) who work as domestic workers in Chainama township.

Table 1 Socio-demographic profile of the respondents

Gender	Frequency	Percent
Male	50	41.7
Female	70	58.3
Total	120	100.0
Education Attainment		
None	10	8.3
Primary	48	40.0
Junior Secondary	34	28.3
Senior Secondary	26	21.7
Tertiary	2	1.7
Total	120	100.0
Marital Status		
Single	39	32.5
Married	65	54.2
Widowed	8	6.7
Separated	3	2.5
Divorced	5	4.2
Total	120	100.0
Duration of Work		
Less than 1 year	6	5.0
Between 1 and 2 years	15	12.5
Between 2 and 3 years	25	20.8
Between 3 and 4 years	13	10.8
Above 4 years	61	50.8
Total	120	100.0
Employment contract		
Yes	4	3.3
No	116	96.7
Total	120	100.0

4.2. Awareness of Social Security Services

This section presents results on the levels of awareness of social security services among domestic workers. From table 2 below, it is clear that out of the total sample of 120 respondents, 69 of them, representing 57.5% were aware of social security. The remaining 42.5% indicated that they had no idea about the services.

Table 2. Awareness of social security

	Frequency	Percent
Yes	69	57.5
No	51	42.5
Total	120	100.0

Similarly, employers of domestic workers interviewed also indicated that their employees were not aware about social security services. This is what they had to say concerning their employees:

“We had two domestic workers, the first one worked for us for two years just to raise money to go to college. We asked her to register with NAPSA but she refused and insisted to save for her college. ...the current one has no idea of social security. She is more of a relative and her main responsibility is to look after our baby....” (Employer one).

“I have the knowledge about social security and I am a member of social security institution. However, my domestic worker is not aware of social security as she comes from the village and has low level of education....” (Employer two).

“...I have no idea whether my domestic workers are aware about social security....” (Employer three).

“I have no knowledge about social security neither [are] our two domestic workers...” (Employer four).

The in-depth interviews with the employers of domestic workers show that their employees were not aware of social security. Only one employer out of the six interviewed, indicated that her domestic employee was aware of social security despite her refusal to be registered. This assertion is supported by Bertranou (2007) and ILO (2013a) who noted that lack of information and awareness concerning social security is one of the reasons hindering workers from registering. Apparently, from what came out of the interviewed, some employers even know about the existing legal provisions but never complied.

In terms of access to social security, findings revealed that participation was very low. It was only 3% that had access to social security services (see table 3 below). The survey also revealed that out of the 96.6% respondents who did not have access to the services, 64% were not even aware of it.

Table 3: Access to social security

	Frequency	Percent
Yes	4	3.4
No	116	96.6
Total	120	100.0

The above survey findings are in agreement with what came out from the qualitative side among the key informants on the level of participation in social security:

“As a Ministry, we do not have any record on the level of participation” (Ministry of Labour and Social Security -MLSS)

“The level of participation can be described as poor because the information is not out there as much as it should be. This is why we are running at zero rate because there is no campaign at all.... ” (WCFCB).

“The level of participation at NAPSA is very low compared to the number of domestic workers registered by our association...” (United House and Domestic Workers Union of Zambia - UHDWUZ).

From the interviews, it was also mentioned that the level of participation among domestic workers was very low because WCFCB has never done any awareness campaign. This collaborates with what Nyengeni [18] found: that the level of awareness and participation in social security is still very low. Although the majority of the respondents did not participate in

social security, they made alternative arrangements to fall back on, in case of any future calamity. For instance, the results indicated that 42% participated in informal mutual saving scheme commonly called “chilimba” where group members contribute equal amounts of money to one another, done in a cyclic arrangement in order to sustain themselves.

4.3. Constraints Domestic Workers Face in Accessing Social Security Services

There were various reasons why given by domestic workers for not participating in any social security scheme. Most respondents were not aware of social security (59%) while 24% indicated that they could not afford. The rest of the domestic workers (17%) mentioned that they thought that social security was meant for those in formal employment only. In this study, employers of domestic workers also brought out a number of challenges associated with their participation in social security schemes. Among the challenges were as follows:

“...many domestic workers do not stay in employment for a long time, hence as employers, find it tedious to start the registration process. For instance, they are not motivated to register them as they only work for a few months and start looking for jobs elsewhere” Employer one.

“Illiteracy is the main challenge as most of them do not understand issues of social security” Employer two.

“Registering is not much of a problem, but the electronic registration procedure. When I used the platform for the first time, I had to call NAPSA to run me through the procedure. The system is also not friendly, thus it becomes a challenge to register” Employer three.

“The registration process is very complicated and someone needs to exercise patience” Employer four.

“... Lack of confidence in the institution - will the K50 have the same value up to the time they will retire” Employer five.

It was observed from the interviews with the employers of domestic workers that registration of their employees is not a problem but the process that has been put in place discourages employers to do that. This assertion agrees with what Kipumbu [13] found that lack of information, reputation of the existing schemes, unfavourable benefits to beneficiaries were among the challenges employers of domestic workers pointed out that hinders them from registering their employees. In addition, interviews with officials from social security institutions such as the Ministry of Labour and Social Security, National Pension and Scheme Authority, Workers Compensation Fund Control Board and United House for Domestic Workers Union of Zambia revealed that:

“The major challenge that causes domestic workers not to register for social security scheme services is that, most of them are not well informed about the services....” (MLSS).

“There is lack of knowledge; absence of formal contracts; high rate of turnover; low income levels; and the amount of time it takes for one to claim what they contributed.....stand among constraining factors” (NAPSA)

“The masses do not know about social security. Very few know that when they are contributing, will get something when they retire or in case of the funeral. For domestic workers funeral is not there, how could they appreciate that. A lot of sensitization is needed to educate domestic

workers in order to appreciate social security as well as the services offered. The other hindrance is low income where 5% is removed for them it's a hit into their budget that could not be mended....” (UHDWUZ)

The above assertion from NAPSA and UHDWUZ confirm what other researchers found regarding the challenges domestic workers face in accessing social security. These include: inability or unwillingness to contribute a relatively high percentage of their incomes to financing social security benefits that do not meet their present priority needs; having little knowledge or wrong information on social security which creates misunderstandings which potentially discourages registration and the struggles people have to endure before they could access their benefits [19, 4,13].

5. DISCUSSION OF RESEARCH FINDINGS

This study has shown that only 3% of the respondents were registered with NAPSA. The domestic workers who did not want to participate in social security gave various reasons which included lack of information, reputation of existing schemes, unfavourable benefits and the complications of getting the benefits when the time is due. This is in harmony with what Bertranou [20] and ILO [10] found that lack of information and awareness concerning social security is one of the factors that contribute to weak incentives to register for social security.

Gillion [21] shares that informal sector workers are not willing to join social security schemes because they are not familiar with, or may distract the way the schemes are managed. Another reason is the time-frame given before the maturity to start accessing the benefits. This is in consonance with ILO [22] that workers and employers may be reluctant to contribute if they are not convinced that the benefits provided will meet their priority needs. With this situation of the domestic workers in question, different types of benefits and services may be required to meet workers' needs; in particular, their most immediate needs. However, domestic workers have other means of attending to some of the life threatening risks in the absence of social security schemes such as 'chilimba'. This system helps in mitigating economic vulnerabilities. It also serves as a social safety net in times of economic crises. The study also affirmed what Olivier [23] outlined that informal means of social security have been practiced in the societies and they should be encouraged as they have provided an alternative form of social security.

The study further collaborates with Platform [24] who indicated that employees in the informal sector were paid lower salaries and did not have formal contracts that guaranteed them access to social security services of any kind. Most domestic workers' salaries are below the minimum wage; hence it becomes a challenge to register. A small deduction to their salary is a hit that is felt. This is why domestic workers lamented that their basic needs swallows up their earnings. Some domestic workers were willing to make contributions to NAPSA provided that employers increased their income. In addition, respondents revealed low confidence in the scheme, which may be attributed to past experience of some of their close associates. Besides, lack of trust in the social security institution may also contribute to reluctance to join a social security scheme as indicated by ILO [22].

6. CONCLUSION AND RECOMMENDATIONS

6.1. Conclusion

The findings revealed that the level of participation of domestic workers in the existing social security services is very low and none in some cases. The findings show that the level of

participation was very poor due to lack of awareness about social security as well as unaffordability to participate. In terms of constraints domestic workers face in accessing social security services among them include lower income which possess as a major challenge. The other challenge was the high rate of turnover such that today they are working here tomorrow they switch to another employer. Given the findings, it can be concluded that domestic workers have limited access to social security services and are thus more vulnerable to socioeconomic risks. Based on the findings, the authors recommend for enhanced sensitization and a more comprehensive legal framework that would compel both domestic workers and their employers to adhere to social security requirements. Given that this study was confined to Lusaka, it would be interesting to conduct a nationwide study.

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