



**ECIS - EXTENDING SOCIAL SECURITY
COVERAGE TO THE INFORMAL SECTOR**

Social Security for All!



**I am registered
with NAPSA**

**DOMESTIC
WORKERS HAVE A
RIGHT TO SOCIAL
SECURITY**

“Guaranteed Social Security”

Some Facts on Domestic Workers and Membership to NAPSA



- It is mandatory for all Domestic Workers to be registered with NAPSA within the first month of starting work.
- Domestic work is defined by the ILO convention 189 as work performed at household level. Examples of Domestic Workers include among others Maids, Nannies, Cleaners, Security Guards and Drivers.
- It is the legal obligation of the employer (household) to register a domestic worker with NAPSA. The registration can either be done using eNAPSA online platform or by completing employer and member registration forms obtainable from any NAPSA office or downloadable from NAPSA website www.napsa.co.zm
- 10% of a domestic worker's monthly gross earnings is what the employer is obligated to remit to NAPSA. In terms of financing, the 10% is shared equally between the employer and the domestic worker.
- An employer of a domestic worker must use eNAPSA online platform to remit contributions on behalf of the worker.
- K15.00 is the minimum gross monthly income for one to be an eligible member.
- A domestic worker can check and track their monthly contributions by dialling the short code *677# on their mobile phone.
- Domestic workers tend to be more productive at work if they know that their social security contributions are remitted to NAPSA.
- An employer is relieved from financial stress in the event of death of the domestic worker as NAPSA pays a Funeral Grant to meet funeral expenses. e.g in 2017, NAPSA pays Funeral Grant of K8, 946.10.
- An employer of a domestic worker can deregister their worker with NAPSA by informing NAPSA in writing of the disengaged worker.
- NAPSA pays the following benefits;
 - Retirement Pension; monthly income paid to a member who reaches retirement age of 60 years and has made at least 180 months contributions.
 - Invalidity Pension paid to member who gets incapacitated and unable to engage in gainful employment due to sickness or injury.
 - Survivors Pension paid to spouse(s) and children of deceased member when member dies
 - Funeral Grant also paid to the spouse/administrator when member dies and is aimed at according member a dignified burial
- NAPSA pensions are calculated using a formula. However, domestic workers tend to benefit more as they are uplifted to the minimum pension amount which NAPSA pays, and it increases every year. e.g in 2017, minimum pension is K894.61

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