

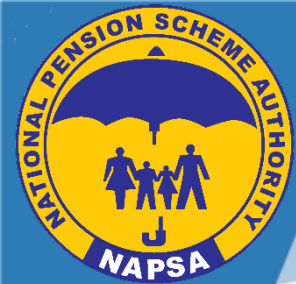
# NATIONAL PENSION SCHEME AUTHORITY (NAPSA)



## PRESENTATION ON DOMESTIC WORKERS

FEBRUARY 2018 – NAPSA

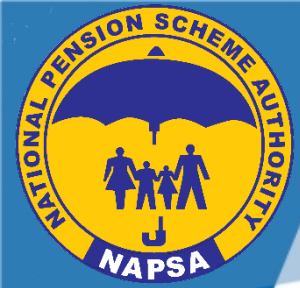




2017 LABOUR  
FORCE  
SURVEY

# Labour Statistics

INDICATOR	NUMBER
Population	16.4 million
Labour Force	3.5 million
Total Labour Force Employed	3.1 million
Formal Sector Employment	1.02 million
Informal Sector Employment	1.11 million
Employed in Household Sector	936 thousand

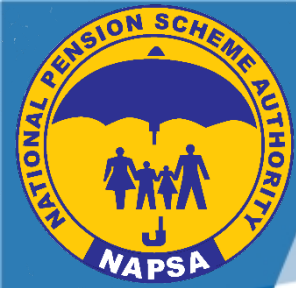


# Priority Sectors

Domestic Workers

Bus and Taxi Drivers

Saw Millers

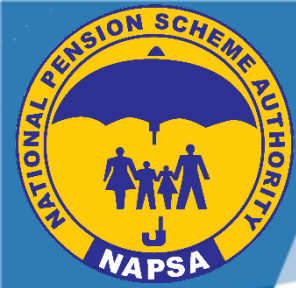


# Priority Sectors

**Marketeers and Traders**

**Small Scale Farmers**

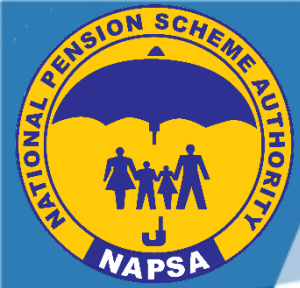




# Definition of a Domestic Worker

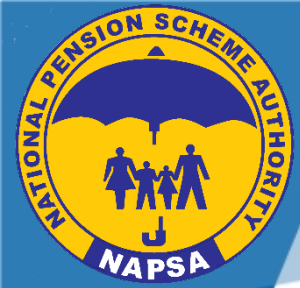
- A **domestic** worker or **domestic** helper is a person who works within the employer's household. **Domestic** helpers perform a variety of household services for an individual or a family, from providing care for children and elderly dependents to housekeeping, including cleaning and household maintenance.





# Forms of Domestic Work





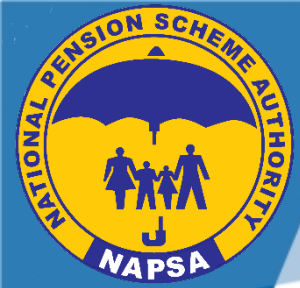
# Importance of Domestic Work

Maintenance of  
Households

Female Labour  
Participation

Functioning  
Economies





# Challenges faced by Domestic Workers

**Employment  
Insecurity**

**Lack Social  
Security**

**Vulnerable to  
Social &  
economic  
shocks**

**Lack written  
Contracts**

**Low Propensity  
to Save**

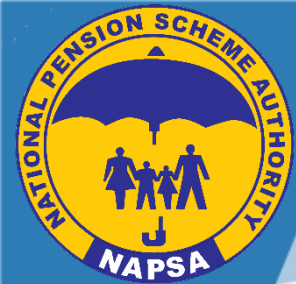
**Work in  
isolation**

**Vulnerable to  
abuse**

**Lack  
bargaining  
Power**







# How do you register Domestic Workers? Option 1

## Step 1

- Go to [www.napsa.co.zm](http://www.napsa.co.zm) and click on e-services log in
- Select employer registration sign up on eNAPSA and follow procedure.
- Employer account number assigned

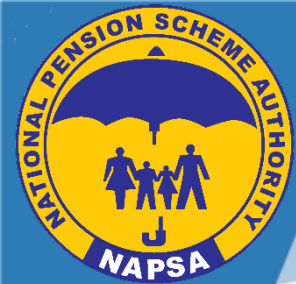
## Step 2

- Employer registers worker(s) by using “add member” option on eNAPSA
- Member social security number assigned

## Step 3

- Employer obtains Social Security cards for each member registered
- Employer collects employer registration certificate from nearest NAPSA office





# Registration of Domestic Workers: Option 2

## Step 1

- Employer completes employer registration forms
- Employee completes member forms

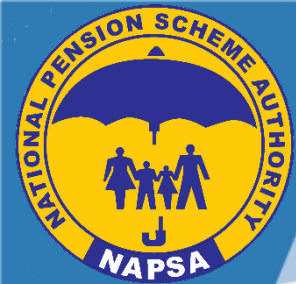
## Step 2

- Employer submits filled in employer and member forms at nearest NAPSA office for processing
- Employer account number assigned
- Member social security number assigned

## Step 3

- Employer obtains Social Security cards for each member registered
- Employer collects employer registration certificate from nearest NAPSA office





# Deregistration of Domestic Worker(s)

Inform  
NAPSA

- Advise NAPSA about disengagement of worker(s)

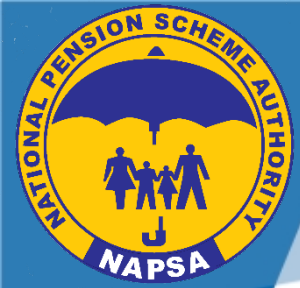
Submit  
return

- With exclusion of disengaged worker(s)

NAPSA  
Action

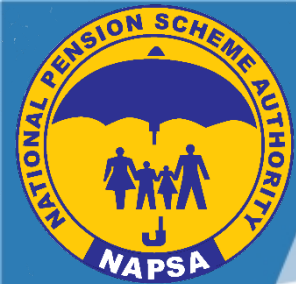
- NAPSA puts record of information of disengagement on employer file





# Why should employers register and pay for their Domestic workers?





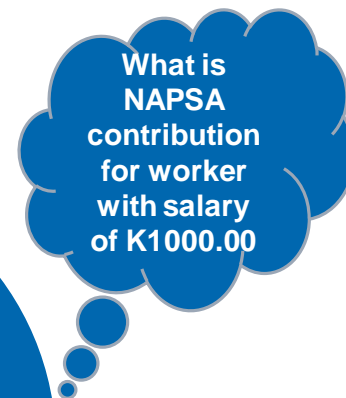
# Contribution Assessment...

5%  
Employer



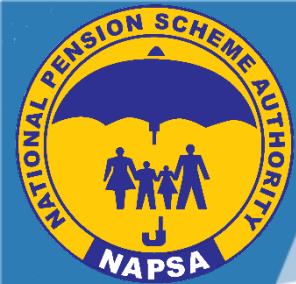
5%  
Employee

10% of  
Gross  
Wage  
remitted to  
NAPSA



What is  
NAPSA  
contribution  
for worker  
with salary  
of K1000.00





# How do you remit contributions for Domestic Workers?

The process of remitting contributions is the same as with any other employer

Get signed up on eNAPSA

Upload return on eNAPSA

Choose Payment Mode (on net or over the counter)

Download NPIN Voucher

Make Payment



# BENEFITS



## NORMAL RETIREMENT PENSION

- Payable at 55/60 years
- 15 years of contrib.
- Early Retirement payable at 50/55 years
- Late retirement payable at 65 years



## INVALIDITY PENSION

- Any age
- 5 years of contrib.
- Declared medically unfit – cannot do any kind of work
- At least 12 contrib. in last 3 years of becoming invalid



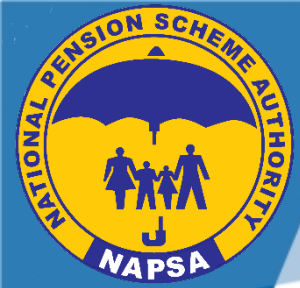
## SURVIVORS PENSION

- Pensioner dies
- Spouse and biological children paid

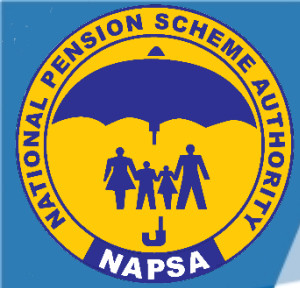


## FUNERAL GRANT

- K9,995.00 (2018)
- At least 12 contrib. in last 3 years of death (not applicable to survivors pension)







**THANK YOU  
VERY MUCH!**

