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EXTENDING SOCIAL SECURITY PROTECTION TO THE DOMESTIC WORKERS IN ZIMBABWE

Eleanor Mukura

A dissertation submitted in 25% fulfilment of the requirements for a Master's Degree in Social Security Policy Management and Administration in the Faculty of Commerce, Law and Management at the University of Witwatersrand – South Africa

February 2018

DECLARATION

I, Eleanor Mukura hereby declare that this research is my original work. This report has not been submitted to any other programme or examination at any other university. I have duly acknowledged the work of other persons. The report has only been produced in partial fulfilment of the requirements to attain my Master's qualification in Social Security Policy Management and Administration at Witwatersrand University.

Declared this …… Day of…….. 2018

……

Eleanor Mukura

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This dissertation is dedicated to my family for all their support throughout these two years of study. It was not easy, but we did it.

A special thank you goes to NSSA for affording me this opportunity; I shall forever be grateful.

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My workmates, I know I was away from work for long periods of time, but you kept the flame burning. Thank you very much.

Last but not least, Ms Anna Muusha, for your assistance with the translation. Thank you very much.

LIST OF ABBREVIATIONS AND ACRONYMS

DW	Domestic worker
ILO	International Labour Organisation
NSSA	National Social Security Authority
POSB	Post Office Service Bank
SI	Statutory Instrument
SMS	Short Message Service
UIF	Unemployment Insurance Fund
WCIF	Workers Compensation Insurance Fund
ZimStat	Zimbabwe Statistical Agency

ABSTRACT

Domestic workers in Zimbabwe do not belong to any social security system for protection against any shocks such as old age, death, invalidity, illness, maternity or occupational injuries. It is because of these social problems that this research study was carried out.

The study seeks to understand the risks domestic workers in the Greenside and Chikanga suburbs of the city of Mutare face on a daily basis so as to propose an extension of the social security system to this informal sector. In addition, the study wishes to obtain the perceptions of employers of domestic workers on extending social security system to these workers and their role in this extension.

A qualitative method was implemented with interviews carried out purposively with respect to domestic workers using snowball sampling and stratified sampling for interviews with employers.

The findings show that some domestic workers ended in this type of job because their parents could not afford the fees for them to further their studies. Those with a fair level of education, findings show that they could not find a better job. The study findings reveal that domestic workers face several life challenges such as the inability to negotiate their salary, the inability for them to buy food or pay school fees for their children; the inability to save towards retirement; pregnancy - as they do not have maternity benefits; and the inability to pay for health care as well as funeral cover. Most domestic workers also fear losing their jobs as a result of occupational injuries.

However, the findings also reveal that domestic workers are willing to participate in a social security insurance system on a voluntary basis and are prepared to contribute on a monthly basis.

Employers of domestic workers are in favour of a social security scheme for their domestic workers. The employers were also in favour of government regulating domestic work like any other profession and were prepared to register their domestic workers if such policy was in place. Employers, however, felt domestic workers were untrustworthy, as such, they were prepared to contribute towards their social security scheme if the domestic worker stayed for at least five years under their employment. Findings also showed that employers were prepared to play a role in educating their domestic workers on the benefits of saving towards retirement.

The objectives of the study were therefore realised, and it would be in the interest of the state to come up with a policy on extending social security system to the domestic workers as a way of promoting economic development and poverty reduction.

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1. Introduction

Social protection is one of the four strategic pillars of the International Labour Organisation (ILO) Decent Work Agenda with the objective of achieving equality for all and productive employment for everyone, regardless of gender (Cruz, 2012). Social security is also a key pillar in poverty prevention and poverty alleviation, as stated by recommendation 202 of the International Labour Conference. The provision of social security is a basic right as advocated by the 1948 Universal Declaration of Human Rights (United Nations, 1948). Two billion people globally have no access to social security coverage. Ninety per cent of these people live in Africa (ILO, 2010). The low level of social protection in Africa is attributed to insufficient knowledge, inaccurate statistics, contributing capacity, and the administrative requirements to extend social protection to the informal sector.

Therefore, extending social security coverage to domestic workers would lead to the promotion of decent work (Tomei, 2011) and is key to achieving sustainable development goals (Wanyama, 2014) on the fight against poverty as well as access to health care. In most developing countries, social security systems are limited to individuals employed in the formal sector while the largest part of the population is in the informal sector, including domestic workers, who are without any form of social protection against economic shocks (Ortiz, 2016; Tomei, 2011). The social protection risks include sickness, occupational injuries, loss of earnings and lack of job opportunities. Further, permanent disability may render one to be unemployed. Thus, the social protection mechanism helps people to deal with these risks in life (Dinkelman & Ranchod, 2010) through the provision of interventions such as health insurance, maternity coverage, family allowance, work injury insurance, family allowances and disability insurance. The social protection mechanism includes both social security and social assistance. These systems may be run by the government or private companies. Another mechanism that ensures social protection for people in the informal sector may include labour market measures such as food or cash for work (African Union, 2011) and the traditional safety net that may be provided by relatives, neighbours and communities.

Domestic workers in Zimbabwe are not covered by any public pensions system for income replacement when they retire. They do not have disability cover if they become seriously injured while at work. They do not belong to an organised labour union which can represent them in case of labour disputes as well as associated legal support, and they are not covered by

any social security system to assist them in case of death of a member or family. Hence, domestic workers in Zimbabwe are vulnerable to many life risks.

Greenside and Chikanga, which are the focus of this research, are suburban areas of Mutare, the fourth largest city located in the eastern highlands of Zimbabwe, and share a border with Mozambique. Due to the current economic downturn, the once prosperous city has seen several companies closing down with more and more people seeking work in the informal sector and as domestic workers. These workers often work for more than one employer under precarious conditions. They work for long hours for very little pay, often without a written contract entered into by both employer and employee, and they are away from their families for longer periods of time (Oelz, 2014).

1.1 Background

In 2011, the ILO, through the international legal framework, adopted the Domestic Workers Convention no. 189 and Recommendation no. 201 that sought to promote decent work in terms of the basic principles and minimum labour standards for the member countries.

Convention no. 189 set the conditions that are generally applicable to other types of employment in accordance with national regulation and laws (Oelz, 2014). One of the rights proposed by the Convention is the extension of social protection to domestic workers. Member states which have ratified this Convention provide social security benefits through a special or general social security system. The Convention also states that member countries should be guided by the Minimum Standard Convention of 1952 no. 102 which provides for the following contingencies (areas of risk that must be catered for in social security systems): medical care, sickness, unemployment, old age, injury, family, maternity, invalidity, and survivors' benefits. Many countries (for example, Sweden, Switzerland (Canton of Geneva), United Kingdom, Portugal, Italy, and Israel) have put these contingencies in place (Ortiz, 2016).

Domestic workers in Zimbabwe are currently not covered by any formal social security. The National Social Security Authority (NSSA) which is mandated by the government to administer social security only covers people in the formal sector. Therefore, there is a need for the government to formulate a social security scheme that addresses the needs and contributing capacity of the informal sector. The government may also consider social assistance for people working in the informal sector including the domestic workers. Generally, social assistance is funded through general taxes. For example, South Africa provides social assistance, and domestic workers are covered through the Unemployed Insurance Fund

(Magwaza, 2011). For any government to extend social protection cover to people working in the informal sector, a comprehensive needs analysis should be carried out so as to inform the design of this particular social security scheme which would cover themselves and their immediate family members.

Therefore, the main objective of this study was to investigate ways of extending social protection to domestic workers.

1.2 Problem statement

1.2.1 Statement of the problem

Domestic workers are key employees in most households in Zimbabwe. They care for their employer's most valuable assets and children (Tomei, 2011). Despite the important role they play, domestic workers tend to be abused and neglected. Many work overtime and are not paid on time or paid at all. Some employers take advantage of the fact that they stay in the same house or yard with their domestic workers. As a result, some start work very early and stop after midnight after everyone else has retired to bed. At the end of the month, they just get their regular salary with no overtime payment (Varia, 2010; Walsum, 2006; Zhou, 2013).

Falling sick can be a nightmare for many domestic workers as they are not covered by any medical aid scheme (Blackett, 2010). If the employer is kind enough to provide money to go to the clinic or hospital, it will be deducted at the end of the month from the worker's earnings (ILO, 2013). Since domestic workers are not covered by any social security mechanism, it becomes imperative to extend social protection to this sector of the population as it is basic human right and may lead to poverty alleviation. Despite the absence of the social security mechanism, domestic workers are faced with certain human risks and challenges that are peculiar to their working conditions. The ILO, through the Decent Work Agenda, has the objective of achieving equality and productive employment for all (Cruz, 2012). Further social security may lead to the promotion of decent work (Tomei, 2011).

Some employers do not allow their domestic workers to stay with their families, so in many cases, there is a separation of families (Ueno, 2009). Either the husband or wife will be working in town, or the other partner will be in the rural areas or staying elsewhere with the children. Their children cannot go to good schools since their parents earn little, so, in the end, they drop out, fail and become domestic workers like their parents (Bailey, 2004; Oelz, 2014). In the

absence of any study having been done on the issue of the separation of families, it could possibly be happening in Zimbabwe as well.

1.2.2 Research site

Greenside, a suburb of Mutare populated mainly by the middle class,[1] has seen a rise in people seeking employment as domestic workers. This influx of job seekers has been as a result of the closure of several industrial companies in the once prosperous border town, due to the economic meltdown being experienced throughout the country. Most of these domestic workers are women. Some work on a full-time basis, either staying at the place of employment or commuting daily, while others work on a part-time basis for more than one employer for very little pay and without any form of written contract of employment. They work long hours and are often abused by their employers. Chikanga, a high-density suburb also of Mutare, will be the context of this study for comparative purposes with the findings on Greenside.

1.2.3 Knowledge gap

According to a study by ILO (2013), 60 million domestic workers worldwide have no social protection. In the study, it was found that, out of 163 countries that participated in the survey, only 43% of these countries had put in place some laws for the provision of coverage to domestic workers (Oelz, 2014; Tomei, 2011). Therefore, this study endeavours to find out the challenges domestic workers in Greenside and Chikanga face and attempt to propose ways of introducing a voluntary social security scheme for their benefit.

1.2.4 Purpose statement

The purpose of this study is to understand the social risks domestic workers in the Greenside and Chikanga suburbs face and to determine their willingness to participate in a social security scheme. In addition, the study seeks to understand the perceptions of employers about the introduction of a social security scheme for their domestic workers.

1.2.5 Research questions

The main research question for this study was:

- What are the risks faced by domestic workers for their livelihood in Greenside and Chikanga?

[1] A socio-economic grouping of individuals between the upper and working classes that includes professionals and business people and their families

The sub-questions are:

- Would domestic workers be willing to participate in a social security scheme?
- What are the perceptions of employers towards the introduction of a social security scheme for their domestic workers?
- What are the obstacles to the introduction of a social security scheme for domestic workers?

2. Literature Review

A domestic worker is defined as someone who provides domestic services to a household such as cleaning, ironing, bed making, cooking, and taking care of small children (Albin & Mantouvalou, 2012; Chen, 2011). The majority of such workers are women who are less skilled and with very little formal education, making it difficult for them to be absorbed into the formal sector of the economy (Albin & Mantouvalou, 2012; Fernandez, 2010). These women often leave their children alone or with relatives (who sometimes abuse these children) to go and work far from home where they often live under oppressive circumstances and are ill-treated by their employers (Elson, 2010; Espey, Harper, & Jones, 2010; Horn, 2010).

It is estimated that there are over 67 million domestic workers worldwide (Ortiz, 2016) and the majority of people working as domestic workers are women (Elson, 2010). From the estimate of 67 million domestic workers actively participating globally, 55 million are women (Ortiz, 2016).

This section examines the risks domestic workers generally face, the willingness of domestic workers to participate in a social security scheme, and the role of the employer in the extension of social security to domestic workers.

2.1 The risks domestic workers face

As domestic workers work in the homes of others, they face a number of risks which include physical abuse, loss of income, sickness, loss of work through maternity, old age, and low wages (ILO, 2010; Varia, 2010). Included in these risks is their inability to access affordable health care. Domestic workers are associated with these risks that may not commonly be the case with people working in the formal sector. Further, institutions that promote health and safety at workplaces do not cover informal workplaces, which is currently the case in Zimbabwe where the accident prevention and workers compensation is restricted to the formal sector (NSSA, 2018).

2.1.1 Physical abuse

Domestic workers often experience physical abuse which can take the form of sexual abuse, verbal abuse, working for long hours often with no day of rest, not being paid their wages, and even detention by the employer (Chen, 2011; Varia, 2010). They often endure this abuse as this is their only source of income (Varia, 2010) and often have no professional skills, are uneducated, and are from poor backgrounds (Tomei, 2011). For instance, in the case of India,

those from a lower class or caste with little education are often looked down upon (Blackett, 2010; Neetha & Palriwala, 2010). Despite the existence of labour laws, unionisation, and the ILO Convention 102, domestic workers continue to endure such abuses (Magwaza, 2011; Oelz, 2014). This is because the workplace of domestic workers is someone's private residence with limited access by labour inspectors as this would be considered as intrusive. This, therefore, affects the employer-employee relationship (Magwaza, 2011).

2.1.2 Loss of employment

Loss of employment for domestic workers is also a big risk given that it is work which is not regulated (Tomei, 2011). Falling ill or getting pregnant often results in the termination of employment. Furthermore, domestic work has high job turnover, irregular wages, with payment often in-kind (Ortiz, 2016). All these risks render them vulnerable to the loss of income (Oelz, 2014). However, in South Africa where there is an Unemployment Insurance Fund (UIF), domestic workers are able to claim unemployment benefit in the event of job loss (Sinfield, 2012). The unemployment insurance offers some protection against the loss of income and helps reduce the risk of poverty (Sinfield, 2012).

2.1.3 Maternity

Most domestic workers are women (Oelz, 2014; Tomei, 2011). The ILO through its Conventions of 183 of 2000 and 102 of 1952 under the theme "Maternity Protection Convention", thus sought to extend the scope of protection to a large population of women including domestic workers. Since then there has been some improvement in employers granting maternity leave to women in the formal sector as prescribed by the respective national laws (Addati, 2015). Countries conforming fully to the granting of maternity leave paid by the employer or through social security insurance are Eastern Europe and Central Asia, with Africa at 20% conformity (Addati, 2015). However, this provision does not apply to women in the informal sector which includes domestic workers. Therefore, this poses a challenge for a domestic worker because paid maternity leave is not a right (Neetha & Palriwala, 2010).

The Decent Work for Domestic Workers Convention 2011 (No. 189) requires that domestic workers have access to health care to ensure healthy pregnancies and deliveries as well as access to income replacement, while on maternity leave. Further, the Convention promotes the right to return to work (Cruz, 2012). However, while different countries have these provisions, there are still challenges faced by domestic workers and women generally. In some cases, their wages or income are lowered while on maternity leave and their maternity cash benefits

withheld (Neetha & Palriwala, 2010). Women are often employed on short-term contracts of about three months as a way of avoiding maternity leave entitlements and, before being employed, they are often asked to undergo a pregnancy test (Cruz, 2012).

2.1.4 Old age

An earnings-related old-age pension scheme is financed out of contributing to a public fund during one's working days (Bailey, 2004). Such schemes prevent impoverishment resulting from the income reduction associated with old age (Nyland, Thomson, & Zhu, 2011). The lack of old age pension coverage is a challenge not unique to Zimbabwe and is experienced around the world especially by low-income countries. In most African countries, the informal sector has grown immensely, implying that a greater proportion is at risk of old age poverty. In low-income countries like sub-Saharan Africa, 90% of the population is not covered, while in middle-income countries this percentage is between 20% and 60% (Van Ginneken, 2003). Common challenges found in sub-Saharan Africa are that the low-income groups often find ways of avoiding old-age pensions schemes or they under-declare their income (Bailey, 2004). This low compliance results in higher social assistance payments by the state in old age (Cichon, Scholz, Hagemejer, Bertranou, & Plamondon, 2004) making old age a big risk even for domestic workers. It is, therefore, necessary for domestic workers to prepare themselves for this eventuality given that their type of occupation is not regulated and is associated with less regular income (Dinkelman & Ranchod, 2010; Horn, 2010; Tomei, 2011). An intervention like contributing to a social security scheme on a voluntary basis or through individual savings during their working days (Chen & Turner, 2014) is therefore important. Other interventions for old-age protection gaining popularity with several countries involve non-contributory schemes through social assistance. These are achieved through means-tested mechanisms and are funded by the government through general taxes, as is the case in South Africa, Botswana, and Namibia (Hu & Stewart, 2009).

The current social security schemes in Zimbabwe for old-age pension and employment schemes cover the formally employed only, who constitute less than 6% of the labour force and therefore leaving over 94% in the informal sector vulnerable (Dodo & Dodo, 2014). Given the above statistics, most Zimbabweans are without social protection. There is no provision for social assistance for the workers in the informal sector, which includes domestic workers. If social assistance schemes were available, it would go a long way to addressing the issue of

impoverishment associated with old age for the population without any form of contributory social protection.

2.1.5 Minimum wage

Countries that have introduced a minimum wage for domestic workers face the challenge of raising penalties against employers who do not comply (Dinkelman & Ranchod, 2010). One of the reasons why it is difficult to enforce a minimum wage is the absence of a written contract between the domestic worker and employer (Dinkelman & Ranchod, 2010; Tomei, 2011; Walsum, 2006). In some cases, the contract is between the domestic worker and an employment agency (Tsikata, 2011). A study carried out in South Africa showed that employers were not adhering to the stipulated minimum wage but instead opted to offset this with non-wage in-kind benefits such as the provision of free food and accommodation (Dinkelman & Ranchod, 2010). Further studies indicate that, in some regions, domestic workers experience wage discrimination on the basis of gender and nationality while others are paid better irrespective of education or experience (ILO, 2013). It has been noted that in some African countries, the minimum wage is set at very low levels making it difficult for labour inspectors to enforce (Devereux, 2011). Additionally, Magwaza (2011) posits that a minimum wage is difficult to police as domestic work in done in private homes, and there is a fear of victimisation by employers.

Similarly, in Zimbabwe, though there is a minimum wage gazetted by the government for domestic workers, it remains difficult to enforce because of the private nature of the work.

2.2 The willingness of domestic workers to participate in a social security scheme

ILO Convention, No. 102 established nine branches of social security namely: medical care, sickness, unemployment, old age, employment injury, family benefits, invalidity, and survivors benefit (Cichon et al., 2004). These contingencies are covered through universal schemes, social assistance, or social insurance which the state offers to avoid or reduce poverty, income redistribution, and to cope with loss of income due to social risks such as unemployment, sickness, invalidity, old age, or expensive medical care (Cichon et al., 2004). These benefits can be financed either through social assistance or social insurance. Provision of income subsidies and other in-kind benefits such as clothing and food is the last resort for the population that is excluded from any form of social security system (Cichon et al., 2004). This may include people in precarious employment or in the informal sector. Eligibility is based on a person's needs or as an antipoverty mechanism. Government funds such benefits through

general taxation, while eligibility is based on the measure of the need for the individual or family (Cichon et al., 2004).

In the recent past, some countries have embarked on policies that seek to address the imbalances existing between the informal and formal sectors of the economies (Tomei, 2011).

In Brazil, unlike other parts of the developed world like France and Belgium where domestic work has been professionalised, the state has adopted a balanced approach to addressing the plight of domestic workers (Tomei, 2011). The law passed in Brazil recognised the rights of domestic workers. A minimum wage for domestic workers is compulsory, and tax incentives are provided to employers who pay towards the social security of their domestic workers. This law includes 30 days annual leave with pay, employment protection in the event of going on maternity leave, no salary deductions for those domestic workers living at the place of employment or for their meals, and fiscal incentives for the employers who register their domestic workers with National Social Security Institute. These measures were also a form of redress for the societal issues of racial discrimination against black women, often from poor backgrounds (Tomei, 2011).

China, on the other hand, though not targeting domestic workers in particular but the informal and rural sectors in general, introduced a voluntary social security scheme in 2009. By 2011 over 326.4 million rural people were covered both as contributors and beneficiaries (Chen & Turner, 2014). Depending on the region in the country, an individual contributes only once a year towards the pension scheme with the state acting as guarantor. At retirement, the state pays each individual a flat rate. In addition to this voluntary contribution, the state allows adult children who are employed to contribute jointly for their parents so that at old age or retirement, such parents get an additional monthly payout (Chen & Turner, 2014).

In Kenya, an individual, whether in the informal or formal sectors, can contribute to a social security scheme on a voluntary basis using mobile money[2]. These contributions are based on affordability at any time and from anywhere. The scheme is, however, administered by private businesses (Kwena & Turner, 2013).

In Zimbabwe, there is no comprehensive social security scheme. Kaseke (1988), states that, prior to attaining independence, a fragmented social security scheme existed but was only for the white minority population This covered social risks for old-age pensions, occupational

[2] Mobile money is the innovative method of transferring money between parties though use of modern technology (cell phones)

pensions and public assistance as a result of the involuntary loss of income. Those in the formal sector do enjoy the benefits of social security through their employers. It would be prudent for the state to introduce a voluntary social security scheme for people in the informal sector given the ongoing economic crisis experienced in the country (CIA, 2018). This would enable domestic workers to contribute part of their earnings towards a social security scheme to cover themselves against such risks as unemployment, old age, and funeral assistance, to name just a few.

2.3 The role of the employer in the extension of social security to domestic workers

The available literature dwells on the policy formulation for domestic workers, and what employers of domestic workers must do to address the challenges domestic workers face (Blackett, 2010; Chen, 2011; Neetha & Palriwala, 2010; Tomei, 2011). Decent work for domestic workers is a human rights issue (Oelz, 2014; Tomei, 2011). Policy recommendations include, inter alia, that domestic work must be treated like any other occupation (Oelz, 2014), with the adoption of a social security scheme for domestic workers (Neetha & Palriwala, 2010); the introduction of state laws regulating domestic work so as to make it difficult for employers to fire at will (Zhou, 2013); the implementation of incentives for those employers contributing to a social security scheme for their domestic workers (Calleman, 2011); and the establishment of a reliable line of communication between employers and agencies mandated with the collection of contributions (Enoff & Mckinnon, 2011).

2.4 Barriers to the extension of social protection to Domestic workers

Several challenges exist which act as barriers to the provision of social security protection to the domestic workers, some of which are discussed here.

2.4.1 Legal exclusion

Domestic work remains invisible as a form of employment and is often excluded from the scope of labour law and social security mechanisms. It is synonymous with informal work and perceived as lacking value because it mirrors work traditionally performed by women without pay (ILO, 2013; Oelz, 2014; Zhou, 2013). In Thailand, for example, domestic workers are not eligible for social security coverage (ILO, 2013).

2.4.2 Enrolment system

It has been shown that voluntary coverage is ineffective because of the nature of the occupation of domestic worker (Ortiz, 2016). There is a high turnover making it difficult for such people with very low wages or income to be enrolled in a voluntary social security scheme. Mandatory social security registration, on the other hand, is highly effective for domestic workers as it allows for both (employer and employee) to register and contribute.

2.4.3 Coverage limited to full-time workers

Given the fact that most domestic workers are employed on a part-time basis with multiple employers and often paid by the day or by the hour, this creates a hurdle in terms of social security coverage. In Turkey, for example, only full-time employees are eligible for social security through the Social Security Institute (Ortiz, 2016).

2.4.4 Labour inspection

Labour inspections are necessary for the application and compliance with labour and security laws. However, because domestic workers work in private homes, inspections are difficult to carry out since it is a violation of one's right to privacy and family life (Chen, 2011). Limited resources and the absence of legal support also pose challenges. Uruguay, for example, has inspectors visiting homes where domestic workers are believed to work for carrying out of interviews ranging from the likelihood of abuse the domestic worker might experience from the employer, sharing information of worker rights and responsibilities, and the verification of documents. This is only done after obtaining a court order (Blackett , 2010). However, ILO Convention No. 189 urges member states to implement measures for labour inspection, enforcement, and penalties based on the member country's laws (Ortiz, 2016).

2.4.5 Lack of information

Often domestic workers lack the ability to find out about their rights and responsibilities as employees for fear of victimisation by the employer or fear of employment being terminated (Oelz, 2014; Zhou, 2013). This inability to find out might be due to the fact that they work in private homes and have little time or none of it to meet other domestic workers for information-sharing.

2.4.6 Lack of organised labour

Regulations dealing with domestic work ignore trade union rights. They are denied freedom of association, and they cannot bargain collectively since they work in private homes where there are no co-workers. This setup makes it difficult for domestic workers to meet other domestic workers for discussion on their rights and responsibilities as well as to organise themselves as a collective. However, a number of ILO member states now recognise domestic workers' rights to freedom of association and collective bargaining (Oelz, 2014; Ortiz, 2016; Zhou, 2013).

2.4.7 Complexity of administrative procedures for registration and contribution collections

Employers, in the main, dislike the cumbersome procedures required for the registration and collection of contributions of their domestic workers, especially given the high turnover rate. Likewise, but to a lesser extent, domestic workers are also not keen on the administrative procedures even though they are the ones to benefit from the registration and contribution collection (Ortiz, 2016).

3. Methodology

3.1 Research paradigm

This study was interpretive in nature as it sought to understand people and their experiences in their natural setting. In the study, domestic workers, as well as their employers, were the subjects the researcher sought to understand. With constructivism, knowledge is subjective and socially constructed (Chilisa & Kawulich, 2012). In response to the assertion on constructivism, the researcher conducted interviews by earning the trust of participants as well as creating a rapport in order to get knowledge on the social risks domestic workers faced and the perceptions employers might have towards the extension of a social security scheme to their domestic workers. Further, the researcher wanted to determine the domestic workers' willingness to participate in a social security scheme as a way of mitigating their social risks.

The philosophical foundation of the interpretive paradigm is hermeneutics and phenomenology which describes the experiences of domestic workers (Chilisa & Kawulich, 2012). The data on the experiences of domestic workers from Greenside and Chikanga suburbs was done through in-depth interviews. The researcher then expanded these experiences by analysing them in order to make an interpretation (Nieuwenhuis & Smit, 2012). Such interpretation was an attempt to extract information that could inform policy formulation for the extension of social security to domestic workers.

3.2 Research approach

In the study, a qualitative research approach was used because the researcher sought to understand the daily experiences of domestic workers more and to focus on discovering new insights into a phenomenon (Tuli, 2010). Hence, the research depended on the views expressed by the domestic workers in relation to their day-to-day social risks and experiences at the place of work, as well as trying to get their perceptions towards participating in a social security scheme as a coping mechanism to mitigate social risks. The research also examined the views of employers and their perceptions towards the extension of social security scheme to their domestic workers.

Two interview guides were used that had questions covering different aspects of the study for the domestic workers and their employers. Flexibility was, however, also allowed in the interview process.

Therefore, the researcher was an active participant in the collection of data, analysis of that data, as well as interpreting the data (Nieuwenhuis & Smit, 2012; Tuli, 2010). This form of participation enabled the researcher to gain an in-depth knowledge of the phenomenon being investigated (Nieuwenhuis & Smit, 2012).

3.3 Research design

The research design that was employed was a case study which fits very well with constructivist paradigm (Baxter & Jack, 2008). With constructivism, the truth is said to be dependent on the individual's perspective. There was close collaboration between the researcher and participants (Nieuwenhuis & Smit, 2012). The researcher in this study worked very closely with the domestic workers and their employers so as to get a better understanding of risks domestic workers face as well as the perceptions employers might have towards the introduction of the social security scheme for their domestic workers.

A case study was also used in this research because it was always associated with a specific community or organisation (Baxter & Jack, 2008). This format had stipulated space and time where the study was carried out (Baxter & Jack, 2008). Two suburbs within the Mutare municipality were used, namely, Greenside and Chikanga. Greenside is a low-density area made up mostly of middle-class households while Chikanga is a high-density residential suburb. According to the Mutare municipality's classification, the population residing in Chikanga are of a lower class than Greenside and pay much lower rates for service delivery. The duration of the study in terms of conducting interviews with domestic workers and employers of domestic workers was one month. The researcher spent three weeks in Greenside and a week in Chikanga. The multiple case study was the appropriate format for this study as researcher sought to explore differences within and between the two cases (Baxter & Jack, 2008); specifically, on the social risks faced by domestic workers and what employers felt about the introduction of social security scheme for their domestic workers.

3.4 Data gathering

Data gathering for this study was done through interviews with domestic workers and employers in Greenside and Chikanga suburbs of Mutare.

Open-ended questions for domestic workers were used. There were three themes covered with the domestic workers in their interviews, namely: demography; their social problems and risks; and their willingness to participate in a social security scheme (Appendix 1).

The themes for employers were demography and their perceptions towards the introduction of a social security scheme for domestic workers (see appendices Appendix 2).

The open-ended questioning method was used so as not to lead the domestic workers and their employers (Turner, 2010). In that way, the interviewees were able to express their realities fully. Open-ended questions also enable the researcher to ask follow-up questions so as to get a better understanding of the risks domestic workers faced as well as to get a feel on their willingness to belong to a social security scheme. Follow-up questions posed to employers assisted in getting a better picture of their fears and perceptions on introducing social security scheme for the domestic workers. It is argued that open-ended questioning reduces researcher biases as several different views are obtained from those being interviewed (Turner, 2010).

A voice recorder which is a common tool associated with qualitative research was used during the interviews in order to play back the interviews for accuracy.

3.5 Sampling

The sampling methods which were used in this study were purposive, snowball, and stratified random sampling (Laher & Botha, 2012).

Purposive sampling which is a non-random method was used because domestic workers and employers of domestic workers were the target groups. Snowball sampling was employed in interviewing domestic workers given the difficult nature of reaching them. They work in private homes which are very inaccessible, and their employers can victimise them if the researcher tries to interview them at the place of work. It was, therefore, better to have one domestic worker refer the researcher to another domestic worker because of the trust that exists between them. Snowball sampling was also economically efficient as the researcher obtained results quickly. However, this method can suffer from selection bias as participants know one another. The bias may be reduced by having a larger sample size in which referrals do not return to the same persons in a group but introduce the researcher to different participants with different views (Eikan, Alkassim, & Abubaakar, 2016).

A total of 15 domestic workers were interviewed through the snowball sampling method with all of them being women. Nine domestic workers interviewed worked in Greenside while the other six worked in Chikanga. Each interview lasted about an hour, though there were instances where the interviews lasted a little longer than an hour. All domestic workers were interviewed while away from work (most in their homes) while a few were interviewed underneath a tree

in the park. Two domestic workers agreed to come for the interviews at the researcher's place of work on their day off from work.

A stratified random sampling method was used to interview employers (Laher & Botha, 2012) with an area sample done for each suburb. In Greenside, the stratified method was based on the street names with two employers randomly selected, but they could not be next-door neighbours so as to avoid collaboration in the answers. Four different streets in Greenside suburb were used for a total of five employers. In Chikanga, the strata were based on three different streets with only one employer randomly selected from each street for a total of three employers. All the employers were interviewed at their respective homes in the evenings.

3.6 Data analysis

The data analysis was done thematically on the data collected from the interviews of both domestic workers and employers under the different themes using the inductive approach (Kawulich & Holland, 2012). Thematic analysis was suitable for the study as the researcher was interested in the content of the information provided by each participant in order to identify the different patterns which were then grouped into different codes for analysis (Kawulich & Holland, 2012). The interviews were conducted in the vernacular language, especially with the domestic workers, so as to suit their level of education. The vernacular language that was used with most domestic workers was Shona with the exception of one who preferred to be interviewed in English. All the employers were interviewed in English as the preferred language. The recordings and notes taken for each interviewee were used for the purpose of capturing the data accurately, transcribing, and for interpretation purposes. The interviews done in Shona were translated verbatim into English before being transcribed. The researcher sought assistance from a linguistic expert with the translation from Shona into English allowing the data to be placed under the appropriate themes. No actual names of the participants were used; instead, category names were used as a way of protecting the participants. The convergence of data collected was done through triangulation of the notes taken during each interview and the corresponding recordings done with each participant (Appendix 3).

3.7 Validity and reliability

The term trustworthiness of data is often used with qualitative studies (Kawulich & Holland, 2012) as the accuracy of the measurement is not a concern. The study must guarantee applicability, dependability, and confirmability (Nieuwenhuis & Smit, 2012). In the study, both trustworthiness and credibility were achieved as the researcher built trust with the domestic

workers and employers. Both groups of participants expressed themselves freely, especially domestic workers, maybe because the interviews with each one of them were done while they were away from their place of work. The use of written notes and audio-recording of the interviews enabled the researcher to capture the proceedings in a credible way. At the end of each interview, the audio-recording was played back to the participant which enabled any additional information to be captured as well as the clarification of any issues. All these documents will be securely kept for the purpose of future reviews by peers and at the same time to maintain a high level of confidentiality and conformity (Bryman, Bell, & Teevan, 2012). Securing documents also allows for an audit trail of all the transcripts, schedules, electronic information, and other related documents of the interviews to be carried out when needed.

3.8 Limitations

Only two suburbs of Mutare were the subject areas of this study. Hence, the two suburbs might not be a representative sample size. A similar study could be done or replicated throughout the city, province, or country so as to compare the results as the study was purposive in nature, with only a particular group of participants being the target.

Another limitation might be that the researcher works for a social security organisation and might be more sympathetic to the plight of domestic workers than with the employers of domestic workers.

Snowball sampling in this study only managed to reach out to female domestic workers. Snowball sampling by nature is based on referrals, meaning that the one referring will only do so to someone they know and trust. This is confirmed in this study as female participants referred the researcher to other women. There was not a single male domestic worker interviewed in this study. Their views were never heard, and could possibly could have contributed to the discourse. This also might be considered a limitation.

3.9 Ethics

In the study, ethical considerations were upheld so as to prevent any harm to the participants (Ogletree & Kawulich, 2012). There was no use of actual names of participants. Consent was sought from all interviewees. The purpose of the study was well explained by the researcher to every participant. All interviewees were advised on their right to withdraw from the interview at any given time. Permission to record the interview was sought before the interview started.

At no time was positional power forced on participants, especially the domestic workers because of their level in society.

3.10 Conclusion

The qualitative approach outlined in this section enabled the researcher to deeply understand the social risks domestic workers in Greenside and Chikanga suburbs face at their places of work. This also enabled the researcher to understand how domestic workers feel about contributing to a social security scheme. Additionally, the qualitative research method enabled the researcher to find out what employers of domestic workers feel about extending the social security scheme to these workers.

Open-ended questioning assisted the researcher in creating a rapport with the interviewees resulting in the collection of very reliable and valid data. Further, the triangulation of the different techniques, those of recording interviews and taking of notes during the interviews, promoted data validity and reliability in the study.

4. Research results

4.1 Introduction

The analysis was carried out based on the following themes extracted from the interviews of both domestic workers and employers:

- Demography:
  - Domestic workers;
  - Employers of domestic workers;
- Social risks;
- Domestic worker's willingness to participate in a social security scheme; and
- Employer perceptions of a social security scheme for domestic workers:
  - Role of the employer.

4.1.1 Demography

The background information for all the domestic workers in the study was obtained using age, gender, marital status, number of children or dependents, and monthly earnings as shown in the table below.

Table 1: Demographic characteristics

Respondent	Age	Gender	Level of education	Marital status	Number of children / dependants	Years as a domestic worker	Salary In USD
Greenside							
1	Above 20	F	Grade 7	Widowed	1	12	Below 100
2	Above 20	F	O-level	Single	None	4	Above 100
3	Above 20	F	None	Single	2	18	Above 100
4	Above 20	F	O-level	Single	None	3	Below 100
5	Above 20	F	Form 3	Divorced	4	4	Above 100
6	Above 20	F	A-level	Single	2	5	Above 100
7	Above 20	F	Form 3	Divorced	1	4	Above 100
8	Above 20	F	O-level	Single	2	4	Above 100
9	Above 20	F	Form 3	Single	1	25	Above 100
Chikanga							
10	Above 20	F	O-level	Married	3	8	Above 100

Respondent	Age	Gender	Level of education	Marital status	Number of children / dependants	Years as a domestic worker	Salary In USD
11	Above 20	F	O-level	Married	5	5	Above 100
12	Below 20	F	Grade 7	Single	None	1	Below 100
13	Below 20	F	Form 3	Single	None	8	Above 100
14	Below 20	F	O-level	Married	2	5	Below 100
15	Below 20	F	A-level	Single	None	4	Above 100

*F = Female

From Table 1 above, Respondents 1 to 9 were from Greenside while Respondents 10 to 15 were from Chikanga. The majority of the respondents were above the age of 20 years with only two below 20 years of age. This indicates that most of the respondents were above the legal age of 16, the minimum employment age as per the labour legislation of Zimbabwe and had completed secondary education. The table shows that all the respondents were women, which supports the finding by Elson (2010) that most domestic workers are female. Most of the respondents had a fair level of education with only two having primary education and one with no formal education. Quoting Respondent six:

"After I finished my advanced level, my parents could not afford to send me to university".

The marital status of the majority was single, three were married, two divorced, and only one was widowed. Most of the respondents had either a child of their own or dependants, with only three without. On the number of years working as a domestic worker, most had worked as a domestic worker for between three to eight years with two between 10 and 20 years and only one over 20 years. On the issue of salary, four respondents earned less than USD100 while the rest earned above USD100.

Lower levels of education broadly corresponded with the number of years working as a domestic worker, suggesting that there was no other alternative form of employment for them. It would seem that even those with a sound level of education are taking up the job as domestic workers, which might be due to the scarce employment opportunities in the country (Respondents 5 and 15). Further, most of the respondents support one or more dependants, suggesting that they are principal breadwinners. Generally, the push factors common among most respondents on taking domestic work was lack of funds to continue with school or being retrenched from formal employment. Quoting Respondent 1:

"*I managed to reach grade 7, so the level of education is a barrier to get a better job*".

4.1.2 Food and education for dependents

On the issue of food and paying of school fees, five respondents stated that they really could not make ends meet as their earnings were too little, so they ended up borrowing money from friends and family resulting in more debt. As Respondent 3 stated:

> *"Most of the time I am in debt because of shortage of money, so I borrow money to buy food and pay school fees for my children"*.

Seven of the respondents seemed to cope well in terms of the provision of food and school fees for their children and other dependants as they receive support from their spouses or employer. Quoting Respondent 9:

> *"I am given food and accommodation by my employer; thus, I am able to meet school fees obligation for my younger sister from my salary".*

The other three respondents stated that they were able to meet their food and school fees obligations through part-time employment when they were off duty on weekends.

On the issue of sickness as a social risk, five out of fifteen respondents stated that they get assistance with their medical bills from the employer, while the other four respondents stated that they are able to pay their medical bills without any assistance. Three respondents stated that they borrow money from friends and relatives to pay for medical bills. Three respondents stated that they did not take any time off even when they were sick for fear of losing the job as their families solely depended on them, as Respondent 1 put it:

> *"When faced with sickness or health problem, I have to work despite being sick for fear of losing my job as the employer does not understand*".

4.1.3 Maternity

One of the measures that were adopted at the Domestic Workers Convention 2011 (189) was an extension of maternity rights to domestic workers. This promoted decent working conditions and strengthening rights for domestic workers. In this study, the researcher sought to find out if the respondents enjoyed the benefits of maternity leave while employed as a domestic worker. Out of the fifteen domestic workers, only two stated they got pregnant while working as a domestic worker. These two respondents stated that they did not enjoy the benefit of

maternity leave. The two left the employment as soon as it became evident that they were pregnant. Respondent 5 stated:

> *"The moment I realised I was pregnant with my child, I tried to inform my employer, but she got angry with me. She instructed me to pack my belongings, loaded them in her car, and was driven to the Sakubva bus terminus."*

According to the Zimbabwean labour law, domestic workers are entitled to maternity leave of 90 days if they furnish the employer with the medical certificate signed by a state-registered nurse or medical practitioner. One can only conclude that this law is difficult to enforce as employers easily fire the domestic worker the moment it becomes evident that she is pregnant.

4.1.4 Old age pension arrangement

To extend pension coverage to the domestic workers, different governments have undertaken policy initiatives such as social assistance programmes through non-contributory or through mandatory or voluntary pension system. Currently, in Zimbabwe, none of these pension systems have been put in place for people working in the informal sector. Thus, the researcher wanted to have a better understanding as to how domestic workers deal with the issue of income replacement during old age and to assess if they had any plans in place. Literature reveals that one reason why most people in the informal sector may not join a pension scheme is a lack of knowledge on pensions (Hu & Stewart, 2009). Thus, in this study on the issue of retirement, diverse views were expressed. The majority (nine out of 15) expressed that they never thought about retirement. Three of the respondents stated that retirement was something they were not worried about at the moment as they just wanted to survive. Respondent 6 stated that she was trying to save money in order to go back to school as this was not a job she intended to do for the rest of her life. A better job would assist her to plan for a better future. Respondent 11 stated that when the time came for her to retire, she was going back to the village. Respondent 9 stated that she was putting away USD20 every month towards retirement. On further probing, Respondent 9 stated:

> "*I recently started depositing USD20 into my Post Office Savings Bank (POSB) account every month as a way of saving towards my retirement*".

4.1.5 Minimum wage

In Zimbabwe, the Labour Relations (Domestic Workers) Employment Regulation of 1992 states that a domestic worker is entitled to a minimum wage, currently at USD162.70 per

month. All the respondents were asked if they were aware of the gazetted minimum wage. Table 2 below summarises the findings.

Table 2: Minimum wage awareness

Respondent	Education	Years as a domestic worker	Previous employment	Knowledge of minimum wage
Greenside				
1	Grade 7	12	Domestic Worker	No
2	O-level	4	Domestic Worker	No
3	None	18	None	No
4	O-level	3	Domestic Worker	No
5	Form 3	4	Formal Employment	No
6	A-level	5	None	No
7	Form 3	4	Formal Employment	No
8	O-level	4	None	No
9	Form 3	25	None	No
Chikanga				
10	O-level	8	Domestic Worker	No
11	O-level	5	None	No
12	Grade 7	1	None	No
13	Form 3	8	Domestic Worker	No
14	O-level	5	Domestic Worker	No
15	A-level	4	None	No

Not one respondent was aware of the minimum wage as shown in Table 2; neither could any of them confirm if her salary was below or above the current minimum rate. In addition, respondents were asked to explain how their salaries were determined. All respondents confirmed their salary was not negotiated; the employer was the one who determined the salary which indicates that it was a verbal agreement entered into between the parties. Respondent 5 stated:

> *"When I was offered the job, my boss said she was willing to pay me USD100. I just accepted because I was desperate for money as I had just been retrenched from Cairns foods".*

Even those respondents with several years working as domestic workers and those with a fair level of education had no knowledge of minimum wage. Maybe, those with a fair level of education (Respondents 6 and 15) might have been in the profession out of desperation for work.

Having interviewed the respondents on all the risks discussed above, the respondents were further asked about any worries they might have. A new theme emerged – that of losing employment due to various circumstances, some of which are stated here.

Five respondents (5, 7, 8, 12, and 13) who happen to have worked as domestic workers for longer stated that their greatest worry was getting injured while at work, as this could result in them being fired. Respondent 5 stated:

> "*Injuries at work worries me the most, for instance, fire outbreak, burns due to malfunction of electrical appliances may result in me losing my job*".

Further, three respondents stated the fear of being replaced or being fired for no apparent reason. Two respondents indicated the fear of burning employer's clothes during ironing and breaking plates, while the other two were afraid of getting ill and being hospitalised as they would not be able to afford the hospital bill. Lastly, Respondent 4 stated:

> *"When my employer decides to move out or transfer, I won't be able to go with them. Or when I decide to visit my family, I fear that I may be replaced with someone else".*

It can be observed that the worries respondents expressed are lived experiences which provided additional insights into the risks domestic workers face on a daily basis.

4.1.6 Domestic worker's willingness to participate in a social security system

Extension of social security to the domestic workers on a voluntary basis depends more on their willingness to join a formal social security system. It was imperative for the researcher to probe the participants to see if they were contributing to a burial society or a cooperative scheme. In Zimbabwe, burial societies are informal social security systems that are designed to insure its members against death especially, in the informal sector (Dekker, 2003). Members contribute on a regular basis to cover themselves and their families during times of bereavement.

The majority of the respondents were not contributing members to any burial society because they were not aware of these schemes. Only four were contributing to a burial society. One of the respondents was probed further to elaborate on how their burial society operates. Respondent 2 and 3 indicated:

> *"The burial society provides pots, plates, cups, and money to buy a coffin. Firewood is also provided, and we have a certain amount of mealie meal given to the family of the deceased. We are currently paying USD2 per month".*

Respondent 7 had funeral insurance cover called ECOSURE. Respondent 7 further elaborated that with ECOSURE one could choose a package which one could afford.

Table 3: Knowledge of social security

Respondent	Level of Education	Previous Employment	Knowledge of Social Security
Greenside			
1	Grade 7	Domestic Worker	No
2	O-level	Domestic Worker	No
3	None	None	Yes
4	O-level	Domestic Worker	Yes
5	Form 3	Formal Employment	Yes
6	A-level	None	Yes
7	Form 3	Formal Employment	Yes
8	O-level	None	No
9	Form 3	None	No
Chikanga			
10	O-level	Domestic Worker	No
11	O-level	None	No
12	Grade 7	None	Yes
13	Form 3	Domestic Worker	Yes
14	O-level	Domestic Worker	Yes
15	A-level	None	Yes

Knowledge about social security is indicated in Table 3 which provides a rough indication of the capacity of domestic workers to participate in a social security scheme on a voluntary basis. The respondents were probed on their knowledge of social security as well as their general perception towards contributing to the scheme voluntarily.

A total of nine respondents (five from Greenside and four from Chikanga) of different educational backgrounds had a fair knowledge of social security. The remaining six respondents (two from Chikanga and four from Greenside) stated they had no idea or knowledge of the benefits offered by the current social security system in Zimbabwe. A number of respondents were interested in understanding the social security system, a sentiment expressed by Respondent 15.

> *"I have no idea what social security is all about, but I would want to know about it. How does it work?"*

After the establishment of the domestic worker's knowledge about social security, a question was then posed to rank from one (being highest) to five (being lowest priority) the benefits they considered as important. Among the benefits were family support, retirement, occupational injuries, funeral cover, and health cover (Table 4).

Table 4: Priority benefits

Priority benefit*	Respondent															Total
	Greenside									Chikanga						
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
Funeral cover	5	1	2	3	1	4	2	2	4	1	1	5	3	5	4	4
Retirement	2	2	1	1	3	1	1	5	2	2	2	1	4	1	2	6
Health cover	4	3	3	2	2	3	4	4	3	4	5	4	1	4	3	1
Occupational injuries	1	4	5	4	4	2	5	1	1	5	3	3	2	2	1	4
Family	3	5	4	5	5	5	3	3	5	3	4	2	5	3	5	0

*Benefit priority order: 1 most important – 5 least important

Figure 1 below shows this information in graphic format:

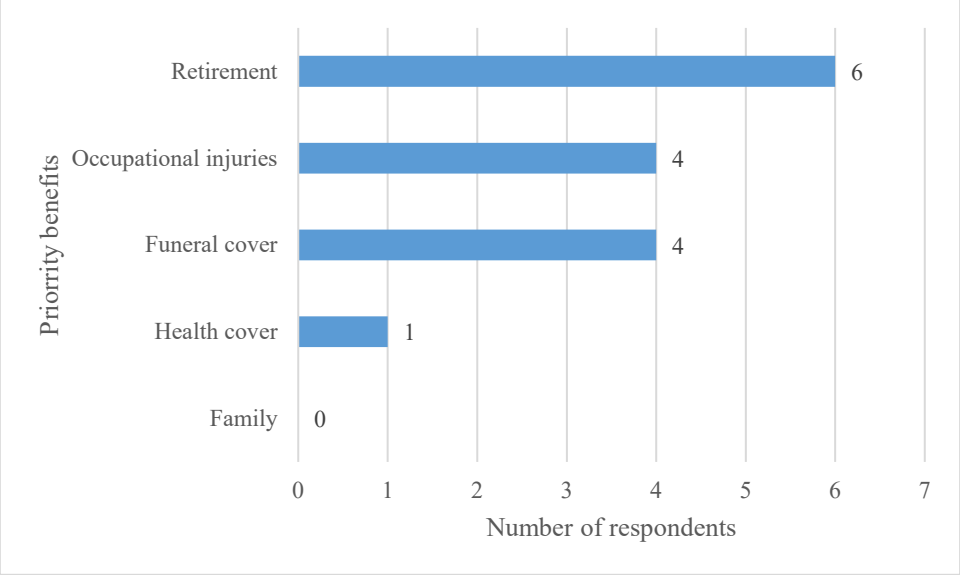


Figure 1: Priority benefits

Table 5: Willingness to participate

Respondent	Willing to contribute	Amount in USD	Payment Interval	Paying Method
Greenside				
1	Yes	Not indicated	Not indicated	Mobile
2	Yes	5	Monthly	Direct-NSSA
3	Yes	5	Monthly	Mobile
4	Yes	3	Monthly	Direct-NSSA
5	Yes	1	Monthly	Direct-NSSA
6	No	None	None	None
7	Yes	3	Monthly	Mobile
8	Yes	3	Monthly	Mobile
9	Yes	10	Monthly	Mobile
Chikanga				
10	Yes	5	Monthly	Mobile
11	Yes	5	Monthly	Mobile
12	Yes	2	Monthly	Mobile
13	Yes	3	Monthly	Mobile
14	Yes	2	Monthly	Mobile
15	Yes	5	Monthly	Mobile

Table 5 above depicts the willingness of domestic workers to participate in a social security scheme where the contributions are voluntary. However, one respondent willing to contribute was not able to commit herself to a specific amount as she felt her current salary was not sufficient. It can also be noted that the amount of contribution ranged from USD1 to USD10. Most respondents expressed their willingness to contribute using the mobile money transfer system, while three stated that they would be comfortable in paying directly to NSSA. Mobile money transfer involves the use of cellophane technology used to send or receive money in the form of a short message service (SMS) otherwise known as a text message. However, one has to be registered with a mobile phone company to be able to use the platform.

4.1.7 Employer perceptions towards a social security scheme for domestic workers

Employers play a major role in any social security system. Employer responses are therefore important intermediaries that enable social security access for domestic workers. They were therefore interviewed to gain an understanding of employer perceptions towards extending social security to domestic workers and the role they can possibly play. This was also to have an insight into the barriers employers foresee in the implementation of a social security scheme for domestic workers where participation is voluntary rather than mandated by the government. A total of eight employers were interviewed with various educational levels and age as shown in Table 6 below.

Table 6: Employer demography

Respondent	Age	Gender	Level of education	Employment type	Salary	Number of domestic workers
Greenside						
1	Above 20	Male	Diploma	Retired	Below USD500	1
2	Above 20	Female	Diploma	Formal	Above USD500	1
3	Above 20	Female	Master's degree	Formal	Above USD500	1
4	Above 20	Female	First degree	Formal	Above USD500	1
5	Above 20	Male	First degree	Formal	Above USD500	1
Chikanga						
6	Above 20	Female	First degree	Formal	Above USD500	1
7	Above 20	Female	Diploma	Formal	Above USD500	1

Respondent	Age	Gender	Level of education	Employment type	Salary	Number of domestic workers
8	Above 20	Female	Diploma	Formal	Below USD500	1

Table 6 shows that all the employers from both suburbs are fairly well educated with only one retired while the rest are still employed. All the respondents employed only one domestic worker at any given time.

4.1.8 Employer perceptions

Most respondents from both suburbs (Greenside and Chikanga) indicated that it was a very good idea for domestic workers to participate in some form of social security. Quoting Respondent 3:

> *"It is a very good idea to have a social security scheme because their salaries are low, so it cushions them in times of illness or death. It is even tougher for them especially during maternity because they go unpaid".*

Respondent 7 from Chikanga was of the opinion that extending social security to domestic workers would not be feasible because they did not stay in employment for long periods and generally were not trustworthy, thus, she was not prepared to register her domestic worker for any social security scheme. However, after further probing, the respondent stated that she might consider registering her domestic worker if she had worked for her for more than five years.

4.1.9 Barriers

Zimbabwe does not have any laws on the registration of domestic workers by their respective employers on any social security scheme. The state also does not have any incentives in place in the form of tax rebates for employers who contribute towards social insurance for domestic workers as is the case in Brazil (Tomei, 2011). Further, it is not compulsory for employers to contribute to a medical aid scheme. Against this background, all respondents were asked what barriers existed for either the employer or their domestic worker to contribute to a social insurance scheme on a voluntary basis. The following is a summary of the barriers that employers thought would impede extension of social security scheme to domestic workers:

- Domestic workers do not stay long with one employer (Respondents 1, 2 and 8).
- Domestic workers were not willing to have deductions made from their salary (Respondent 3).

- Loss of employment by the employer would affect their ability to pay their domestic worker (Respondent 5).
- Some of the domestic workers were below the working age, and might not be able to understand social security issues (Respondent 6).
- Domestic workers' salaries were too low to allow any contribution towards social security with NSSA (Respondent 7).
- The absence of a state law making it compulsory to register domestic workers and for domestic workers to contribute towards social security (Respondent 4).

4.1.10 Employer's role

In response to the barriers identified above by employers of domestic workers, two respondents felt that as employers, they could play a role of raising awareness of the need for their domestic workers to contribute to a social security scheme. Quoting Respondent 6:

> *"I think it would be good to teach my domestic worker about the advantages of joining a social security scheme in a similar way such knowledge is given to us at our places of employment. If the scheme was to be introduced, I certainly would assist and register my domestic worker."*

Generally, all the respondents interviewed with different educational levels stated that it was a good initiative for domestic workers to participate in a social security scheme despite the above-mentioned barriers.

5. Discussion of results

The domestic workers shared their lived experiences that included reasons for taking the job, level of education, looking after extended families, provision of food and education, lack of health cover, old age, maternity and the inability to negotiate their salaries. The majority of domestic workers most feared losing employment due to injuries at work or burning their employer's clothes while ironing.

All the domestic workers who participated in this study were women, which supports the notion that it is a highly feminised sector. Globally, it is estimated that there are 57 million domestic workers of which 83% are women (Oelz, 2014; Ortiz, 2016). This also could be due to the snowball sampling method which was used (Laher & Botha, 2012) where a referral was made to only those close to the first participant showing the level of trust existing between them. The absence of male domestic workers as participants is justified by the snowball sampling method. Had the first participant been male, probably this may have led to only men taking part in the study as they would have referred the researcher to other male domestic workers. Results in this study show that lack of education was not the main reason why respondents took up domestic work. The major reason was the lack of employment opportunities in Zimbabwe due to the current socio-economic situation. Tomei (2011) contends that domestic workers are uneducated and have few professional skills; to the contrary, in this study, most respondents had a secondary level of education with only two having primary education and one with no formal education. This level of education might be the reason why employers preferred to employ those domestic workers who are more mature and had some level of education.

Food security and paying of school fees were major social risks faced by domestic workers. As revealed in the study, a fair number of domestic workers seem to be facing challenges in providing food and paying school fees for their children and dependants. Borrowing seems to be the norm as a way of supplementing their income for food, while others indicated that their spouses or employers were responsible for meeting these needs. The study revealed that the majority of the domestic workers were the breadwinners, who supported one or more dependants. Against the background of domestic workers largely being without any social security coverage in Zimbabwe, it is, therefore, imperative that government and society recognise and ensure that domestic workers are protected against such social risks. Social protection measures should be adopted to help domestic workers and family to deal with risks they face in life. South Africa has extended unemployment benefit to domestic workers. A few

domestic workers in the study were found to be contributing to a burial society as they did not have any funeral cover. This is an emerging phenomenon in Zimbabwe where people in the informal sector have found a way to support one another. Members contribute on a regular basis to cover themselves and their families during a time of bereavement. A better understanding on how domestic workers were coping with contingencies like sickness, old age, occupational injuries, funeral cover, and maternity as well as their willingness to participate in the formal social security scheme on a voluntary basis were fundamental elements in this research study. Most domestic workers were found to have no insurance against any of these contingencies, despite most of them having a fair knowledge about social security. However, this knowledge is limited to what they heard from family members who had accessed social benefits from NSSA. This is not to say they understood the fundamental issues of social security. This was proven from the results that most of them had no plan on how they were going to survive when they retired. Nonetheless, most domestic workers were willing to contribute to a social security scheme. Policymakers will have to take cognisance of this knowledge gap by undertaking educational campaigns about social security for the informal sector, including domestic workers.

All domestic workers in the study were not aware of the gazetted minimum wage they were entitled to. Their salary was not negotiated. Employers seem to have an unequal advantage over domestic workers as they decided on their salary. None of the respondents had a formal written contract, which indicates that it is a verbal agreement entered into between the parties. This confirms the reason for low wages because of their weak bargaining position as they do not benefit from trade union rights (ILO, 2013).

Loss of employment was one of the risks that domestic workers were most worried about. Their fear was it would lead to loss of income. Respondents stated they were fearful of losing employment due to various circumstances; for example, getting injured while at work would result in their being fired and being replaced by another domestic worker at any moment in time for no apparent reason. These expressed worries are lived experiences that brought to the fore more insight into risks domestic workers face on a daily basis.

The study analysed and provided insights into preferred social security protection priorities that can be pursued to extend social security scheme to this sector. From the discussion, the top three priority benefits domestic workers would want protection cover for were funeral cover, retirement, and occupational injuries. This goes to show that they also want a dignified burial

for themselves and their families. They were very concerned about not being able to provide for themselves in their old age, so having retirement cover in their working days would be a noble idea. Losing a job as a result of getting injured while at work was one of their worst fears, so having cover to fall back on in the event of injury while at work was something they all considered to be important. Family and health cover were the bottom two priority benefits as most were still young with no children of their own and some were getting help from employer or spouses with health cover. The fact that the researcher gave a prescribed list of social security benefits from which to choose influenced the domestic workers' priority list. For example, the unemployment benefit was not explained and was not one of the benefits they could choose from during their ranking. Furthermore, loss of employment was also not listed although in the interviews, most discussed the loss of employment benefits as their first priority. The risk of losing their job confirms the power imbalance between domestic workers and their employers. Some of the reasons domestic workers gave for losing their jobs were trivial (for instance, burning the employer's clothes while ironing).

Extending social security system to domestic workers would not be without challenges. Thus, the role of the employer in extending social security is key. Participation of both employers and domestic workers to improve domestic worker access to social security coverage is, therefore, fundamental. Employers of domestic workers expressed a willingness to assist their domestic workers to participate in a social security scheme and to teach them of the benefits to save for the future. Employers of domestic workers play a key role in the design of a social protection scheme for domestic workers for the purpose of registration and, in some cases, facilitation of payment of contributions. The level of contribution by domestic workers is a fundamental aspect that should be considered in the design of a scheme for employees working in the informal sector to ensure sustainability given the employment dynamics associated with working in the informal sector. However, this research focused on the aspect of willingness to contribute to social security rather than the sustainability of the scheme. The technical aspect of sustainability of the scheme would, therefore, be out of scope in a qualitative study. However, this could be researched in a different study.

In extending social protection to domestic workers, barriers would need to be overcome. For example, countries could offer universal coverage that is not contribution-based. Nevertheless, universal coverage can only be attained if there is fiscal space. However, where this cannot be achieved, a voluntary scheme could be designed to allow workers in the informal sector including domestic workers to contribute. To encourage participation, these workers should be

given incentives such as family allowances and lowering of contribution rates. Such a scheme should be flexible in terms of registration and must be adapted to their needs. The discussion below explains how some countries have dealt with the issue of coverage for the informal sector.

In 2009, China implemented a voluntary old age pension programme of extending social security coverage to its rural informal sector which has seen tremendous acceptance by both contributors and beneficiaries. Individuals contribute towards the pension scheme once a year depending on the region they live in. Once the individual gets to retirement age, the state then pays back a monthly amount (Chen & Turner, 2014). This kind of voluntary programme could be adopted with changes to suit the domestic workers in Zimbabwe, like using the mobile money transfer system to contribute monthly to a social security scheme administered by NSSA with the state acting as a guarantor. In this way, their monthly contributions could be invested as a pool with less risk to the individuals. Such a scheme would be able to provide the domestic workers with funeral cover, retirement income, and compensation for occupational injuries, the three major contingencies found to be of concern.

Brazil, also a developing country like Zimbabwe, has put in place laws mandating employers to register their domestic workers as well as to contribute towards their social security with incentives (Tomei, 2011). Such laws regulating domestic workers in Zimbabwe could be drafted so there can be better compliance given the fact that most employers, as confirmed by the results of this study, are willing to contribute towards a social security scheme for their domestic workers.

In the 1990s, Ghana, another developing country, regulated domestic work through the establishment of employment agencies for domestic workers as a way of formalising the sector. There the agencies were acting as recruiting warehouses only, with the salary arrangements as well as the conditions of employment agreed upon by the employer and domestic worker (Tsikata, 2011). Similar regulations could be tried in Zimbabwe in parallel with the current setup where domestic workers are employed privately. However, to avoid abuse where an employer determines the salary, the employment agencies would have to abide by the minimum wages as stipulated by the state. It could be proposed that the employer pay the domestic worker the agreed salary through the employment agency, based on the domestic worker's experience and duties performed. This would enable payment of tax to the state as well as making deductions towards a pension scheme. Unionisation of domestic workers could also be possible

if the employment agencies' route were implemented so as to protect the domestic workers and also empower them in terms of their right to decent work and decent pay. As domestic workers become better organised, it is possible, and anticipated, to include their organisations in designing social protection schemes. These consultations enable domestic workers' agencies or unions to influence the coverage and design of schemes as per ILO Recommendation 204 (ILO 2015b).

It should be noted that there was not much difference in terms of the views expressed by either domestic workers or employers from Greenside and Chikanga suburbs even though the two areas represent people from different socio-economic settings.

6. Conclusions

The purpose of this research was to understand the social risks faced by domestic workers in Zimbabwe and to determine their willingness to participate in a social security scheme. Additionally, the study sought to understand the perceptions of employers of domestic workers towards the extension of a social security scheme to domestic workers as well as the obstacles that may exist.

It is clear from the discussions above that domestic workers in Zimbabwe are not covered by any formal social security arrangement, though some were part of community-based safety nets for social security, a key pillar in poverty prevention and alleviation (ILO, 2013). Their lived experiences show that they are not covered against death, retirement, occupational injuries, ill-health, or family contingencies. However, their willingness to contribute to a social security scheme on a voluntary basis shows that they are concerned about addressing these issues even if the contribution amounts are small.

Employer participation in any social security scheme is key (Tomei, 2011). Therefore, the willingness by employers to play a positive role of registering their domestic workers in a social security scheme is encouraging as this seeks to address poverty alleviation.

The study was only carried out in only two suburbs covering several aspects of interest to this group (domestic workers and their employers). However, that was a small sample in comparison to all the domestic workers and their employers in other suburbs around the country. The study did not address the issue of belonging to an organised labour union to represent domestic workers in case of labour disputes as well as legal work-related issues. Therefore, a more comprehensive study could be done under similar themes.

Zimbabwe is a developing state with many economic challenges in the medium term. Most domestic workers in the study expressed their willingness to actively participate in a social security scheme. Awareness campaigns could be conducted through all forms of media targeting domestic workers on the benefits of contributing to a social security scheme as many were not aware of such benefits. Such campaigns could also be targeted to the employers of domestic workers not to take advantage of them when it comes to their deserved minimum wage and conditions of employment.

It is, therefore, imperative for government to regulate and normalise domestic work like any other form of employment by extending social security protection to them. The government

would possibly implement social programmes which require minimum state subsidies given the current economic situation. Possible social programmes the government could adopt would be those of China, Brazil, or Ghana. Domestic workers deserve decent pay despite the fact that their work requires low-level skills, unlike other forms of employment where some level of education and skill are a requirement and often determine the salary of the employee. Such a move would go a long way in addressing the inequalities that exist as well as contributing to economic development in the country.

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APPENDICES

APPENDIX 1: INTERVIEW GUIDE FOR DOMESTIC WORKERS

Interview Guide: My name is Eleanor Mukura, and I am studying with Wits University towards a Master's degree in Social Security and Management. One of the requirements is for a student to take on a research project. The title of my research project is "Extension of social protection to domestic workers". The aim of the study is to explore the social risks experienced by domestic workers in Greenside and Chikanga and their willingness to participate in a social security scheme. I am expected to interview domestic workers like you purely for academic purposes only, and there will be no payment due to you the participant. The interview will last approximately one (1) hour and what you say will remain confidential. I will also record our discussion for purposes of transcribing. You can withdraw from this interview at any time if you so wish. The results of the study may be shared with you at a later stage if you also wish. Do you consent to this?
1. Demography
1.1. Age:
Below 20:
Above 20:
1.2. Gender
Male:
Female:
1.3. What is your highest level of education?
1.4. Marital Status
Married:
Single:
Divorced:
Widowed:
1.5. Number of children or dependants:
1.6. Number of years working as domestic worker:
1.7. What is your salary range?

Less than $100:
Between $101 and $200:
Above $ 200:
1.8. Reason(s) for taking this job:
1.9. Previous employment
2. Social Problems or Risks
2.1. How are you meeting your family needs like food and school fees?
2.2. How do you deal with sickness or any health problem either for yourself or family?
2.3. Do you have a funeral cover for yourself or family? Please elaborate.
2.4. How are you going to deal with income shortage when you decide to retire?
2.5. Are you aware of gazetted minimum wage for domestic workers in Zimbabwe?
If you are aware, are you paid above or below?
2.6. What risks if any worries you most at your place of work?
3. Willingness and participation in a social security system
3.1. Are you a contributing member of any burial or cooperative scheme?
If you are, how does it work?
3.2. Do you have any knowledge of a social security scheme?
3.3. Are you willing to voluntarily contribute to social security scheme?
Which benefits would you want?
Death:
Invalidity:
Survivors:
Occupational injuries and diseases:
Retirement:
3.4. What percentage of your salary would you be willing to contribute?
Would you prefer contributing monthly or once a year?
Elaborate.
3.5. What mechanism(s) would you prefer to use to make contributions?
Mobile money transfer system:
Cash payment to NSSA:
Other:

APPENDIX 2: INTERVIEW GUIDE FOR EMPLOYERS

Interview Guide: My name is Eleanor Mukura, and I am studying with Wits University towards a Master's degree in Social Security and Management. One of the requirements is for a student to take on a research project. The title of my research project is "Extension of social protection to domestic workers". Part 1 of the study is to explore the social risks experienced by domestic workers in Greenside and Chikanga and their willingness to participate in a social security scheme while part 2 seeks to find out the perceptions employers of domestic workers have towards introducing a social security scheme for them. I am expected to interview employers of domestic workers like you purely for academic purposes only, and there will be no payment due to you the participant. The interview will last approximately one (1) hour and what you say will remain confidential. I will also record our discussion for purposes of transcribing. You can withdraw from this interview at any time if you so wish. The results of the study may be shared with you at a later stage if you also wish. Do you consent to this?
1. Demography
1.1 Age:
1.1.1 Below 20
1.1.2 Above 20:
1.2 Gender
1.2.1 Male:
1.2.2 Female:
1.2.3 What is your highest level of education?
1.2.4 Marital Status
1.2.4.1 Married:
1.2.4.2 Single:
1.2.4.3 Divorced:

1.2.4.4 Widowed
1.2.5 Number of children or dependants:
1.2.6 Employment type:
1.2.6.1 Formal
1.2.6.2 Informal
1.2.7 What is your monthly salary range?
1.2.7.1 Less than $500:
1.2.7.2 Between $501 and $1000:
1.3 Above $ 1000:
1.3.1 How many domestic workers do you have?
1.4 Perceptions on social security System for your domestic worker(s)
1.4.1 What is your perception on social security for yourself?
1.4.2 What would be your perception on social security for your domestic worker(s)?
1.4.3 What risk(s) do you think domestic workers face in their occupation?
1.4.4 What role do you think you could play to make sure domestic worker(s) are covered under social security
1.4.5 What barriers do you foresee as impediments to the extension of social protection to domestic workers?
1.4.6 What role do you think you could play in assisting your domestic worker(s) in joining a social security scheme?
1.4.7 Other comments you may have?

APPENDIX 3: TRANSCRIBING FOR DOMESTIC WORKERS

Respondent 1

Themes	Keywords
Reasons for taking the job -Lack of education -Sustain my family	-Reached Grade 7, my level of education was a barrier to get a better job for income purposes to sustain my parents and children.
Previous employment -Domestic worker	-Worked in Sakubva for eight months as a domestic worker before he passed on.
Food security and school fees -Borrowing to meet this need	-Failing to meet the family needs, so sometimes l borrow money
Health care -It's a challenge -Work while l am sick	-illness for my family members and self is a big challenge l face since l am the breadwinner. Sometimes l work while l am sick.
Funeral cover -No cover	-In time of bereavement, my community comes together to assist.
Retirement plan -No	-No plan on place at the moment.
Aware of minimum wage -No	-Not able to confirm if my salary is below or above the minimum wage.
Risks that worry most -losing my job	-burning employer's clothes during ironing or breaking plates, I could lose my job.
Contribution to a burial society -Yes	- Burial society provides plates, cups and money to buy a coffin. Firewood is provided. Contribute two dollars towards the burial society.
Social security knowledge -No	-I do not have any knowledge
Preferred Benefits	-Survivors, Retirement, Occupational injuries, Death, Health care.
Willingness to contribute to Social Security Scheme -Yes	-But it would depend on the packages that will be offered. -Depends with the scheme
Contribution rate -Not sure	-To use mobile money transfer

Respondent 2

Themes	Keywords
Reasons for taking the job -Lack of education	-No one to pay for my fees, so I could not pursue with my education
Previous employment -Domestic worker	-Worked in a private home in Harare.
Food security and school fees -Family assistance	-I'm not a breadwinner, family members also assist.

Health care -No cover	-If family member gets sick, I assist financially. In times of sickness, I ask my employer to be excused to go to the hospital. Some employers do not assist with medical bills.
Funeral cover	
Retirement plan -No plan	-I have not clearly thought about it.
Aware of minimum wage -No	-I'm not aware of the gazetted minimum wage in Zimbabwe.
Risks that worry most -losing my job	-burning employer's clothes during ironing or breaking plates, I could lose my job.
Contribution to a burial society -Yes	- Burial society provides plates, cups and money to buy a coffin. Firewood is provided. Contribute two dollars towards the burial society.
Social security knowledge -No	-have no knowledge.
Preferred Benefits	-Death, retirement, health care. Occupational survivors.
Willingness to contribute to Social Security Scheme -Yes.	-Contribution rate five dollars using mobile.
Contribution rate at five dollars per month	-Direct payment to NSSA.

Respondent 3

Themes	Keywords
Reasons for taking the job -Scarcity of jobs	-No other job opportunities.
Previous job -None	-Respondent's first job.
Food security and school fees -Borrowing	-Most of the time, I'm always in debts because of shortage of money. I borrow to buy food and pay school fees.
Medical cover -Borrow to pay medical bills	-Borrow to pay medical bills. Employer does not help with bills.
Funeral cover -No	-I will have to borrow money to carter for the funeral expenses.
Retirement cover -No cover	-I'm only working to assist myself with immediate needs.
Aware of minimum wage -No	-I'm not aware.
Risk or most worry -Losing my job	- Burning of employer's clothes.
Burial society -No	-Because of scarcity of money.
Social security knowledge	-People discuss about it.

-Yes	
Preferred benefits	-Retirement, death, health care, survivors, occupational.
Willingness to voluntary contribute -Yes at five dollars monthly -mobile	-I would like to contribute monthly soon after I get my salary.
General comments	-Employers give reasonable salaries, for example, two hundred dollars

Respondent 4

Themes	**Keywords**
Reasons for taking the job. -No job opportunities.	-I had nothing to do in terms of job opportunities, so it was my source of income.
Previous employment -Domestic Worker	-I worked as a domestic worker.
Food security and school fees -Adequate	-I'm able to cover all those needs within my salary.
Health care -No cover	-My employer assists in payment of medical bills.
Retirement cover -No cover	-No, I do not have, and I have not thought about how long I'm going to survive in my old age.
Aware of minimum wage -No	-I have not heard about it
Risk or most worries -Losing my job	-When my employer decides to move out or transfer I won't be able to go with them. When I decide to visit my family, I will fear that my employer may replace me.
Member of burial society -No	-I'm not fully aware of burial society
Preferred benefits	-Health care, death, occupational injuries, retirement, survivors.
Willingness to voluntary contributions -Yes three dollars on a monthly basis	-Paying contributions monthly is easy for me.
Method of payment -Cash payment	-Directly paying at NSSA.
General comment	-It would be a good programme because it would help me during times of illness and injuries.

Respondent 5

Themes	**Keywords**
Reasons for taking job -Lack of job opportunities	-Lack of job opportunity and had to fend for my family. Retrenched.

Previous employment -General hand	-I used to work at Cairns Foods Company.
Food security and school fees -Borrowing to make meet ends	-I use my salary, but sometimes I borrow to make ends meet.
Medical cover -None -Sometimes I borrow	-I use available money from my salary to pay for my bills.
Maternity cover -No -Was fired when I fell pregnant	-The moment I realised that I was pregnant with my child, I informed my employer but she got angry with me, and she instructed me to pack my belongings. She dropped me at Sakubva bus terminus for me to go back home.
Aware of minimum wage -No -Employer determined my salary -Determination of salary -Not negotiated	-When I was offered the job, my boss said she was willing to pay me hundred dollars, and I just accepted because I was desperate for money after being retrenched.
Risk or worries Injuries from -A fire break out at home -Electrical shock from electrical appliances	-Injuries at work worry me for most for example fire outbreak due to malfunctioning of electrical appliances.
Member of burial society -No	-I don't know.
Social security knowledge -No	-I know just a bit from people who have received some form of assistance during bereavement.
Preferred benefits	-Death, medical care, occupational injuries, retirement, survivors.
Voluntary contributions -Yes -One dollar monthly	-I would like to join. I would like to pay monthly immediately after receiving my salary.
Payment method -Direct payment	-Making direct payments to NSSA

Respondent 6

Themes	Keywords
Reasons for taking job -Lack of fees to proceed to university	-After I finished my advanced level, my parents could not afford to send me to university, and I had to fend for my siblings.
Previous employment -None	-I have not worked before.
Food security and school fees -Gets assistance from family	-I budget my food from my salary. My parents are now assisting in payment of fees for my siblings.
Health care -No cover	-Normally we use the money that we have, and sometimes I borrow to meet the demands.
Funeral cover	-No, I don't.

-No	
Retirement cover -No	-I am currently saving money, so I would go back to university because I want to leave this job as a domestic worker.
Knowledge about minimum wage -No	-I am not aware.
Risk or worries -To be replaced at my job -No job security	-Due to conflicts with my employer, is such as not meeting my employer's demands.
Social security knowledge -Yes	-You contribute to the scheme, and then you will receive benefits after retirement.
Preferred benefits	-Occupational injuries, death, health care, retirement, survivors.
Willing to participate -No	-Because the money I get paid is too little

Respondent 7

Themes	**Keywords**
Reasons for taking the job -To earn a living	-As a divorced woman, I had to find a job to fend for my family.
Previous employment -Worked for Cairns Foods	-I worked at several companies such as Cairns Foods, ZESA.
Food security and school fees -Use salary	-I use the little that I have.
Medical cover -No -Borrow money to pay for bills	-I sometimes borrow money to pay for medical bills for family.
Retirement cover -No plan	-It will be hard to survive because I will not be able to work.
Aware of minimum wage -No	-I am not aware.
Risk or most worries -Death	-Injuries at work that will lead to death.
Member of a burial society -Not a burial society -Funeral insurance	-For the funeral insurance (ECOSURE) you contribute according to what you can afford.
Knowledge about Social Security -Yes	-I know a little because people talk about NSSA.
Preferred benefits	-Retirement, death, occupation, survivors, health care.
Willingness to contribute Social Security -Yes at three dollars per month	-I am willing
Payment method. -Either mobile money transfer or cash payment.	

Respondent 8

Themes	Keywords
Reasons for taking the job -Scarcity of jobs	-The scarcity of jobs in industries.
Previous employment -None	-None
Food security and school fees -No challenge	-I am using the little I get to pay for fees and food.
Health cover -No cover	-I pay my hospital bills by myself.
Funeral cover -No	- No, I don't have.
Retirement cover -No	-It's going to be hard for me. Hope I will get ways to get a pension.
Aware of minimum wage -No	-I'm not aware.
Risks or worries -Injuries at work	-Occupational injuries and diseases.
Member of a burial society -No	-No, I'm not aware.
Preferred benefits	-Retirement, survivors, occupational, death, health care.
Willing to participate at Social Security -Yes at three dollars monthly.	
Payment method	-Mobile money transfer.

Respondent 9

Themes	Keywords
Reasons for taking the job -Level of my education	-I could not continue with school because my parents could not afford.
Previous employment -None	-None
Food security and school fees -Food is provided by employers. -My school fees my salary	-I'm able to pay my sister's school fees my employer is providing me with food and accommodation. Thus I have enough to pay the fees for my sibling.
Risks or most worries -Sickness -Injuries -Lose my job	-I fear getting sick, getting injured at work because I will not be able to continue with my work.
Health care cover -No **Funeral cover** -No	-Have no funeral cover but would like to know more about the funeral cover.
Retirement cover -Savings	-I set aside a bit of my money towards my retreat which I recently started. I have savings account with POSB and deposit twenty dollars per month.
Aware of gazetted minimum wage	-I don't know.

-No	
Member of burial society -No	-No, but I would want to know more about burial society.
Knowledge about Social Security -No	-But I would want to know more about it.
Preferred benefits	-Health care, Occupation, Death, Retirement, Survivor.
Willingness to voluntary contribute -Yes at ten dollars monthly.	
Method of payment	-Mobile money transfer.

Respondent 10

Themes	Keywords
Reasons for taking the job -No education qualification required	- This is the easiest job I could get easily.
Previous work -Domestic worker	-I was a domestic worker at a shop.
Health care cover -No	-My husband pays all the medical bills for the family.
Maternity cover	-My husband pays for all the maternity related costs, and I did not have to apply for maternity leave because I was not at work.
Retirement cover -No plan	-I do not know what will happen then.
Funeral cover -No cover	-I do not know what will happen when I die.
Aware of minimum wage -No	-Have never heard about it.
Risks or worries -Injuries that is leg or hand -Loss of employment	-Any injuries that would either affect my leg or hand because I'm not sure if I would be able to continue with work.
Burial society -No	-Not a member of a burial society.
Social security knowledge -No	
Preferred benefits	-Survivors, death, injuries, retirement, invalidity.
Willingness to voluntary contribute -Yes at ten dollars monthly.	
Payment method	-Mobile money transfer.

Respondent 11

Themes	Keywords
Reasons for taking the job -Lack of education	-I failed to get funds to pay for 'O' level supplementary subjects.
Food security and fees	-I find it very difficult because the money that I earn is very little.
Medical care -No	-If there is a minor illness like headaches, I drink some tablets, but when it gets serious,

	I go to the General Hospital where I pay the bills for myself from my salary.
Retirement cover -No	-I will be leaving at my village, and at the moment I haven't thought about it.
Risks or Most Worries -Sickness -To be robbed -Low wages	-If you get sick, the bill maybe too high yet the wages are low. I fear to be robbed at home while my employer is away.
Contribution to burial society -No	
Social Security knowledge -No	-You contribute money so that when you retire, you will be paid benefits.
Preferred benefits	-Death, retirement, occupational, medical care.
Voluntary contributing to the scheme -Yes -Five dollars monthly.	
Payment method -Mobile transfer	Mobile transfer system is better because of the cash crisis.

Respondent 12

Themes	Keywords
Reasons for taking job -Lack of education	-My parents could not afford to pursue with my education, so I had to find a job.
Medical care -Salary -No cover	-Use my salary to pay for my medical bills or employer assists with medical bills payment.
Funeral cover -No cover	-I do not have any funeral cover.
Retirement cover -No cover	-I do not know how I'm going to survive.
Minimum wage -No	-I am not aware.
Burial society -No	-I have no idea.
Preferred benefits	-Death, retirement, survivors, medical care, occupation
Voluntary contribution to the Social Security -Yes two dollars	

Respondent 13

Themes	Keywords
Reasons for taking job -Lack of income	-I did not have anything to do so I wanted to provide for myself.
Previous employment -Domestic Worker	-I worked on Chikanga Phase 1 as a domestic worker.
Food security -Salary	-Use my salary to buy food and if I get an opportunity to do weekend job to

-Supplement my salary by taking weekend jobs.	supplement my salary by working in the fields.
Medical cover -No	-Use my money to pay for medical bills. But this is a challenge for me.
Funeral cover -No	-I do not have any funeral cover.
Retirement plan -None	-I have no plans in place to deal with this issue of retirement.
Aware of minimum wage -No	-I am not aware.
Risk or worries -Sickness -Injury -Losing my job	-I can get injured or fall sick, that would lead me in losing the job.
Burial society -No	-No, I don't, but I have heard about it.
Preferred benefits	-Survivors, death, occupation, medical care, retirement.
Willing to voluntary contribute -Yes at three dollars monthly	-It will be easy to pay monthly just after receiving my salary.
Payment method	-Mobile money transfer.

Respondent 14

Themes	Keywords
Reasons for taking job -To supplement family income	-She had to look for a job as a domestic worker as the husband is unable to meet all the family needs.
Previous job -Domestic worker	-Worked as a domestic worker in Chitakatira Village.
Food security and fees -Income from husband and her	-They fend the family together with her husband.
Medical cover -No medical aid	-We go to the municipality clinic because we don't have a medical aid and cover. In the event of getting pregnant, while still at work they are not given any assistance from employers.
Maternity	
Funeral cover -No -Contribute to a burial society	-But a member of a burial society. Burial society provides food and coffin.
Retirement cover -No	-Will continue our market gardening even if on retirement.
Aware of minimum wage -No	- We are not sure whether we are paid below or above.
Risk or worries -Kitchen accident -Robberies	-Fears aimed robbers and accidents in kitchen.

Knowledge about Social Security -Yes	-Yes, I know about NSSA through my friends.
Willingness to voluntary contribute -Yes -Two dollars monthly	-This is a very good idea.
Payment method	- Mobile Money Transfer.

Respondent 15

Themes	Keywords
Reasons for taking job -No job opportunities -Lack of education	-There was no other opportunity because I could not proceed with my education, but I'm still struggling to further education due to low income to save for school.
Food security and fees **-**Use salary income	-I buy groceries for the family and pay school fees for my sister.
Medical cover -No	-My employer does not help with medical bills.
Risk or worries -Injuries at work	-No better working conditions.
Social Security knowledge -No	-Not aware, please explain what is social security.
Preferred benefits	-Survivors, retirement, death, occupation, medical care.
Willingness to Voluntary Contribute -Yes -Five dollars monthly	
Method of payment	-Mobile Money Transfer

APPENDIX 4: TRANSCRIBING FOR EMPLOYERS OF DOMESTIC WORKERS

Respondent 1

Themes	Keywords
Perception for extending Social Security to Domestic Worker -Good idea -Provide income	-Domestic Workers will need an income during old age to meet their everyday needs.
Risks faced by Domestic Workers -Not skilled -No job security	-Major risks they face is that domestic workers are not skilled and their job is more a temporary job and lacks job security.
Barriers to extending Social Security to Domestic Workers -No negotiation capacity -Taken advantage of	- Domestic workers have no capacity to negotiate for their rights and employers take advantage of them.
Role of the employer -Awareness -Educate them on salary deductions	-One major role is to make them aware of social security awareness and to make deductions.

Respondent 2

Themes	Keywords
Perception towards Social Security to Domestic worker -Better life during retirement -Earnings too little	-I would want my domestic worker to participate in the social security because l want her to have better life after retirement. However, some domestic workers earn very little that they cannot afford to contribute.
Possible barriers -Length of service as a domestic worker -Lack commitment -Do not give notice	-It depends on how long they are going to work for me because some of them are not committed. Some of them would leave after maybe two months which is a short period to contribute.
Employer's role -Educate them on NSSA benefits	

Respondent 3

Themes	Keywords
Perception for extending Social Security to Domestic Worker	-It is a noble idea because l worry on how they are going to survive when they retire.
Risks faced by Domestic Workers -Sickness -Maternity -Taking care of her child while working	-When a domestic worker falls ill, l would assist her. However, during maternity when she falls pregnant, they normally leave work on their own. Furthermore, it's rare for employer to allow a domestic worker to look after her child while still employed.

Barriers to absence of law to cover Domestic Workers	-If there was law to that effect, I would comply from the employer point of view; there would not be a problem. -It should be made a condition of employment for every domestic worker.
Role of the employer -Not sure of my role	-Not sure about my role

Respondent 4

Themes	Keywords
Perception towards Domestic Worker -Need social security -For death and injuries	-Domestic workers should be protected during time of bereavement and injuries
Risks faced by Domestic Worker -Not permanently employed -No job security	-Domestic workers are not permanently employed, and there is no job security.
Barriers to absence of law to cower Domestic Workers	-Some domestic workers are below the legal age and employer would not disclose that they are employing below age domestic workers
Role of the employer -Educate them about social security benefits	-I would educate them on the benefits offered by the NSSA

Respondent 5

Themes	Keywords
Perception for extending Social Security to Domestic Workers -Domestic workers should be covered under social security	-Coverage of social security is important for all domestic workers
Risks faced by Domestic Workers -Injuries -Lack of income in old age -Sickness -Lack of medication	-Major risks for domestic workers be any injuries and falling sick because they are not covered by medical. - Lack of income during retirement
Barriers to absence of law to cover Domestic Workers -Not being paid -Low salaries	-Not being paid their salaries coupled with low salaries which would able them to meet NSSA obligations.
Role of the employer -Employer to pay minimum wage	

Respondent 6

Themes	Keywords
Perception for extending Social Security -Social Security is necessary -Access to health care	-The government should have a stipulated salary for domestic workers.

Risks faced by Domestic Workers **-**Low salaries to meet demand -Affordability of health care	--Social security is good, they need to be protected at work for example in case of emergence during sickness and access health facilities. -Salaries for domestic workers do not meet their social demands. They do not afford good health facilities.
Barriers to absence of law to cover Domestic Workers -Not trustworthy -Domestic workers don't stay long with one employer	-Domestic workers don't stay long with an employer and usually are not trustworthy. So, I won't bother registering a domestic worker

Respondent 7

Themes	Keywords
Perception for extending Social Security to Domestic Worker -Educate domestic worker about insurance -Good idea	-Domestic workers should also be educated about social security. Social security is good for domestic worker.
Risks faced by Domestic Workers **-**Ignorance of Domestic Workers -Underpaid -No protective clothing	-Employers take advantage of domestic workers' ignorance and pay them low salaries. -Some do not have protective clothing.
Barriers to extending Social Security to Domestic Workers -Low level of education -Not able to comprehend NSSA benefits -Lack of honesty	-Most domestic workers have very low level of education such that it would be difficult for them to comprehend NSSA benefits. Another challenge, some domestic workers lack honesty.
Role of the employer -Knowledge decimation -Assist to register them with NSSA -Contribute on their behalf	

Respondent 8

Themes	Keywords
Perception for extending Social Security to Domestic Worker -Educate domestic worker about insurance -Good idea	-Domestic workers should also be educated about social security. Social security is good for domestic worker.
Risks faced by Domestic Workers **-**Ignorance of Domestic Workers -Underpaid -No protective clothing	-Employers take advantage of domestic workers' ignorance and pay them low salaries. -Some do not have protective clothing.
Barriers to extending Social Security to Domestic Workers -Low level of education -Not able to comprehend NSSA benefits	-Most domestic workers have very low level of education such that it would be difficult for them to comprehend NSSA benefits.

-Lack of honesty	Another challenge, some domestic workers lack honesty.
Role of the employer -Knowledge decimation -Assist to register them with NSSA -Contribute on their behalf	