

Box 2.1 Social insurance cash benefits for maternity in Namibia

All Namibian women who work for an employer and receive a basic wage are covered by the national Maternity, Sickness and Death (MSD) scheme, inaugurated in 1995 following ILO technical assistance and with a loan from the Government of Namibia to the Social Security Commission (SSC). Benefits are financed by a mandatory contribution of 1.8 per cent of wages up to a ceiling, shared on an equal basis (0.9 per cent) by the employer and the employee. All employees covered by the scheme, including men, must pay the contribution. The SSC periodically undertakes public campaigns to improve the outreach of the scheme and promote workers' and employers' compliance. Voluntary coverage of the self-employed is possible, in which case the worker is responsible for the entire 1.8 per cent contribution. To qualify for a cash maternity benefit, a woman must have made prior contributions for at least six

months and must take maternity leave. The benefit equals 100 per cent of her monthly wage up to a ceiling. Payments generally extend for 12 weeks, four weeks before and eight weeks after giving birth. Between March 2012 and February 2013, the MSD Fund paid over 23,502 maternity claims, with the benefit amount averaging 3,670 Namibian dollars (about US\$ 500) and a ceiling of 10,500 Namibian dollars (about US\$ 950).^{*} The ILO is set to provide technical support to the SSC of Namibia to review and improve the maternity benefits scheme, including the raising or removal of the ceiling and the extension of maternity leave benefits to workers in the informal economy and domestic workers. These contributory benefits are currently delivered to domestic workers by door-to-door house calls, which, according to the SSC, is a first step in gradually covering domestic workers under the scheme.

^{*} To put the number of beneficiaries into a national perspective, Namibia had an annual rate of around 60,000 live births in 2011. See UNICEF: http://www.unicef.org/infobycountry/namibia_statistics.html [26 Mar. 2014].

Source: Namibian Social Security Commission, available at <http://www.ssc.org.na/> [26 Mar. 2014]. ILO, Mission Report on a Study Visit of the Lesotho Tripartite Task Team to the Social Security Commission in Namibia, December 2013, DWT-Pretoria.

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No. 191). Finally, the principle of solidarity in financing maternity benefits is also essential to promote non-discrimination at work, preventing employers from bearing the direct cost of maternity benefits, as is the case in employer liability schemes.

Shared contributions⁴⁸ between employers and employees jointly funding maternity benefits are the most common pattern in the vast majority of countries, both developed and developing (e.g., Algeria, Belize, Cyprus, Greece, France, Lithuania, Morocco, Pakistan and Tunisia). Maternity insurance schemes funded solely by employers' contributions are rare, but can be found in countries such as Jordan and Peru, where only public and private sector employers contribute to the maternity fund, although in Jordan, the Government is responsible for covering any shortfalls.

There are some countries in which the state pays a specific percentage of the insurable wages, as a supplementary contribution. This practice aims to protect low-income employees and/or employers of small and medium-sized enterprises (SMEs). **Tripartite funding** of maternity insurance schemes through contributions paid by employers, employees and government are very

rare but do exist in certain countries, such as Honduras and Mexico. On the other hand, **tripartite administration**, with the employer and workers' representatives playing key roles in the governance of social security institutions, is fundamental.

Beyond the scope of ILO maternity protection instruments, special arrangements apply to **self-employed women**, who may be employers, own-account workers, contributing family members or members of producers' cooperatives. Self-employed women make up major segments of the labour market in many countries and can be among the most vulnerable workers. There are four possible scenarios for maternity benefits for self-employed women: (1) exclusion from compulsory and voluntary coverage; (2) entitlement to compulsory coverage under the general social security system/scheme; (3) voluntary affiliation with the social insurance system; (4) eligibility for special insurance systems. In some countries, where the social insurance coverage has been extended to the self-employed, these workers are required to pay higher contributions (both the employer and the employee contribution) and their insurable earnings are limited to a ceiling deemed representative of an average wage. To alleviate the financial