

# When My Father Got Into Trouble



MINISTRY OF  
EDUCATION



SOCIAL SECURITY  
AND NATIONAL  
INSURANCE TRUST

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# SSNIT Core Values



## Professionalism

Ethical conduct, confidentiality and discipline



## Leadership

Empowerment



## Customer Focus

Service Excellence and Empathy



## Commitment

Passion



## Innovation

Creativity



## Teamwork

Collaboration and Participation

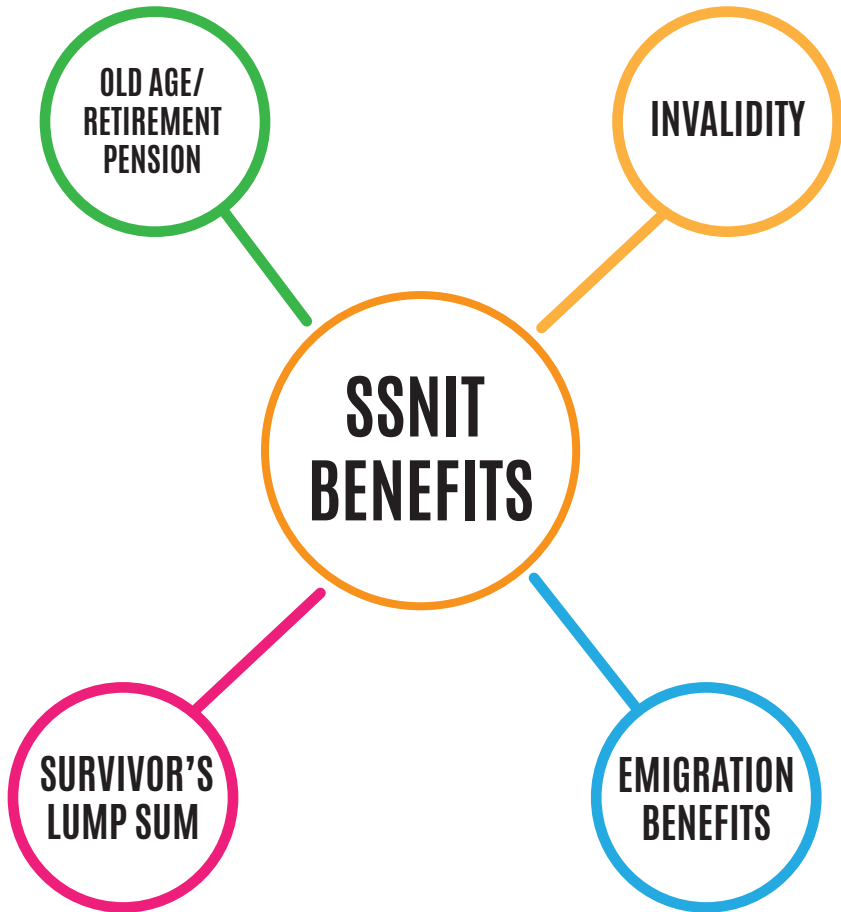


## Integrity

Accountability and Transparency



# SSNIT BENEFITS AT A GLANCE



## FOREWORD

This book is one of two reading materials designed by National Council for Curriculum Assessment (NaCCA) under the Ministry of Education (MoE) in collaboration with Social Security and National Insurance Trust (SSNIT) for use as supplementary readers at the junior high school (JHS) and the senior high school (SHS) levels. Whereas this title, *When My Father Got into Trouble*, is meant for senior high schools, the other title, *Bawa the Ambassador*, is for junior high schools. Both supplementary readers are accompanied by a teacher's guide.

The primary aim of producing this supplementary reader is to inform senior high school students on social security issues with the view that they would apply the knowledge they acquire from reading it in their future working lives. It is also to promote financial literacy among the students and make them change-agents in their communities.

Although social security is already integrated in the current curriculum in relevant career subjects, this supplementary reader, being in the form of a story that relates to the everyday context of the Ghanaian society, will help pique students' interest in the activities of SSNIT and social security matters in general, and aid their understanding of them.

Teachers are to assist and encourage their students to use this book. The accompanying teacher's guide will help to explain the key issues and concepts regarding social security as discussed in the book, including the laws and the technical terms involved where necessary. Teachers should adopt the recommended learning and teaching approaches in the guide to make their lessons enjoyable.

The Ministry of Education (MOE) is grateful to SSNIT for funding the development and printing of this supplementary reader, and to the writers for a good job done.

Felicia Boakye-Yiadom (Mrs )  
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# CHAPTER ONE

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When I saw the police car in front of my father's company, I thought at last one of the factory hands who had been stealing from the factory had been caught red-handed. My father had always suspected that some of the workers were stealing bottles or even cartons of his fruit juice from the company to sell secretly. But he had yet to catch any of them. I couldn't wait to see who the thief was. I held my breath in anxiety as I shuffled towards the building. Finally, we have caught the thief! Today my father will deal with whoever it is, the thought ran through my mind.

To my utter shock, I got to the entrance of the company to find my father sandwiched between two police officers in uniform, his hands behind his back, handcuffed. He had been dragged out of his office to the reception. There was a third police officer behind him, as well as a woman wearing an attire with SSNIT logo printed in it, and another gentleman who wasn't in any uniform. All the workers there looked on, murmuring among themselves.

My heart began to drum hard against my chest. What has he done? What is the matter? I wondered.

‘Please, take your time. I’m not resisting arrest, so exercise patience with me,’ my father said, looking very miserable, as one of the police officers shoved him forward and ordered him to move outside. ‘That’s my son,’ he added, gesturing at me.

‘School boy, your father is under arrest,’ the other policeman said to me. ‘We are enforcing a bench warrant on him for failing to respond to a court summons. There’s nothing we can do now but to lock him up in a cell until his bail conditions are met.’

‘What did he do?’ I asked, close to tears.

‘I don’t know if you would understand. He has failed to pay the SSNIT contributions of his staff for some time now, and he also failed to appear in court when summoned. That’s a very serious offence. You can help by telling your family, including your extended relatives, that we have taken him to the Tesano Police Station. He will be taken to court.’

‘Let me explain it to you,’ the woman wearing the SSNIT attire, obviously an officer from SSNIT, addressed me. ‘You see, all these people working for your father are young and energetic. I don’t think any of them is even in their forties yet. When they reach sixty years old, the law requires that they go on retirement. That is, they are not supposed to work again. In fact, at that age many of us won’t have the energy to continue working. So the state has to find a way to take care of them during that period in order not to leave them



in abject poverty,' she explained.

She went on to hand me some leaflets and asked that I read them to educate myself about SSNIT and what they do.

'Every employer is required by law to deduct five and a half percent (5.5%) from their employees' wages and set it aside,' she continued. 'They are also obliged to add their own

contribution of thirteen percent (13%) to the five and a half percent (5.5%) and pay the total sum of 18.5% to SSNIT and other fund managers on behalf of their employees. This has to be done every month. That is what we call the Social Security contributions. SSNIT collects and manages 13.5% of the contributions to make regular monthly payments to the employees when they retire. The remaining 5% is managed by private fund managers. If an employer refuses to pay these contributions for their staff, it means when their staff members go on retirement there will be no money to be paid to them. How then do they survive? That is why the government considers this as a serious criminal offence that employers can be jailed for. That is why your father has to be

arrested,' she emphasised.

She went on to add that for some months now she and some other officials at SSNIT had tried to get my father to pay the amount owed, but my father would still not do so. SSNIT had then summoned him to court to explain why he had not paid the contributions but yet again he had failed to respond to the court summons. That was the reason they had to bring in the police to enforce a bench warrant against him, or arrest him to be prosecuted.

I wondered why my father could be so difficult sometimes. I felt some tears rushing down my cheeks as the policemen ordered him out of his own company into the waiting SSNIT pickup truck. My mother had always warned him against not paying the SSNIT contributions of his workers. It was the main reason she had left for our hometown two years ago. The issue had often led to a heated argument between them. I recalled how they had clashed over it one Saturday at home.

'What you are doing isn't right. It's cheating, and it's a criminal offence, too. The SSNIT contribution deductions and payment are backed by law. Not paying them means you are flouting the law and you can be arrested,' my mother had warned.

'If it's a criminal offence then let the police come and arrest me,' my father had fumed. 'I am a businessman. You don't understand much about how to sustain a business. I need money to grow the business and keep all these employees you are talking about employed. Which is better? Is it paying

the so-called contributions and not having enough money to run the business or holding on with the contributions to keep the business going so my workers always have jobs to do? Please these are business decisions and I would rather you left them to me.'

'I don't agree with you. Any SSNIT contribution you do not pay is not your money. It is for your employees. It is their future. Mind you, we are all employees too. It is from these little contributions that we'll receive our pension when we are old and unable to work. So start paying them to safeguard our future,' my mother had stressed.

'You don't know what you are talking about. How much will you receive when you go on retirement that you think can enable us to build our own house? Yet, because of how I have been running this business, avoiding some of these payments you want me to make, I have been able to put up a house for us. You should applaud me for my business acumen and stop blabbing about this SSNIT contribution thing as if you work for SSNIT.'

'You are indeed selfish, that's what,' my mother had chided. 'You are not thinking about the future of your own employees. For a while now, you have refused to pay their SSNIT contributions. That should be a lot of money. You used the fact that you were building as an excuse for not paying those contributions. You have finished the house now and still you don't want to pay these contributions. Meanwhile this business that you boast of, you started it with SSNIT benefit. If your father's employers had not paid his SSNIT

contributions, would you have received the lump sum you got when he passed on for you to start this business?’ my mother had quizzed.

‘Look, don’t start! How much was that lump sum you are talking about? Do you think if it wasn’t for my own hard work and discipline that money I got alone would have helped me build the business to this level?’ my father had argued.

‘Well, whatever the case, it is still the money you used to start the business. So pay your workers’ contributions, too, so that if they also pass on and leave smart young ones behind, those survivors could also get a little money to start their own businesses. What you are doing is not good. I am not happy about it at all. If you won’t start doing the right thing, I will soon not want to be a part of this business,’ she had warned.

‘In fact, if you are going to continue disturbing me over this SSNIT issue, then you better stay away from the business immediately. I am the man. I take the decisions around here, especially concerning how to run my business,’ my father had told her.

‘You made me the manager of the business. I supervise the production, the marketing and even the workers. I do so much in the company. Yet you want to tell me now that my views do not matter? Is that it? Fine,’ my mother had muttered.

‘I can employ somebody to do all these things you say you do if you feel you can’t do them anymore,’ my father had dared her.

'Okay, that's fine.' That was the last thing my mother said.

Thinking about that argument right now, I shared in my mother's view that my father, who according to my mother had benefitted from the work of SSNIT, should have known better. He should not be one who would not want to pay SSNIT contributions for his workers. Before, I had always sided with him during his arguments with my mother about how they ran their business. I had felt that he was a smart man. I had admired him for being able to put up a house for us. I had liked his desire to make money at all costs. If not paying SSNIT contributions of some staff members was what he had to do to make sufficient money to build a house for us, why not? For me, that was shrewd, and so I didn't see what my mother's problem was when she complained.

Besides, I had thought my mother was too principled and so had never really liked that about her. She was the type who tried to insist on the right thing being done no matter how difficult it might be. As far as she was concerned, you had to obey rules, follow instructions and abide by laws. She liked to tell everyone what to do, including my father, which my father couldn't tolerate.

By 5:00 in the morning my mother would be calling me to wake up and start doing my chores. It didn't matter whether it was weekday or weekend.

'Get up from that bed, or I'll come and pour water on you,' she would warn whenever it was 5:00 in the morning and I was still in bed.

If I refused to pay heed to her instruction, she would be

in my room the next minute and leave me drenched with a pail of water. I often got very cross at that. But I was unable to do anything except to get up, put the bed out to dry and start my chores.

So, as you would imagine, when she decided eventually that she was leaving my dad for our hometown, some days after another argument between them, I refused to follow her. She asked my younger brother and I to go with her, but I told her I didn't want to leave my school. Yet, I am sure that if it were to be my father I would likely have followed him. A part of me wasn't happy my mother was separating from my father at the time, but another part of me was excited because I felt I could do whatever I liked once she left.

Now, my gaze went to my father who was squeezed between two police officers in the pickup truck. Everyone, including his workers, had left the office building to the front to watch as the police officers got ready to whisk him away. The look on the faces of the workers showed clearly that they were angry over what he had done.

The SSNIT official and the other gentleman with her also climbed into a pickup truck. My father was whisked away.

I felt as though my head was spinning fast on top of my neck. I wondered what my father's fate could be. Now it was clear my mother had always been right. My father should have listened to her. This shameful situation of him being arrested in front of his workers would not have arisen. I did not understand why he did not do what the SSNIT officers had advised him to do when they saw that he had not been

paying his workers' contributions.

'What your father has done is very bad,' one of the workers told me directly, knowing that my father was nowhere to hear him. 'Our wages are not very good, yet he doesn't also want to pay our SSNIT contributions for us. Is that good?'

I did not answer him. I knew he had a point, though. My father had been saying that some of them had been stealing from him; now they would rather be right to say he had been stealing from them. What I didn't understand was how they had let my father continue not to pay their contributions for so long. I was sure there must have been a way they could have known their contributions were not being paid and get my father to do the right thing. So, for me, they were partly to blame.

I moved away from the workers and headed sullenly for the bus stop to catch a bus to my aunt's place.

## CHAPTER TWO

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**I**t was not long before I got a bus and climbed into it. I went and sat pitifully at the back and continued to worry about my father's case. Soon, I found myself reading portions of the leaflets the SSNIT official had given me. I got hooked to them as I tried to understand exactly why we had such an organisation as SSNIT. It was as if I was going to write an exam on it. It was worth it, anyway.

I learnt that SSNIT was established in 1972 by the National Redemption Council Decree (NRCD) 127. I didn't know what NRCD meant, but I didn't bother myself about it. I took it as it was, and moved on to read that before SSNIT a certain Department of Pensions and an organisation called the State Insurance Corporation ran the national social security scheme that existed then.

I learnt that later in 1991 some changes were introduced into SSNIT's operations by the Provisional National Defence Council (PNDC) Law 247 to convert the existing social security scheme into a pension scheme. Then in 2008, further changes

were made to the scheme under the National Pensions Act 2008, Act 766.

Actually I didn't understand many of the things I was reading because of the frequent mention of laws and decrees and things like that. Now and then, I would come across NRCD 127, PNDC Law 247, and Act 766, and wonder what at all they were. All the same, I learnt a lot of things about SSNIT in the end. I got to know their vision, mission and core functions. I read about the various benefits available to contributors and came to understand how important it was for every worker to register with SSNIT and pay their contributions.

The leaflets mentioned four main benefits under the scheme. They were: (i) the Old Age Pension (comprising full pension and reduced pension); (ii) the Invalidity Benefit; (iii) the Emigration Benefit and (iv) the Survivor's Lump Sum. Each of these benefits had their qualifying conditions. I took my time to study the conditions.

I read that to qualify for Full Pension, a person must be 60 years old. He or she must have



made minimum SSNIT contributions of 180 months, (i.e. 15 years in aggregate) under Act 766, or 240 months (i.e. 20 years) under PNDCL 247. For the Reduced Pension, one needed to be between 55-59 years to qualify. But they must also have made the same minimum SSNIT contributions of 180 months or 15 years under Act 766 and 240 months or 20 years under PNDC Law 247. For the Invalidity Benefit, age didn't apply, but one would have to be declared permanently invalid and incapable of normal gainful employment by a qualified medical officer. The person must have made minimum SSNIT contributions of 12 months within the last 36 months of being declared invalid.

The Emigration benefit would cater for foreigners who would have contributed to the Scheme and would be leaving Ghana permanently for their home countries. A one time Lump Sum payment would be made to them. The benefit that I thought was very important for me to understand, however, was the Survivor's Lump Sum. That was supposed to be one big amount of money to be paid to nominees of a SSNIT contributor in case the contributor passed away. That meant that if my parents should pay their contributions well, and make my younger brother and I their nominees, then in case either of them passed away, my younger brother and I would be paid the Survivor's Lump Sum, just as my father had benefitted from his father's SSNIT benefit contribution when he passed.

I decided that when my father's case was settled, I would find out whether he as well as my mother had declared

my brother and me as their nominees. If not, I would make sure they did so. I read from one of the leaflets that some members put down names of their siblings and other relations like nieces, nephews and cousins as their nominees when registering for the Scheme, and did not change them even after they had had families of their own who depended on them. So I would have to check to see if my parents had done the right thing.

There were some interesting stories too in the leaflets to show how some people had benefitted from the work of SSNIT. A few of them stuck with me. One was about a retired painter called Delali. According to the story, as a painter working for himself, it was not compulsory for Delali to register with SSNIT and pay his contributions. Yet, when he turned 40 years old, Delali took the decision to register with SSNIT voluntarily as one of his birthday resolutions. So, at the age of 60 he retired happily on Full Pension, whereas most of his colleague painters who were not registered with SSNIT had nothing to fall on in their old age and ended up being miserable.

I liked this story because my uncle was also a painter. I decided I would tell him about it and see if he, too, would register with SSNIT and pay his contributions for his own benefit in future.

There was also a story about a baker. She was called Auntie Akos. According to the leaflet Auntie Akos baked bread for sale with the help of her two daughters. The business was doing well and so she was able to take care of

both of her daughters up to the university. However, both of them married soon after they finished university and were no longer interested in their mother's bakery business. So the business later collapsed. Auntie Akos was fifty-six years old at the time, and fortunately she had been contributing to SSNIT since she was thirty-eight, and so she retired on a Reduced Pension. She was quoted in the story as saying, 'My daughters are both very good to me now, but I do not depend on them for anything and I am happy that way.'

Not all the stories had good endings like those of Auntie Akos and Uncle Delali. There was one story too which stuck with me because it was such a sad story. It was about one Mr Asiedu. The man had problems getting gainful employment until he was 41 years old when he got employed by a microfinance company for eight years. It turned out that the company was not paying his SSNIT contributions all that while, but he did not know that because he wasn't checking. Then the company collapsed just like that and he had to wait another three years before getting a job with an insurance firm. Nine years later, he was sixty and had to go on retirement. That was when he got to know that the micro finance company never paid his SSNIT contributions and so he did not qualify for any SSNIT pension. He was only paid back his contribution with some interest and that was it. Mr Asiedu's story was thus to caution employees to check their statements and be sure their employers were paying their SSNIT contributions.

I was still perusing the leaflet when the bus arrived at my

destination. I said to myself that I will visit the SSNIT website on [www.ssnit.org.gh](http://www.ssnit.org.gh), for more information when I get access to the internet, as the leaflet had recommended. As the driver began to slow down, I rose and shuffled to the door. So, the moment the bus pulled to a halt, I jumped off.

While heading for my aunt's house, I started pondering on what I had read from the leaflets all over again. With the knowledge I had now, it became clear to me that my father was very wrong not to pay his workers' contributions. Yes, I had always idolised him and considered him to be very smart. I had liked his ways. Now I realised his ways were not the way to go. He liked to cut corners to get what he wanted. He didn't care about doing the wrong thing to achieve his goals. He claimed that was the way businessmen achieved results, but now, I surely disagreed with him.

I started to miss my mother. I was now certain that her ways were the best. There is no short cut in life. Whatever you want in life you have to work hard to achieve it. If you try to cut corners to reach your goals, you will pay for it dearly someday.

It suddenly dawned on me that since my mother left for our hometown, I had been unable to do a lot of things. Sometimes, for several days running, I would not be able to tidy my room just because I no longer woke up early. By the time I finished sweeping the living room and my father's room, I would be getting late for school, and had to rush to take my bath and leave the house. At the moment, my room was a mess. My bathroom had not been scrubbed for several

weeks. I always struggled to do my laundry.

I had to change, I thought. I had to strive to do things right. I promised myself I would wake up early from now onwards. I would always work very hard as though my mother were around checking on me.

Soon my aunt's house came into view. I wondered how she would receive the news I carried. The compound was quiet when I entered the house. I walked to the front door and knocked.

'Who's there?' my aunt's voice came through.

'It's me, Essien,' I responded.

I heard the shuffling of feet inside the house. Then my aunt opened the door to welcome me in. She frowned when she saw that I looked unhappy.

'What is the matter? You look sad,' she said.

'They arrested my father,' I replied.

'They what? Who arrested your father?' she screamed in shock at the news.

'The police. They went to his workplace and arrested him. They said they were taking him to the Tesano Police Station to lock him up until he is taken to court tomorrow.'

'What did he do?'

'They say he hasn't been paying SSNIT contributions of his workers, and he also failed to appear in court when summoned.'

'My God! Why did he do that? Your father can be something else when it comes to money!' exclaimed my aunt. 'We are all beneficiaries of the work of SSNIT, him, me

and your Uncle Joe. We got a Lump Sum Benefit from SSNIT when your grandfather died. So why would he not pay his workers' SSNIT contributions? Ah Acquah! Acquah! Acquah will choose money over life!' She began to slap her thighs over and over.

Her husband entered the living room from their bedroom, sitting in his wheelchair. 'What has Acquah done?' he asked.

'Acquah has been arrested for not paying the SSNIT contributions of his workers,' my aunt told him.

'Why? That is serious,' he said. 'I wonder why some employers do that to their workers. Can you imagine the situation I would have been in if my employers had not paid my contributions?'

I turned to him and knew immediately that he was on Invalidity Benefit.

'Do you get him?' my aunt said to me. 'He is enjoying SSNIT Invalidity Benefit right now. Since he had that accident and he could no longer do any work, he has been on Invalidity Benefit. He receives regular monthly payments like any worker. And he will continue to be paid until his death, or if he is able to work again by some miracle,' she went on, confirming what I thought.

'You see, SSNIT is there for the benefit of all of us, so it is very important that all employers help them to help us by paying their workers' contributions. That's why I find it very sad that your father hasn't been paying his workers' contributions.

It's very bad,' her husband tried to explain to me. He turned

to my aunt, and asked, 'Anyway, what are we doing about it now?'

'Well, we can't waste any more time. We have to go to the police station right away and see what can be done. But you don't need to come with us yet,' my aunt replied, and then turned to me. 'Let me call your uncle to meet us, so that we go to the police station together and see if we could get him bail today,' she said, picking up her phone from the couch to call the uncle who lived with us.

My uncle told her he would meet us at the police station. So she went into her room to change and we left for the police station.

As he had assured my aunt, my uncle was at the police station when we got there. All three of us went to the counter to enquire about my father. The officer called out to my father in the cell. He stepped forward to the front of the cell to speak to us.

'What happened, Acquah?' my aunt asked him.

'Hmm, due to some challenges I've been unable to pay my workers' SSNIT contributions for some time and that's what has landed me here today.'

'How could you do that, gentleman!' someone exclaimed from behind us.

We all turned to see an elderly man sitting on a bench. Seeing that he was an old man, none of us said a word to him.

'I'm an old-age pensioner, sixty-eight years old right now. I retired at sixty and have been enjoying my SSNIT pension since then. I do not know what I would have done without it

for the past eight years. So hearing him say he has not been paying his workers' SSNIT contributions makes me sick. That can deny those workers their pensions in their old age,' the man went on.

'We know that, Papa. But that is our problem which we want to solve. I don't see how it concerns you,' my aunt retorted.

'Woman, if an employer refuses to pay his workers' SSNIT contributions it should concern everybody. We all depend on SSNIT,' the man fumed.

'All right, Papa. Thanks for your concern. Can I now speak with my brother without any interruptions, please!' my aunt said and turned away. The elderly man didn't respond this time. 'You see what you've caused?' my aunt said to my father now.

'I know,' my father sighed.

'I understand they summoned you to court, but you refused to go, which is why they had to bring in the police. Why Acquah?' my aunt asked, while my uncle and I just looked on.

'That is true. SSNIT wanted to discuss a payment plan with me, but when I checked the full amount I owed, I got scared and became confused, so I started hiding from them. Sister, I just didn't know where I was going to get that money from. Then they took me to court. In fact, I didn't go because I didn't know what I was going to say. I was just confused and couldn't think properly. I decided to just wait and see what would happen,' my father tried to explain.

‘So now that they are using force to get the money because all their persuasions have failed, what are you going to do? How are you going to raise the money?’ my aunt asked.

‘Well, now I have to find the money at all costs. Even if I have to sell some property, I will do that. Please see the Warrant Officer (WO) handling the case and try to secure a bail for me. I will raise the money by all means,’ my father told her.

‘Okay, we’ll go and talk to the court Warrant Officer in charge to try and get you bail, but please don’t let this happen again. Not paying SSNIT contributions is not good at all and you know that. We are both beneficiaries of SSNIT. So please . . .’ my aunt said.

‘Yes, you’re right. I’ll try not to repeat this. Kindly see the Warrant Officer for me.’



‘Right now you are going to be made to pay all the amount in arrears with interest. You may also pay a court fine when you appear in court. And the image of your company too is going to be affected. This is very bad,’ my aunt muttered, more to herself than to my father.

‘I know. I will be more careful next time,’ my father assured.

‘You have to,’ my aunt stressed. Then she turned to the policeman behind the counter and asked of the court WO in charge of the case. The police officer gave her the directions to the room where she would find him. She and my uncle went down the hallway to go and see the officer, while I went outside to the front of the building to wait for them, hoping they would come with good news.

It took them quite a little while before I saw them coming back. I rushed in to listen to what they had to say. It wasn’t good news.

‘Acquah!’ my aunt called my father in his cell. ‘We couldn’t secure a bail for you.’

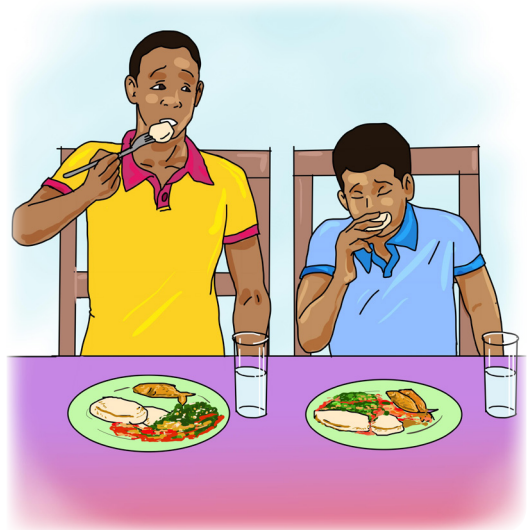
My father raised his hands to his face and shook his head. I felt tears welling up in my eyes. I could not believe that my father was going to have to pass the night in a police cell. I saw my aunt wiping her eyes with a handkerchief. It was such a sad moment for all of us. Both my aunt and I broke down in tears when we had to leave my father at the police station. My aunt had suggested that we go and prepare some food for him, but he only made us buy him a loaf of bread. My uncle and I saw my aunt off and then we went home.

## CHAPTER THREE

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**W**e lived in a big five-bedroom house. It was fenced with a concrete wall and had a nicely designed black metal gate. My uncle occupied one of the rooms and I, too, had my own room. Both of our rooms had their separate toilets and baths, just like the master bedroom which my father now lived in alone after my mother had left.

Since my mother left for our hometown, it had been my uncle who usually prepared our meals in the house. I went to the kitchen to help him cook some yam and palaver sauce for the evening. Because we were both so disturbed by my father's case neither he nor I was able to eat



much of our servings. Usually I could eat about eight slices of boiled yam; today, I was only able to eat three. I went and put the rest in the fridge.

I decided that I would not just mope about for the rest of the night. I would get some things done. I went into my room and started to tidy the place up. I packed all my dirty clothes which were scattered about in the room into the laundry basket that I had always kept in the corner. I folded my clean clothes properly and arranged them all nicely in my wardrobe. I dusted the desk in the room, as well as its chair, and arranged the books on it neatly. Then I went for a broom and swept the place clean.

Soon, the room looked spick and span like my mother would have liked to see it if she were around. Indeed, I missed her. I planned that I would wake up very early like she would want me to, though she was not around. Now I had to take my bath and see if I could sleep.

I didn't like the sight of the bathroom at all. It surprised me how I had managed to take my bath there earlier that morning. I told myself I must scrub the whole place and clean the toilet too early the next morning. I took off my clothes and stepped under the shower.

As soon as I turned on the tap, and had the water pouring on my back, I felt like shedding tears again. I closed the tap and leaned forward towards the wall, my forehead pressing hard against the tiles. Now I could not hold back the tears. It still broke my heart that my father was going to spend the night in a police cell. I ran my hands through my hair,

devastated, as my tears poured freely.

It took a while before I was able to pull myself together. I turned on the shower to wash my face and body, before reaching for the soap to rub some lather into my sponge for my bath. I worked the lather over my body hurriedly, washed down and stepped out of the bathroom.

As soon as I got back into my room, I started worrying about my father again. It appeared I would not be able to push out of my mind the fact that he was not at home as he should be. I shook my head in despair over his plight while applying pomade to my body. I came close to shedding fresh tears because of him as I combed my hair. Later, I slumped onto my bed feeling really sad.

I didn't have a very good sleep that night. I would doze off for a brief moment, and then suddenly wake up to wonder how my father was coping in his cell. This happened several times, until about two o'clock deep into the night when I woke up again after another short sleep and couldn't sleep anymore. I lay there on my bed for more than an hour, grieving, before getting up finally to start my chores.

I began by scrubbing my bathroom and mopping my toilet floor nicely. I swept my room, swept the living room and general areas, too, and then dusted the living room furniture. After that, I went to the master bedroom to sweep there too and clean the toilet and bath for my father. Indeed, I thought about him again all the time I was in his bedroom. I had to be quick to come out to avoid bursting into tears once more.

By five-thirty that morning I had finished all my chores.

In spite of being rather sad, I felt proud of myself when everywhere I checked looked nice and tidy. I was sure my mother would have been very happy with me if she had been around. I told myself I would maintain my present attitude to work and cleanliness. I would definitely not wake up so early every day, but I should be able to wake up early enough always to do everything that I would need to do before leaving for school, or starting the day.

I went to take my bath. Of course, I did not intend to go to school but to go with my aunt and uncle back to the police station before my father could be sent to court. With nothing much to do after taking my bath and dressing up I took the SSNIT leaflets from my desk and started to scan through them to inform myself further about the Scheme.

I read that SSNIT has various social media platforms such as Facebook, Twitter, Instagram and WhatsApp. One can also reach them through their contact centre line, 0302 611 622.

I read about how the various benefits were calculated. I got to know that SSNIT used a rate, in percentages, and average of best three years' annual salary during one's working life to work out the monthly pension. They call the rate 'pension right' and it depended on how many months one worked for before going on retirement. The more the number of months you contribute, the higher your pension right.

As of now, the minimum pension right under Act 766 is 37.5% and the maximum is 60%. The 37.5% goes for those who contribute for the minimum months required to qualify for

the various benefits, which is 180 months. Any extra month you contribute adds a little extra to your pension right. But your pension right can only reach up to 60%.

Because I like maths, I actually understood and enjoyed how the calculations were done. I thought of some pension rights and average of best three years' salaries, and worked out the monthly pension one would receive with those pension rights and average salaries.

So, if for instance someone's best three years' average salary is GH¢10,000, and this person's pension right is 51%, then it means the person's yearly pension will be 51% of GH¢10,000 which will be GH¢5,100. During the calculations I forgot about my father's woes for a while.

My uncle informed me that my aunt had rung him to say we should meet her at the police station. I went back to feeling sad. We went to the kitchen together to have our breakfast of hot Milo and bread. All the time, we could only talk about my father's plight.

'I can't believe your father passed the night in a police cell. This world is strange,' said Uncle Joe.

'It's very painful. I couldn't sleep because of that,' I replied.

'Neither could I. How could you sleep? Brother Acquah of all people locked up in a cell! If I were not a witness to it, I wouldn't believe it if I was told that he had been locked up,' Uncle Joe said.

'Me, when I got to the workplace yesterday and saw the police car there, I thought they were there to arrest one of the workers for stealing from the factory,' I told him.

‘Of course that’s what you would think. Who would have thought anybody could arrest your father? These SSNIT people are serious,’ he cried.

I could see that he thought my father had money enough to be able to buy his way out of every trouble. He didn’t know how serious an offence it was for an employer not to be paying SSNIT contributions for his workers. Because of what I had read in the SSNIT leaflets, I knew my father was in big trouble now, and so I was only praying he would be able to sort things out.

We left home for the police station at about 7:30 in the morning. When we got there my aunt was waiting for us in the yard. We met and exchanged greetings.

‘I have gone to see him. You can go and greet him, too. I am told the WO in charge is yet to arrive, so we have to wait for him,’ my aunt said.

‘We shall also go and greet him then,’ Uncle Joe told her.

‘What says the time?’ my aunt asked.

‘Five-past-eight,’ I replied, checking my watch.

‘Yes, it’s just a little after eight,’ my uncle added, looking at his phone.

‘I understand the court WO in charge should be here by 8:30a.m.,’ my aunt explained.

‘Okay. As for today we have to secure him bail, at all costs,’ Uncle Joe said.

‘Hmm,’ my aunt sighed in despair. ‘You are right. We can’t let him pass another night here.’

Uncle Joe and I then headed for the police counter to

enquire about my father. He was called for us. He stepped forward and held the iron bars. He looked so pale already.

‘Bro, good morning, how are you?’ Uncle Joe spoke first.

‘Good morning. It isn’t easy, Joe. But I’m still alive so I’ll say it is well,’ my father replied, shrugging. ‘How are you Essien?’ he asked me.

‘I’m fine,’ I answered him, and quickly looked away to hide the tears that were flooding my eyes.

‘We have to bail you today by all means,’ Uncle Joe said.

‘Please do, because as you can see, it isn’t easy for me here. It’s terrible,’ my father stressed.

Soon, my aunt went behind the counter following after a police officer. She nodded to my uncle as if to say, ‘He is here now.’

My uncle smiled and made gestures to welcome the officer. ‘How are you?’ the officer asked him.

‘Hmm, I’m fine, sir.’

Both Uncle Joe and my aunt then followed the man into his office, but again I excused myself. These were not matters for young boys, I thought. I would just hang around the front of the police station and pray for the best. The court WO looked like a nice man. I hoped he would help my uncle and aunt to get my father out.

Two police officers went to get him out for us. They handed back to him his clothes and phones and other personal effects they had seized when locking him up. He would be taken to court and finally go home with us, I thought. At last, he could go home with us! He stepped out from behind the counter to

be with us.

‘Thank you all,’ he said to us. ‘I really appreciate your efforts. It’s a nightmare in there.’

‘It’s very unfortunate this should happen to you. But laws are laws, when you break them, there are consequences,’ my aunt said.

‘You are right. I’ll be more careful from now onwards,’ said my father. ‘Actually this is one thing Kakuba and I had a strong disagreement over. It’s the main reason why she left,’ he said of my mother.

‘Why are you so stubborn? You seldom take advice. You see, if you had listened to her this wouldn’t have happened,’ my aunt told him. ‘Call her immediately to apologise and plead with her to come back.’

‘No, not now. I need to sort out the mess before,’ my father disagreed.

‘There you go again,’ my aunt said, staring into the faces of Uncle Joe and myself. She turned to my father again, ‘You’re just too adamant.’

My father ignored her. He turned to ask me how I had fared, and I responded I had been all right. Then he asked Uncle Joe too, who likewise said he was doing well. We were outside the police yard then. We went to court in the company of the the police. The judge gave my father a fixed date to come to court and announce payment of the SSNIT contributions and the arrears he was owing.

## CHAPTER FOUR

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Well, Acquah, so how do you intend to clear the arrears before your next appearance in court which is less than three weeks away?’ my aunt asked my father.

‘In fact, I will have to sell off some things before I can settle all the arrears. It is huge,’ my father replied in a dejected tone.

He went on to disclose that the amount was almost GH¢100,000, and that he could only get about GH¢20,000 from his bank account. He added that he had taken some overdraft which he was still paying, and so would not be able to secure any loan to add to the cash he had. He continued by saying that he had sunk much of the money he made in the past few years into building the house we lived in.

‘Ei!’ my aunt screamed. ‘I thought you said you would be able to raise the money?’

‘Oh yes, I’ll do that. I’ll sell my car and some other things in this house. Don’t worry, I will get by,’ my father tried to ease her concerns.

‘Acquah, this is a serious matter. You are now going to sell your belongings in order to raise almost GH¢100,000? When do you suppose you can get this money? What a situation you have put all of us in right now!’ cried my aunt.

Now I understood what my father meant when he said he wanted to sort out ‘this mess’ before getting in touch with my mother. Now the things I had read from the SSNIT leaflet began to make much more sense to me. My father needed to raise nearly a GH¢100,000 to clear the outstanding SSNIT contributions and he had less than a quarter of that amount at the bank.

He was due in court in the next three weeks by which time he should have the money ready. He also had to find some more money to pay a court fine in case the court fined him. If he failed to raise the money he could possibly have his property sold to defray the indebtedness. If this was not a mess, then I did not know what else could be a mess.

I could no longer sit in the meeting, because I wanted to cry. It was not only my father who was in a mess; he had got all of us in it with him. I rose and slipped into my room, where I broke down and wept. In fact, I shed tears to the point that I thought my tear glands had run out of tears. There were no more tears pouring from my eyes, but I knew I was still crying inside.

Later, my aunt came to inform me that she was leaving.

‘You and your uncle should let me know if anything comes up, okay?’ she said to me.

‘Okay, we will,’ I sniffed in reply.

I had got up, wanting to go and see her off, but I restrained myself when I saw my face in the mirror. I looked like a refugee from a war-torn country who had had nothing to eat for three days. My eyes were sunken and red. So, I went back to my bed.

As soon as my uncle and my aunt went out of the house, my father came into my room to talk with me. By this time I was mad at him, actually. I couldn't understand why he would ever spend his workers' SSNIT contributions instead of paying them into the SSNIT Fund for the workers' future. It was not his money.

What he had done was akin to stealing, and now he had put the entire family in trouble.

'Your room has changed. It looks very tidy. You've done well. Keep it up,' he started saying as he approached me on my bed.

I said nothing to him in reply.

'Listen,' he went on. 'I don't want you to worry too much about what has happened. It's a big storm, but I'll ride it. You know your father is very hard working. I'll overcome this challenge. We'll come out of it, trust me.'

Now I thought I'd reply him. 'But why did you do what you did? Why did you spend your staff's SSNIT contributions? Why did you have to cause this "mess"?' I borrowed his word.

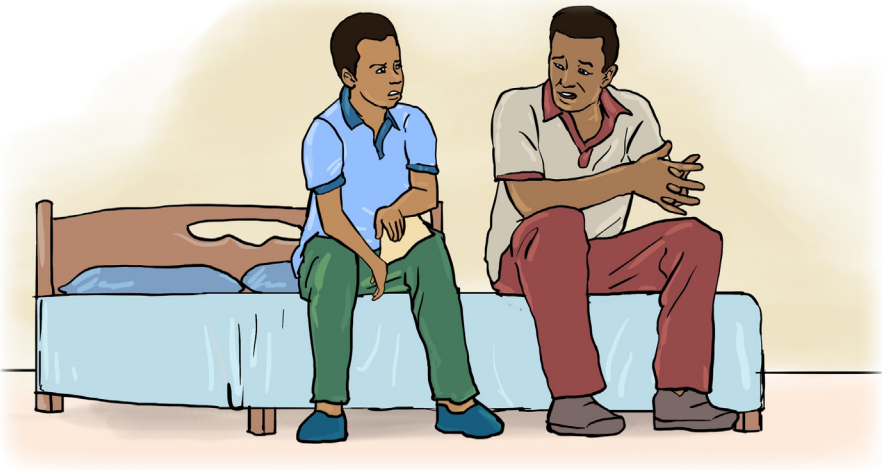
'Look, you won't understand. You're young. Some of these things won't make sense to you now. All you know is that your dad has put up a house, he sends you to grade

'A' school, pays your fees promptly, has a car, and other things. But, to do these things is not easy. It takes sacrifices. It requires that I take certain difficult decisions. I had to do what I did to be able to build this house.'

I sat up on the bed, but refused to look him in the eye. 'You think I don't know anything? You think I don't understand what has happened? I know a lot of things. I have read all about the SSNIT pension scheme. What you did is completely wrong. It's not right. You have no excuse. You just shouldn't have done that,' I berated him.

'Well, I know you are a brilliant boy. It doesn't surprise me that you have read all about SSNIT. I can understand your concerns. But as I said, all of this happened mainly because of what I had to invest into putting up this house. You need to understand that too.'

'No, I can't understand that.' I shook my head. 'Just



because you had to put up this house didn't mean you should not pay your workers' SSNIT contributions. That is their pension. It is their money. Can you say that if you want to put up a house and you see someone else's huge amount of money somewhere, you could go and take that money to go and put up your house? No, that will be a criminal offence. It can never be right. There will be no justification for it,' I fumed.

'Well, you are right. I spent money that didn't belong to me on this house. I am wrong. I didn't come in here to justify what I did,' he said ruefully. 'I know you are worried about my actions. I came to let you know that I will overcome this difficulty. We are going to see some very tough times, but I want you to trust me to get us out of it before long. As I've discussed with your aunt, I'll be selling some things around here to pay up what I owe. All is not lost. I will find a legitimate way to bring us back on track. I am going to redeem the situation,' he added.

I lay down on the bed and turned away from him. 'You have to . . . you have to . . . you have to,' I mumbled, and felt fresh tears welling up in my eyes.

I could tell he had regretted his actions. It was clear from his voice that if he could turn back the clock, he would never spend his workers' SSNIT contributions for any reason. I actually felt sorry for him. He was in a real difficulty. Maybe it wasn't the best for me to rub it in, I thought. Instead I had to hope that he could indeed redeem himself. My tears trickled down from my eyes as I heard him leave the room.

## CHAPTER FIVE

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The following day, I once again woke up very early and was able to do all my chores, including maintaining the cleanliness of my room, before six o'clock in the morning. I had to go to school, so I went and had my bath and then put on my school uniform. I prepared some porridge and got some bread to go with it for my breakfast, and then left for school.

It turned out that several of my mates had heard about my father's case and were spreading it. No sooner had I got to the school than some of my friends came to ask me whether my father had been released or was still in police cells. I replied that my father was at home.

The sad thing was that many had spread a lot of falsehood about my father along with the facts. Some had claimed that my father was not paying his employees. Some had said he wasn't paying taxes. Some had even said he was producing his juice under unhygienic conditions.

It didn't take long before I realised I had become a laughing



stock in the school already. Wherever I turned, I saw my school mates pointing accusing fingers at me and mocking me. I went to my class to put my bag down and moved to the lawn to do my assigned duty. Before I could even start work, some students gathered around me to badger me with questions.

‘Essien, is it true that your father’s company has been closed down because he used discarded bottles to bottle his drinks?’ some asked.

‘But why has your father not been paying his workers?’ others queried.

‘So how does it feel to see your father locked up in a police cell?’ the questions went on.

I knew immediately that I had to develop a thick skin to be able to stay in school in the days ahead. I made it clear that my father’s only offence was his failure to pay some SSNIT contributions of his workers, but not any of those false statements making the rounds in the school.

‘That is the truth. It is only some SSNIT contributions that he didn’t pay, but he has plans to pay all of it to clear himself. Now I have told you what you need to know, can you all

leave me alone to do my work? Go and do your own work and worry about your own problems, while I worry about mine. Please leave me alone!’ I yelled at those still disturbing me.

When they saw how annoyed I was, many of them backed off, but a few still lurked around with smirks on their faces. I ignored them all and got on with my chore. I was able to finish before the bell went at eight o’clock for morning assembly.

I knew that most of the teachers, too, had heard about my father’s case. Because of that I was worried the teacher on duty might say something about it at the assembly. So I wasn’t comfortable in my line at all. But luckily the man brought the gathering to an end and dismissed us.

The first teacher to come to our class after the assembly was the integrated science teacher. Though he looked at me in a way that suggested he knew of my story, when he entered the class he didn’t ask anything about it until he finished what he had come to teach and his period was almost over.

‘Essien, so what happened to your father? Is it true he was arrested?’ he asked finally.

‘Yes sir,’ I replied sadly.

‘So indeed he wasn’t paying his workers’ SSNIT contributions?’ he went on.

I couldn’t respond to that.

‘You see,’ he continued, ‘this is what some employers do, which is very bad. The SSNIT contribution is a contribution made towards an employee’s future. If the employer doesn’t pay, it puts the employee’s future pension at risk. I didn’t

expect your father to do a thing like that. It doesn't speak well of him at all.'

I lowered my head to avoid his eyes.

'So, is he still locked up in the cell or he has been released on bail?' he wanted to know.

'He is home, sir,' I replied, raising my head but still looking away. 'He came home yesterday.'

'Well, for your sake I hope he is able to clear himself quickly and not go to jail, but actually I think employers like him should not only be made to pay what they owe with interest and penalties and all that, but serve some time in prison for them to learn a lesson.'

I said nothing to that.

Luckily the bell went, and so he had to pack his books and leave the class.

## CHAPTER SIX

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Like the Integrated Science teacher, all the teachers who came to the class after him also wanted to know more about what had happened to my father's company. I felt terrible that I had to answer questions on the issue over and over again.

The Social Studies teacher actually made social security in Ghana his topic for the day when he took his turn in the class. 'I know this does not form part of your syllabus, but I'm not here only to teach you to pass exams, but prepare you for life,' he began after he, too, had asked about my father's case and got my reply.

Then he went to the board and wrote on it: SSNIT – Social Security and National Insurance Trust, underlined it, before turning to face us again. 'That is what we are going to discuss today.'

I felt like someone whose pastor had heard about something they had done wrong and decided to make it his sermon during Sunday service. I made a face that said I was

not happy he had made my problem his topic for the day. He was one of my favourite teachers, and I didn't want to start disliking him, but I was not pleased with him this time at all.

He read my mind, because he paused to try and explain to me that he didn't intend to make me feel bad or anything, but that he thought it was very important we knew some things about SSNIT.

'You see, SSNIT concerns all of us. Even most of us adults who have registered with the organisation and have to make sure our employers pay our contributions, know next to nothing about the organisation and the scheme it runs for us. So many employers don't pay their employees' contributions but the employees are not even aware. In some cases, employees agree with employers for the employer to pay them small amounts as basic salary and give them huge allowances so that they won't have to pay sizeable amounts as their contributions, not knowing that this will affect their pensions in the end. So Essien, I know you may feel uncomfortable about me discussing my chosen topic for today, but it is necessary I do so. In a few years to come, most of you will enter the world of work; I want you to be well informed about SSNIT so you can take advantage of it the very first day you start work,' he stressed.

I pursed my lips as I struggled to understand him. He had actually prepared in advance. He handed out to us copies of the brochure of PNDCL 247. The heading was Social Security Law, 1991. After seeing the heading, we started staring into each other's faces. We felt like we were learning Law already

and became very excited.

‘What you have is the parent law that established the present pension scheme,’ said the teacher. ‘We shall read some very important portions together and discuss them. But before that let’s look at what social security is all about,’ he added.

He went on to ask us to define social security. Though I had read a lot on it from the SSNIT leaflets I had at home, and could have attempted to give a suitable definition, I was a bit hesitant to participate in the discussion at the beginning. I sat quietly as some of my mates gave their definitions of the concept. Some of them were quite clearly way off the mark.

‘Well, social security is simply a way of taking destitution out from society,’ the teacher gave his definition in the end. ‘When you are so poor that you can’t take care of yourself, we say you are destitute. Now, if for any reason you are not able to work to earn some income, you will certainly become destitute. Yet certain situations may arise to make it impossible for one to work and earn an income. Can you mention some of them?’ he asked.

A section of the class raised their hands; I didn’t.

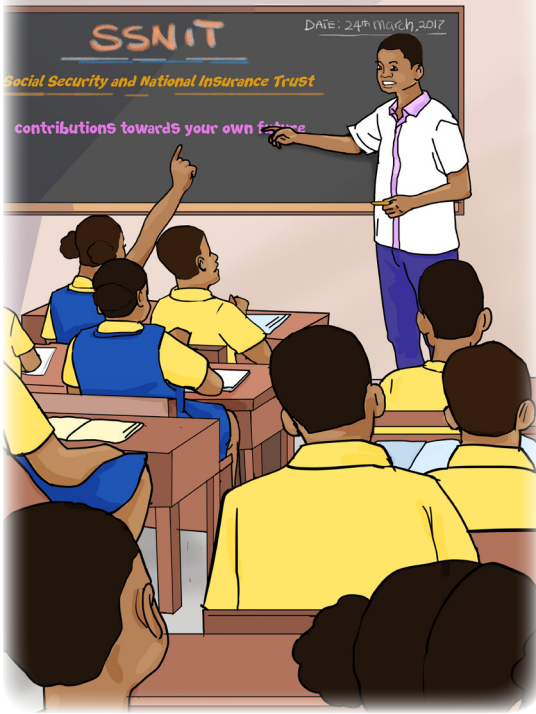
‘Yes, Erica,’ the teacher pointed to one student.

‘When you are seriously sick or invalid,’ Erica said.

‘Good point,’ said the teacher, before pointing to another student for his response, too.

‘When you become too old.’

‘Good. Yes . . . you.’ The teacher pointed to a boy on his left. He said, ‘When you get involved in an accident.’



‘Okay,’ the teacher, nodded.

Another said, ‘When you have so many problems and because of that you are thinking too much.’

All of us burst out laughing. Now, I too raised my hand. The teacher pointed to me immediately. ‘Go on, Essien. Let’s hear you,’ he said.

‘Incapacitation,’ I stated, recalling what I had read from the SSNIT leaflets.

‘All right, sit down,’ said the teacher. ‘Now, circumstances such as disability, incapacitation, ill health, old age, death, and so on, are called contingencies. Say contingencies.’

‘Contingencies,’ we responded.

‘Right. Contingencies are risks that often occur unexpectedly.’

A boy immediately raised up his hand.

‘Ask your question,’ the teacher motioned to him.

‘Sir, is old age too a contingency?’ the boy asked. ‘I don’t understand, because old age doesn’t happen unexpectedly.’

We all laughed. I guess most of us agreed with him; in fact, I did.

‘Go and ask those old people who are on retirement – they will tell you that they only woke up one day to realise they were sixty. They never saw it coming,’ the teacher replied in jest. We laughed out loud now.

‘Yes, even for me at 39, it comes as a surprise to me that only next year I will be forty!’ the teacher stressed, and the laughter hit the roof. ‘Yes, I am going to be forty, boys and girls. Not too long ago I was like you. I was sitting in class fooling like you.’

Our walls shook with echoes of laughter. It was uncontrollable. That was one thing everybody liked about this teacher. He had a good sense of humour, and was very knowledgeable. Whatever question you would ask him about his subject, you could be sure of a solid answer. No wonder everyone called him ‘Prof’.

‘In any case, old age is a risk. At 60, most of us won’t have the energy to do some tasks. So, let’s go on now.’ He tried to get us to control our laughter. ‘As I was saying, contingencies can cause destitution, because they can make individuals unable to work to earn income. That is why every society needs to have some form of social security against contingencies. That way, when contingencies occur, individuals can fall on the social security scheme for some regular income to take care of themselves and not become destitute,’ he explained. ‘So we can say that social security is a means of taking destitution out of society,’ he repeated his definition.

He made us repeat the definition several times, before

going on to discuss with us how the social security schemes began in Ghana. He began with the Social Security Act of 1965. He taught us that the social security scheme was then called the Provident Fund. He explained that the scheme paid only lump sums to qualifying members and eligible survivors.

‘Two bodies handled the scheme at the time. They were the State Insurance Corporation (SIC) and the Department of Pensions at the Ministry of Finance,’ Prof went on. ‘Now, form five groups. We’re going to read aloud, group by group, the copies of the PNDC Law 247 that I have given you, and then discuss it,’ he instructed.

We hurriedly sat in groups. We were thirty in class, but one boy was absent. So we had six members in each group, except one group, which had five members.

Before making us read, Prof gave us a brief history of SSNIT. ‘Actually SSNIT, as a body was established by the NRC Decree of 1972,’ he began. He was going to write something on the board but paused as a girl raised up her hand. He turned to her. ‘Go on, what is your question?’

‘What is NRC?’ she asked.

‘I was coming to that,’ Prof told her. He went back to the board and wrote:

National Liberation Council (NLC)

National Redemption Council (NRC)

Supreme Military Council (SMC)<sup>1</sup>

Supreme Military Council (SMC)<sup>2</sup>

Armed Forces Revolutionary Council (AFRC)  
Provisional National Defence Council (PNDC)

He made us say what he had written down aloud a couple of times. Then he explained that they were some past governments that we had had. He said they were all military regimes. 'Say regime,' he ordered.

'Regime,' we responded.

'Yes, a regime means a government of a country, especially when it is not democratic,' he continued. 'All these governments listed here seized power forcefully. There was no parliament during their regimes to pass laws for the country. That is, they ruled the nation with laws that they passed themselves, and also orders, known as decrees. That's why we have NRC decrees and PNDC laws.'

Most of us started nodding.

'SSNIT was first established by an NRC Decree of 1972, but it was PNDC Law 247 that gave it life by introducing the Pension Scheme,' Prof went on. Now the new law that governs the operations of SSNIT is National Pensions Act 2008, Act 766. So now, let's read.' He called upon the first group to start the reading.

## CHAPTER SEVEN

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Group by group, we read all the key areas of PNDC Law 247 and National Pensions Act 766, while Prof. explained them to us. The first group started with how SSNIT was established, and its functions, which the Law described as ‘Objects of the Trust’. The Law stated four main objects. I remember two of them very well, because Prof. stressed on them a lot. One was the responsibility of SSNIT to provide workers with social protection for contingencies; and the other was about SSNIT being responsible for the administration and investment of ‘the Scheme’, as the Law called it.

The next group read the part that was about the board of directors of SSNIT. The Law referred to them as ‘the Board of Trustees.’ We learned that the Board supervised the operations of SSNIT. We discussed how appointments to the Board were made, as well as the functions of the Board. In the words of Prof, the Board together with the Director-General ‘run the show’ at SSNIT.

He explained that the Board was so powerful because they were in charge of all appointments to the organisation except the appointment of the Director-General.

‘Why is the Board not responsible for the appointment of the Director-General?’ I asked.

‘That is to allow for checks and balances,’ Prof answered. ‘Usually, in large organisations, the people who make decisions are not the same people who carry them out, or implement them. It is not the best for those who make decisions to be the ones who also implement them. Otherwise even if a decision is a bad one, they would want to implement it because they may not want to admit they made a bad decision,’ Prof went on. ‘If someone else other than the decision maker has to implement a decision, they will certainly report problems they identify with the decision. So the general rule is that one makes decisions, and another carries them out. This way, one checks the other to bring about balance,’ he emphasised.

We went on to read and discuss how the Director-General was appointed and his roles. Then we skipped some portions of the Law and moved to the part that looked at the employers and workers that the Law applied to. We learned that the Law applied to all employers and their workers, as well as self-employed people who chose to be on the Scheme. But it did not apply to officers or workers of the Armed Forces. I don’t remember the reasons Prof gave for that.

We read about employers’ obligation towards SSNIT, as well as what employees, too, ought to do to ensure their

maximum benefit. To make us understand the employers' obligations better, Prof related to us some practical cases where employers like my father had flouted the Law and landed in trouble. At this point some of the students started to mock at me because of my father's case, but Prof stopped them.

'It is his father who has breached the law, let the boy enjoy the lesson,' he cautioned.

He made us aware that it wasn't only employers who sometimes didn't want to pay the SSNIT contributions for their workers; but that some workers, too, sometimes went ahead to negotiate with their employers not to pay their contributions.

'As we have discussed, under Act 766, the employer is supposed to deduct five and a half percent (5.5%) of the basic salary of his employee, and top it up with thirteen percent (13%) of the same basic salary as the employer for the monthly contribution. Some workers do not want the five and a half percent (5.5%) to be deducted so they negotiate with the employer not to do the deductions. And because the employer then won't have to pay the thirteen percent (13%) they have to contribute for you, if you will let them get away with it, they will be more than happy not to pay your contributions. But then, in such a case, you as an employee will lose out,' he explained.

'But why would any employee do that?' one of us asked. 'Because it means they won't receive any pension payments when they go on retirement.'

‘That is what some don’t realise. They will tell you they need the money now. Especially among young employees, this is common. They tend to think old age is so far away so they can take their time. There’s the story of one young man who was forty-four before he started to make his employer pay his contributions,’ Prof began another story. ‘Not long after that, he lost his job and remained unemployed for three years, before getting another job. So when he was sixty and had to go on pension he could not make the minimum one hundred and eighty (180) months’ contributions required of him. Therefore, he did not qualify for the monthly pension pay. He was only refunded what he had contributed, I think with some interest, and that was it.’

‘Oh!’ we exclaimed, feeling pity for the man, though we didn’t know him.

‘Yes, he became very miserable in the end. Because the money he received could not take care of him for even two years. Yet if he had done the minimum of one hundred and eighty months he would have received a regular monthly pension. So don’t take any chances when you get into employment. Register as soon as possible,’ Prof advised.

‘Yes, sir,’ we responded.

‘Now what is the next heading?’ Prof asked.

‘Legal Proceedings!’ we shouted.

‘Good, next group should read,’ he ordered.

The fourth group started to read. Here, what Prof made us understand was that it was employers who usually got prosecuted, like my father, for non-payment of their workers’

contributions, but not employees.

‘So even when an employee tells his employer not to pay his contribution but give him the money, and the employer does that, the employee would still go scot free?’ one boy asked.

Prof nodded. ‘Yes, because the law puts the responsibility on the employer to make the payments not the employee. So if as an employer you listen to your employee rather than the law, the law will deal with you accordingly,’ he explained. ‘Actually, if you ask me, I think employees should be punished in such instances as well.’

‘No, sir, I think the law is fair,’ another student chipped in. ‘Why should I, as an employee, be prosecuted if I decide not to pay my contributions. Isn’t it my own money?’ he went on.

‘Well, try taking your own life today and see what happens if you get caught before you are able to do so,’ Prof said.

We all burst out laughing.

‘The same way it is wrong to take your own life, I feel it is also wrong not to pay your SSNIT contributions even though you make those contributions towards your own future. So, in the case of the employee who reached an agreement with his boss not to pay his contributions, for instance, I think both of them should be made to face the law.’

‘As for this, some of us disagree with you,’ a girl muttered.

‘You see . . . the fact is that some decisions are too important to be left in the hands of individuals. So the law takes the power to make such decisions for us,’ Prof tried to explain

further. 'Human beings as we are, we sometimes prefer to do the wrong things for some short-term gains. Laws are there to prevent you from taking irrational decisions which can negatively affect not just yourself but your family, the society you come from, and perhaps the nation as a whole,' he added.

Now, almost all of us got his point. Then, it was the turn for my group to read. We were the last group. We read the last bits of the law which talked about Benefits and Qualifying Conditions, and some other general issues. I contributed a lot to the discussions after our reading, because of what I had read on my own already. Prof was very impressed with how I could calculate the benefits. Sometimes, when one of us asked a question he made me answer it.

'All right then, now I'm sure you have learnt a lot about SSNIT and the need for every worker to register and make sure their employers pay their contributions,' Prof began to bring the lesson to an end. 'Nowadays, registering with SSNIT has been made a lot easier. You can go to their portal and social media platforms for all the information you need. So today when you go home, find out from your parents if they are up to date with their SSNIT status, and if they are not, tell them to contact the nearest SSNIT office or call the SSNIT contact centre and make sure their records are up to date. Is that clear?' he asked.

'Yes, sir,' we responded.

Prof wrote only two questions on the board as our assignment. He turned to me after that. 'Essien, your father's

situation is unfortunate. But I know he is capable of sorting himself out. I wish him all the best, right?’ he said.

I nodded. ‘Yes, sir.’

Prof finally stepped out of the class while we copied the two questions. Indeed, it turned out to be a very informative and interesting lesson. We learned some very important things and became so excited. Some of my mates said they would go home and brag about their knowledge to their friends, since they knew those friends would not know anything about SSNIT.

Though at the beginning I had thought that I knew so much about SSNIT and social security already, in the end I realised those SSNIT leaflets I had read captured only some vital information but not all. There was so much more information in the PNDC Law 247 and Act 766.

## CHAPTER EIGHT

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Nothing had changed when I got back home after school that day, but the next few days were eventful indeed. When I returned home from school the following day, which was Friday, our luxury living room furniture was gone, together with the glass centre table. My father had sold the expensive furniture he had imported from Italy, and in its place he had brought back our 'old-school' settee which we had hitherto abandoned in one of the rooms. I realised later that our deep freezer too had gone out of the kitchen, leaving only the fridge.

The next day being a Saturday, I was home when my uncle brought two men to the house. They also took away our almost-new, flat-screen television, our home theatre, as well as several pieces of my father's expensive kente cloths. Next day, someone came for our washing machine, another for the air-conditioner fixed to the master bedroom.

Soon, almost every valuable item in the house that my father thought we could sell fast was gone, sold. Those that

remained were mostly items I guess my mother bought entirely with her own money, like the fridge and the microwave oven.

My father had sold everything, and was now looking for a buyer for his car, too. Several people had come to have a look at the car already, but the prices they wanted to buy it for were ridiculously low. They could see my father was desperate, and so just wanted to take advantage of him.

‘How much did you say you want for this?’ one man asked him when he came to look at the car on Sunday evening.

‘I told you, I would accept GH¢45,000.00 for it. You and I know I should be selling this at about GH¢60,000.00, at least, but as I have explained to you I’m hard pressed for money,’ my father replied.

‘Oh no, it doesn’t look to me like you are hard pressed for money. You registered this car in 2013. That means it has been on our bad roads for two years now. You don’t sell it for GH¢45,000.00 when you want it to move fast. I’ll give you GH¢30,000.00,’ the man called his own price.

‘Sir, you are looking at a Toyota Highlander. I bought it almost new in 2013. I’ve only used it slightly, just to work and back. You can see that. The car has no problem. You don’t expect me to sell this car at GH¢30,000.00 for any reason. It would be absurd for me to do so. Please, if you want the car, just give me some good money and have it; GH¢30,000.00 for this is just too low, and you know it,’ my father pleaded with him.

My father was so pitiful, from the tone of his voice and the

look in his eyes. He needed the money so badly. But the man insisted the best he could offer for the car was GH¢35,000. Even though my father pleaded with him to raise it to GH¢40,000 the man refused and left. I felt for my father as he dejectedly stared after the man walking away. I left the scene for the living room.

It was such a terrible weekend for me, really. I cried sitting down in the living room. It was time to watch basketball on DSTV, but it now appeared I wasn't going to be able to watch the game anymore for a long time to come. My father had called to cancel our DSTV subscription; besides, I didn't think I would even enjoy the game if I watched it on the old analogue television that had returned to the living room to sit on a small kitchen table.

In fact, the living room had suddenly lost its attraction. It had no life for me anymore. I didn't even put on the TV to see what was showing on the few channels I could have watched something from that evening. I left for my room with tears streaming down from my face.

I went to school the next Monday, sulking. I would not talk to anyone, let alone play with them. I would not answer any question concerning my father's case, neither from a teacher nor a schoolmate. My father's burden weighed rather heavily on my neck. What would happen to him in the end? Would he get good money from the sale of his car? Would he be able to raise the full amount of money he owed? These and many more questions flooded my thoughts.

I returned home later in the afternoon to see my father's



Toyota still in the house. The next day too when I returned from school the car was still there. Each passing day however, I could see my father's worries written boldly on his face. His day to appear in court was fast approaching and yet the property that he had hoped to get enough money from was yet to be sold.

It was not until Thursday that a woman dressed like a corporate lady came to see the car and showed real desire to buy it. Again my father tried to get her to give him at least GH¢40,000 for the car, but the lady explained that she could only raise GH¢38,000.

'I know this car should cost more than GH¢40,000. But honestly, if you ask the agent, he will tell you my budget is for a smaller car. I wasn't looking for a four-by-four. I asked for a good Toyota Corolla. But your man said he would bring me here to see your car. So my budget actually was between GH¢30,000 - GH¢32,000. But seeing the condition of your car and listening to you, I have decided to go and talk

to friends to loan me the GH¢6,000 difference to buy the car. If I should borrow more than that I would be in trouble,' the lady explained.

After thinking long and hard, my father could not help but accept her price. On the day the woman brought the money for the car, I thought I saw tears in my father's eyes, shortly after he had taken the money. It was certainly not what he had hoped to raise from the sale of the car, and I was afraid it might not be enough to enable him pay what he owed.

Eventually, the day for him to appear in court arrived. My aunt, my uncle and I, all accompanied him to the court. As expected, my father admitted the charge levelled against him, and pleaded with the judge to show him mercy since he was a first-time offender.

The judge heeded his plea and asked my father to pay the amount owed to SSNIT along with the penalty. He warned him that if he failed to do so in a month's time, a court order would be given to sell all his properties, including the company, to offset his debt. We all returned home relieved, hopeful that my father would be able to pay the money.

My father managed to pay the amount the following week, but it took all the money he had. Suddenly the prosperous businessman had become as poor as a church mouse. One evening he wrote a note and sealed it in an envelope for me to go and give to one of our neighbours and return with a reply. When I took the note to the man, he opened it, read it and gave it back to me.

'Tell your father I am sorry I cannot help at this time. I

don't have that kind of money,' the man said bluntly.

On my way back home I decided to read the note to find out what my father had said.

*Dear Sir,*

*I have a serious problem which has drained me of all my money. As I write to you I do not have even one hundred cedis anywhere. My business is on the verge of collapse. You are the only neighbour I feel I can contact for help. Could you please lend me GH¢5,000 to enable me revive my business? I would be able to pay you back with some interest in a couple of months' time. Please help me, otherwise I would be in deep trouble.*

*Sincerely,*

*Acquah.*

You can imagine how I felt after reading that note. I could not control my tears. I wept all the way back home. I had to avoid my father when I got home, until I was able to stifle my tears. Then I went to him to give him his neighbour's response.

'So where is the envelope?' he asked.

I handed it to him and quickly turned away and headed back to my room.

At some point, I thought I could not contain the agony anymore. I decided I would go to our hometown to tell my mother what was happening in her absence. She always seemed to come up with solutions to every problem. Maybe she could provide the solution to my father's predicament.

Since my father's problems began I had had to depend on my own savings for everything. I reached out for my piggy bank to check how much I had left. I saw I had GH¢115. That should surely take me to Tarkwa. I could travel without asking anyone for assistance. So, I started packing immediately, with the intention of setting off early the next morning.

Once I was done packing, I took the envelope with the hundred cedis and approached my father. 'Father, I have decided to leave for Tarkwa tomorrow to see Mother,' I told him.

'Well, I can't be against that, but unfortunately, I don't have any money on me to give to you for transport. And that's the truth. So you have to give me a couple of days to find you some money, then you can go,' he told me frankly.

'I have the money for transport. I know you don't have any money now, so I am using my savings,' I said.

'That's all right then. You can go. But then, give me a minute to write her a note.' He quickly scribbled a note and handed it over to me, saying, 'Just tell your mother one thing for me when you get there. Tell her I need her. Tell her I regret my actions, and that I need her to return home to us.'

'I will tell her,' I nodded.

'Well, are you sure you won't get lost? Do you know how to get there?' he asked, realising I would need help with directions.

'No. But I know I have to get a bus from Kwame Nkrumah Circle to Takoradi, and then I will get another from there to

Tarkwa,' I replied.

'That's right. When you get to Tarkwa, ask for Medaakye Guest House. I'm sure you can ask about your mother from there. Her family house is just behind that guest house. But of course you can also ask for Teacher Takyie's house. He is one of your uncles. He is very popular.'

I beamed. Now I knew exactly how I was going to get to my mother in Tarkwa.

## CHAPTER NINE

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I couldn't sleep that night. I rose from my bed around 3:00 at dawn to make sure I had packed everything I had to take along with me. Then I tidied my room and went to take my bath. By 4:30 am, I was set to leave the house. I went and bade both my father and uncle farewell.

'You're going to Tarkwa today?' my uncle asked, surprised, when I informed him I was travelling. 'So why didn't you inform me earlier?'

'It's impromptu. I just decided to go. I told father last night. You were not in the house at the time; I would have informed you, too,' I told him.

'Oh I see. But are you sure you won't get lost?'

'I shook my head. 'No, I won't get lost,' I assured him. 'Father has given me directions.'

'Oh, okay. Let me see you off, then' he said.

He put on his shirt and slipped his feet into his sandals. Then he accompanied me to the front of the house. He waited until I got a taxi to take me to the bus station at

Kwame Nkrumah Circle and got into it, before he waved me goodbye. I waved back at him.

The next bus for Takoradi was almost full when I got to the station. I hurriedly went to get my ticket to join the bus. It was a luxury bus popularly called 'VIP' and I was lucky to grab a window seat. Not only would it be comfortable but I would enjoy the view of all the towns and interesting places on the way. Not long after I took my seat, the driver, who was already seated, started honking to alert everyone supposed to be on the bus that he would soon move.

All the passengers who had got their tickets but were loitering around started boarding the bus. Soon, everyone was seated, including the bus conductor. The driver shut his doors and started moving slowly out of the station. We came to the main road and the driver started increasing his speed. I could not believe I was indeed on my way to Tarkwa to see my mother finally. Actually the ticket cost me only GH¢30,



so it was clear I had more than sufficient money on me to get me to Tarkwa. I relaxed as the driver sped away to Takoradi.

I enjoyed the journey a lot. I kept my eyes on the view outside, reading every signboard. Some of them gave directions, some showed you what town you were in and others were just road signs for the driver, but it was all fun. It was really nice to see such important towns like Winneba, Mankessim, Saltpond and the rest, in the Central Region; and also, Shama, Kojokrom, Effia-Nkwanta and the rest in the Western Region.

I had travelled to my hometown before. That was when my grandfather passed away. The entire family had to be at his funeral. But I was way too young then. I couldn't remember anything about that trip. I didn't think I was going to forget the experience this time. The sights of all those huge rivers we passed, the swarm of street hawkers who greeted us with their food in some of the big towns, and the view of the sea in parts of Cape Coast were memorable indeed.

We arrived in Takoradi at around 11:00 am. I asked for a bus that was going to Tarkwa and was shown where to find one. The buses there were all minivans like the 'trotro' buses in Accra. I doubted that it was going to be as comfortable as it was on the VIP. I had sufficient money on me, and so would have preferred another VIP. Yet I had no choice; I had to make do with what was available. I paid for a ticket and went to take my seat in a green minivan whose passengers were boarding.

As I had thought, the trip was like any ordinary long

distance trip on a 'trotro' bus within Accra. Nothing special to it, except that the towns on the way were not so developed, and were new to me. Tarkwa was a big place, though. We got there in the afternoon, and there were people everywhere seriously going about their own businesses.

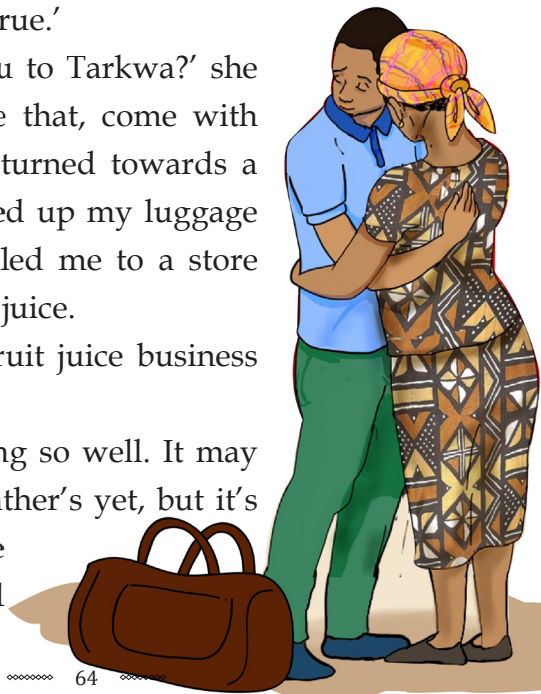
The bus parked on the side of the road for us to get down before entering the station itself. While I was looking for someone to ask for directions to Medaakye Guest House, I heard my name from behind me. The voice was unmistakable. It was my mother's. I turned slowly towards it. My mother called my name again. Now I turned sharply and faced her. I dropped my luggage suddenly and ran into her arms. We embraced so tightly I thought we might break some bones.

'Look at you! It's only two years since I left you and see how grown up you look. You are now taller than I am,' she said. I laughed. 'That's true.'

'But what brings you to Tarkwa?' she asked. 'Anyway, before that, come with me,' she went on and turned towards a stretch of stores. I picked up my luggage and followed her. She led me to a store filled with loads of fruit juice.

'You brought the fruit juice business here?' I asked.

'Yeah. And it's doing so well. It may not be as big as your father's yet, but it's growing fast now,' she replied. Then she picked



one bottle for me.

I checked the label. 'Nda Fruit Juice,' I read out. 'I think I saw some people selling them around.' I recollected.

'Yes, you are right. I have a number of young people selling them for me,' she pointed out.

'I see. But why 'Nda'?' I asked.

'Sleep not. That is keep awake. In this life, you have to be awake to your responsibilities, you have to be awake to your rights, you have to be awake to your dreams, you have to be awake all the time. Otherwise, you would find things very difficult and end up a failure,' she explained.

I started nodding. 'So it's Twi,' I observed, and when she nodded I added, 'But it is spelt n-n-a in Asante Twi.'

'Well, this is my English spelling,' she said, and we both laughed. 'Now, what brings you here?' she asked again finally. 'Are you just here to visit, or you bear some news for me?'

'It's both. It's been a long time and I miss you and Kuuku...' I paused for a second and then continued, 'where is he?'

'He left for school. He'll be here shortly.'

'All right then. Now,' I sighed, 'the other thing is that Father has got himself into trouble.'

'What? Your father?' she yelled, and I nodded.

'What trouble?'

'Some SSNIT officials and police officers went to his company to cause his arrest a couple of weeks ago. They said he had not paid his workers' SSNIT contributions for some time. They took him to the police station and locked

him up there until the next day.’ My mother started shaking her head. I continued. ‘He had to go to court where he was asked to pay all the money he owed with penalty. Now he has spent all he has to settle the debt and other things. He has no money left for anything,’ I told her.

‘Your father is stubborn. He doesn’t listen. I warned him. This is the reason I left,’ she said. ‘I told him we should pay the contributions, but he refused and said all sorts of things to me. Over here, though all the people I work with are very young, some of them fresh from senior high school, I have registered all of them with SSNIT. Some of them even didn’t want me to, but I insisted and I know they will thank me in future. That has not harmed my business in any way. But when I asked your father to pay the contributions for the workers over there, he claimed it would not help the company. Now, see what he’s brought on himself.’

‘We need you in Accra right now. He gave me this note to give to you,’ I told her, digging into my bag for the note and handing it to her. ‘Things are very hard for him at the moment. The other time he requested the neighbour in the yellow-and-white storey building near us to lend him some money to start his business again, but the man said he didn’t have.’

Mother opened the note and started reading. A wary grin spread over her face. ‘Now he thinks he needs me back in the house? When I have also started my own business here and it’s doing very well?’ She shook her head, as if to say what she was reading was funny.

‘True, we need you back. Please!’ I stressed.

## CHAPTER TEN

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At that moment my younger brother appeared in his school uniform. I read his badge:

‘Tarkwa Mines Basic School.’

‘Yes, my new school. A very special school,’ he shouted, so excited to see me.

We embraced.

‘Who did you come with?’ he asked.

‘I came by myself. I’m a big boy. What do you think?’

‘Oh I see. So why did it take you two years to come and visit us, big boy?’

I shrugged. ‘I don’t know. Maybe it’s because I didn’t like it when Mother decided to leave Accra to come and live here. And now, more than ever, I think we should all be together again in Accra. We should be together as a family.’

‘Yes, me too. I like Accra more. But Mother likes it here.’ He made a sad face.

‘You should both feel at home here. It’s your hometown. Besides, I have a business to run here,’ mother said.

'No, we like Accra. That's where we have our own house. And you can help Father to run his business well again,' I said.

'Why? Has anything gone wrong with Father's business?' my brother asked.

'Father got himself into trouble and now his business is collapsing,' I told him.

'Oh, then you have to go and help him, Mother,' said my brother.

The two of us now began to persuade my mother to go with us to Accra. She continued to say it would be difficult for her to leave her business behind.

'You can make someone manage this business for you, if you want,' I told her.

'Of course, I won't abandon this business just like that. I will let someone run it if I have to leave for Accra. Okay, we'll go to Accra tomorrow,' she said finally.

My brother and I punched the air, so excited.

'I'm not promising you anything. I have to talk to your father first, before I take a decision,' mother stressed.

We didn't mind. We were still happy. We could press her again when we left for Accra. She called her workers around later and introduced me to them. Then she asked one of them, whom she called her supervisor, to take over so she could take me home and get me something to eat.

So, my mother, my brother and I left the shop for home. It was not the family house that my father had given me the directions to, though it was close to it. My mother explained

that they had gone to live in the family house before, but had moved from there almost a year ago. Their new place was a two-bedroom house with a hall and a large porch.

There were a few of her workers there making some fruits ready for preparing more juice. Mother introduced me to them too, before asking my brother to take me to his room so I could put my luggage away. 'Show him the bathroom after that, so he can go and take his bath,' she told my brother. 'Food will be ready by the time you finish,' she assured me.

As he had been directed, my brother took me to his room and pointed to a table there on which I could put my luggage. Then he went and showed me the bathroom. It felt a bit odd that I should be taking my bath there as I still felt like a total stranger. I saw it like some kind of adventure, but enjoyed the bath indeed.

As my mother had promised, food was ready after I had had my bath. She had cooked yam and garden eggs stew. We sat together at table and ate to our fill. It was indeed sumptuous. Afterwards, we went to the family house to greet my grandmother and other relatives there. Everyone present at the time was happy to see me. Those who knew me said I was growing very fast. I was happy when my mother told them she would be leaving with us for Accra the next day.

From the family house we visited two aunts of mine and an uncle who lived in separate houses. Mother also took me to visit a couple of her friends before we finally returned home.

Though Tarkwa was a busy place during the day time, night life there was rather quiet. By eight o'clock in the evening life almost disappeared from the town. We stayed indoors watching TV till it was about nine when mother said we should go to bed because we would have to wake up early for our journey to Accra. I smiled, thinking: here goes Mother with her instructions!

Surprisingly I slept deeply, perhaps because I was tired. Mother woke us up somewhere around 4:00 am. I could tell she had already been up for a while. She showed us what she would like us to do before leaving, and we all set out to work. All of us finished whatever we had to do on time. But there was only one bathroom, so we had to take turns to have our bath. By six o'clock in the morning we were ready to leave the house. We went to the Tarkwa bus station and got on a minivan for Takoradi. We arrived at Takoradi before noon and jumped on a VIP bus for Accra.

We got home to find father in the porch. Clearly, he didn't believe his eyes when he saw mother. He was leaning over the design block wall of the porch. He stood upright immediately and started moving towards us, his mouth open.

'Kakuba!' he finally called mother's name.

'Acquah!' mother responded.

'I'm so happy to see you again. I regret my stubbornness. I'm sorry I never took your advice. I'm going to be a changed person. Please help me put my business back on track and I will not disappoint you again . . .'

' he started pleading.

Mother just stared into his face, as if to be sure he meant

every word he was saying. She allowed him to take her bag from her hands to welcome her back into the house. He must have realised he had to welcome us too. He turned to us now. 'Well done, Essien, for taking such a bold step to go and talk to your mother and get her to come back,' he said to me. 'Boma, welcome back home. It's been a long time. I missed you all,' he told my younger brother.

'Well, we have to talk,' my mother told him. 'I came mainly to see how I might be able to help you out of your crisis. I haven't decided on staying yet.' She waved a finger and shook her head.

'Please, I need you to stay,' Father tried to persuade her. 'Can we first get in and maybe sit down?' Mother said.

'Sure. Let's get in,' Father said.

We all entered the house. My brother and I went to put our bags into our room, while my father took my mother's bag into their room. All of us settled down later in the living room. Mother could not stop looking around her in wonder.

'So it really is so bad?' she asked, shaking her head. 'Such that you had to sell even our living room furniture?'

'It's not easy, Kakuba. I had to pay nearly GH¢100,000 in arrears and legal fees. Meanwhile I owed the bank and I could not go to them for more loans. So I had to sell a lot of things. I sold the furniture, sold my car, and lot of other things. Right now I still owe the bank, and I need to get GH¢5,000.00 for them by end of the month. Yet I am unable to order for materials to keep the company running. So many things. I need you to help me. If you can speak to someone

who could lend us some money . . . we can pay back once we get the business running again.'

'How much money do you think is needed to put the business back on track?' Mother asked him.

'First, I need GH¢5,000 to pay the bank loan. Then I will need about GH¢10,000 to order materials. And maybe GH¢5,000 to cater for administrative expenses. So I would say GH¢20,000 should be okay,' Father replied.

'I'll get you the GH¢20,000, but you have to pay me back as soon as possible,' Mother said.

'Is it your own money?' Father asked.

'Yes, my own money, but I need to have it back to run my business,' Mother replied.

'You are staying to help me get the business back on track, aren't you?' father asked.

Mother shook her head. 'No, I need to go and continue running my business.'

'The business we have here is your business, too. Please stay and take charge of it and our home. Henceforth, you'll have the final word in all matters concerning our business and running this family. I trust your judgment. Please don't go anywhere. This is your home,' father continued to plead with her.

I signalled to my brother that we should also press on mother to stay. 'Please stay, Mother. We like it here,' we said in unison.

All three of us continued to plead with Mother to let us all stay together in Accra. Now she sat thoughtfully for a while.

Then she asked Father, 'So, you are sure my words will now matter in this house?'

'Sure, trust me. I'll always take what you say on board in any decision we have to make. I mean it,' he assured her.

'Okay, then. I'll stay,' Mother agreed finally.

Now all of us brightened up as some joy filled the room. Mother stayed to take charge of the business and our home, and everyone was happy.

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## GLOSSARY

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**Attach:** to seize property with legal authority

**Avid:** having or showing a keen interest in or enthusiasm  
for something

**Badger:** to pester or worry someone

**Blabbing:** chattering foolishly

**Couch:** a sofa or settee

**Fumed:** was furious

**Idolised:** admired someone or something too much

**Irrational:** unable to think logically and clearly

**Muttered:** grumbled or complained in a low voice

**Persuasion:** the act of urging, coaxing or persuading

**Perusing:** reading through (a book, magazine, etc.) carefully.

**Ruefully:** in a way that expresses sorrow or regret

**Shrewd:** showing keen judgement gained from practical  
experience

**Shuffled:** moved or dragged the feet with short quick  
sliding steps

**Smirk:** to smile in a self-satisfied or foolish manner