

SOCIAL SECURITY EDUCATION FOR SCHOOLS

TEACHER'S GUIDE FOR JHS

MINISTRY OF EDUCATION IN COLLABORATION WITH SSNIT



MINISTRY OF
EDUCATION



SOCIAL SECURITY
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National Council of Curriculum and Assessment (NaCCA)
CT PM 77

Cantonments, Accra, Ghana

Email: nacca@yahoo.com

Website: www.nacca.org.gh

&

Social Security and National Insurance Trust (SSNIT)

Email: contactcentre@ssnit.org.gh

Website: www.ssnit.org.gh

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Leadership

Empowerment



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Service Excellence and Empathy



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Passion



Innovation

Creativity



Teamwork

Collaboration and Participation



Integrity

Accountability and Transparency



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This teacher's guide relates to the supplementary reader on social security titled, *Bawa the Ambassador*, which has been designed to promote social security education and financial literacy among junior high school students. The book is a product of a collaboration between National Council for Curriculum Assessment (NaCCA) and Social Security and National Insurance Trust (SSNIT). This guide thus contains information necessary to help teachers use the accompanying supplementary reader to deliver teaching and learning regarding the subject effectively.

This teacher's guide explains the basic concepts of social security, the legal regimes of social security in Ghana, and the responsibilities and rights of SSNIT contributors. Besides, it provides sample lesson plans to help the teacher draw up his or her lesson plans and also recommends the teaching and learning approaches that can be adopted by the teacher to deliver teaching and learning on specific chapters of the supplementary reader. These approaches emphasise experiential learning which will help to leave lasting imprints on the minds of students.

Social security is at the moment not a stand-alone study area. This guide should therefore be integrated into the relevant career subjects.

The Ministry of Education is grateful to SSNIT for funding the development and printing of this teacher's guide and to the writers for a good job done.

Felicia Boakye-Yiadom (Mrs)
Ag. Executive Secretary, NaCCA
Ministry of Education

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Original storyline

Alhaji Seidu Mahama

Advisor

Felicia Boakye-Yiadom (Mrs), Ag. Executive Secretary of NaCCA

Consultant

Dr. Owusu Boampong – University of Cape Coast

Writing and Editorial Team

Alhaji Seidu Mahama – Coordinator, NaCCA

Asare Adei – Writer/Publisher

Prince Adjei Kuffuor – Educationist

Judith Sakara – Educationist

Rebecca Abu Gariba – NaCCA

Agatha Akonor-Mills – Editor, Revise and Publish!

SSNIT Resource Personnel

Victoria Gifty Abaidoo (Mrs.)

Festus Darko-Preko

Illustrations

Gabriel Abbey Anertey

Typesetting

Gabriel Abbey Anertey

Eugene Offei Tettey

Social security is a social protection programme backed by law to provide individuals with income security in the event of contingencies. The Social Security and National Insurance Trust (SSNIT) is the oldest and the largest public contributory social insurance scheme in Ghana. SSNIT is by law charged with the responsibility of administering social security and pension schemes as prescribed under the National Pensions Act 2008 (Act 766) which repealed the Social Security Law, 1991 (PNDC law 247).

The Social Security Decree of 1972, National Redemption Council Decree (NRCD) 127 established SSNIT to administer the Social Security Scheme for workers in Ghana. Prior to this Scheme, there was the Social Security Fund of 1965 which was managed by two state institutions; the State Insurance Company (SIC) and the then Department of Pensions of the Ministry of Finance. These schemes were operated as Provident Fund through which lump sum payments were made to qualified persons.

The 1991 Social Security Law, the Provisional National Defence Council (PNDC) Law 247 converted the Provident Fund into a Pension Scheme to allow for regular and periodic payments to the retired worker.

Currently, there is the Three-Tier Pension Scheme introduced by the National Pensions Act 2008, Act 766. This contributory three tier pension scheme comprises a mandatory social security scheme for all workers managed by SSNIT as the first tier; a privately managed scheme which is also mandatory for all workers as

the second tier; and a voluntary pension scheme for all workers including self-employed workers as the third tier. In 2014, the National Pensions (Amendment) Act 883 was passed to amend portions of Act 766 to cater for the pension of foreigners working in the country.

One of the main objectives of SSNIT is to ensure the provision of social protection for the working population for various contingencies including old age, invalidity, emigration and death (Ref. Sections 70-75 of Act 766 and Section 4 of Act 883).

In practice, SSNIT performs the following functions to achieve its objectives:

- Registration of employers and workers
- Collection of contributions
- Management of members' records
- Management of the funds of the scheme
- Processing and payments of benefits to eligible members and nominees

Retirement is very often seen as a mere transition from active work life to an inactive period of rest without consideration of the loss of income and destitution that is likely to occur during this period. It behoves on workers to ensure that they do not slip into poverty on retirement. Avoiding misery on retirement requires workers to make good investment decisions during their active working life. Information and knowledge on social security and pension schemes are therefore considered important ingredients for making good financial and investment decisions toward retirement. However, it has been noted that Ghanaian workers often display little knowledge about pension schemes and social

security requirements and benefits.

It is in recognition of the general lack of awareness among the populace that the Social Security and National Insurance Trust (SSNIT) in collaboration with National Council for Curriculum and Assessment (NaCCA) designed the Teacher's guide and the readers to provide literacy on social security and pension schemes to teachers and students of junior high schools. Particularly, this aims at educating teachers and students on pertinent issues relating to the Social Security and National Insurance Trust (SSNIT). This will achieve the long term objective of improving the well-being of retirees, workers with severe injuries, emigrants, and nominees of workers in the event of death.

This guide which accompanies the supplementary reader is meant to provide answers to questions about pertinent social security and pension issues that teachers and students ought to know. They seek to answer questions such as:

- What is Social Security?
- What laws regulate Social Security?
- Who benefits from Social Security?
- What are the responsibilities of the employees?
- What are the obligations of employers regarding social security?

Once both teachers and students are well informed about social security and pension schemes, the hope is that they will then play the role of change agents in society. It is expected that students will be able to influence their community members and parents to make sound decisions on social security to avoid destitution that often characterises retirement. Students are the future workforce

and therefore there is the need for them to be knowledgeable in matters of social security and pensions in order to enable them make good social security and pension decisions during their working lives.

The guide is designed to inform teachers on social security issues. The information contained in the guide will help them to integrate social security issues easily into the classroom teaching and learning. Currently, social security is not one of the key cross cutting themes in the school curricula, neither has it been developed to be a stand-alone study area. As a result, the guide on social security education should be treated as a cross cutting curricula issue. Social security principles have been incorporated in the following subject areas: English Language, Religious and Moral Education (RME), Mathematics, Career Technology, Social Studies and Creative Arts.

The teaching methodology/approach basically employs best practices emphasising experiential learning. The details of the tools and resources for teaching are presented in Part 5 of this guide.

The guide is structured into six (6) parts. Part one (1), which is the introduction, sets out the rationale for the design of the guide and the target audience. Part two (2) captures the definition of key concepts in the area of social security with the view to enhance the understanding of the teacher in order to instruct effectively in the classroom. This is followed by Part three (3), which delves into the obligations and rights of SSNIT, employers and employees in the provision of Social Security in Ghana. Part four (4) is about the various benefits contributors to the Scheme are entitled to

and the legal requirements they have to satisfy as beneficiaries. Part Five (5) highlights the role of the teacher in social security education and discusses the various learning approaches that can be adopted. Parts six (6) is devoted to sample lesson plans.

The first, second and third sections of this guide provide information on the concept of social security, define basic terms in social security and specify the effects of social security on the society. It is to help the teacher to understand the concepts which form the foundation of social security education.

At the end of the session, the teacher will be able to:

- explain the basic concepts and terminologies of social security
- discuss the effects of social security on the society

The Concept of Social Security

The International Social Security Association (ISSA) defines social security as “any programme of social protection established by legislation, or any other mandatory arrangement, that provides individuals with a degree of income security when faced with the contingencies of old age, survivorship, incapacity, disability, unemployment or rearing of children”. Generally, the features of a social security scheme are that:

- it is backed by law;
- it is a contributory scheme in which benefits that accrue to members are tied to how much one contributes to the scheme;
- it offers income during old age, invalidity and death of a contributor/pensioner.

Some Basic Terms in Social Security Education

Contribution: It is the amount paid into the social security fund on behalf of an employee on a regular basis while he/she is working. This amount is specified by law and tied to the employee's earned salary. Under Act 766, the employer and the worker contribute 13% and 5.5% respectively, making a total contribution of 18.5%. Thirteen and half percent (13.5%) of this is paid to SSNIT and 5% paid to the second tier Fund Managers as the worker's contribution.

Contribution Report: It is the report of the employers' schedule of contribution presented to SSNIT monthly on behalf of employees.

Benefits: These are payments made to qualified persons in the event of old age, invalidity, death and emigration.

Annuity: Annuity factor is the factor used in discounting future payments which are made at present value.

Indexation: The pension that is paid to the member is reviewed annually in line with wage inflation rate of active members or by a method as determined by the scheme board/managers. The review often leads to increase in pensions annually.

Nomination: This is a situation where a member of the Scheme provides the particulars of a dependant(s) to be the beneficiaries of their benefits in the event of death. The member has to review and update the nomination at least once every five years.

Contingencies: Unexpected happenings or risks that often occur in life which a person has no control over. They can be shocks such

as death, incapacitation resulting from an accident, ill health and old age.

Pension Right: A rate in relation to the number of months or years an individual has contributed to the social insurance scheme.

Invalidity: The inability of a person to continue to engage in employment due to a certified permanent incapacitation.

Types of Social Security Schemes

Provident Fund: A fund that members contribute to during their working life and receive returns in the form of a one-time lump sum payment from when they retire.

Pension Fund: A scheme that members contribute to during their working life and receive regular periodic amounts (pension) during retirement.

Contributory Scheme: Also known as social insurance is based on the idea of pooling resources together to protect contributors in times of contingencies. One will have to contribute to enjoy the benefits. Both provident and pension funds are examples of contributory schemes.

Non-contributory Scheme: Is a form of resource transfer to vulnerable and deprived persons. It may be either in cash or in-kind. It is also known as Social Assistance. The beneficiaries do not necessarily have to contribute financial resources to benefit from the transfers. It is usually financed through government revenue or donor funds (e.g. Livelihood Empowerment Against Poverty, LEAP).

Benefits of Social Security to the Individual/Society

The benefits of Social Security Fund to the individual contributor and his/her household are to ensure income security during old age, emigration, serious injuries and in the event of death:

- Regular monthly pension reduces destitution of beneficiaries during retirement;
- Reduces dependency burden on the family members who would otherwise have to find money to take care of the aged;
- In case of injuries, a contributor can fall on secure income from SSNIT to maintain his/her livelihood;
- In the unfortunate event of the death of the contributor, the lump sum payment to the survivors reduces financial pressures on the household.

In addition:

- The social security funds are invested in productive ventures to generate returns. SSNIT's investments in business ventures help create wealth and generate employment in the economy.
- Social investments such as schools, hospitals and university hostels by SSNIT tend to benefit the wider Ghanaian society.
- Generally investments create jobs, which in turn grows the rate of contributions to the SSNIT Pension Scheme.

This part of the guide deals with the obligations of employees and employers toward the Scheme, and SSNIT's role in the management of the Scheme. Terms such as employment, employee and employer are defined. Obligations of employers and employees are outlined. The role of SSNIT in registering employers/employees and management of the employees/employers' records and collection of contributions are clearly spelt out.

Objectives

At the end of the session, the teacher will be able to:

- Differentiate between employment, employer and employee;
- Identify the responsibilities of employers and employees under the Social Security Scheme;
- Analyse the roles of SSNIT in the management of the Social Security Scheme.

Definition of Terms

Employment: Employment is an occupation by which a person earns a living. It could also be a contractual relationship between two parties usually based on work paid for.

The employee: Any person who is hired and works in an establishment or organisation for salary or wages is in employment and becomes an employee. The emphasis for SSNIT is on the worker/employee as a contributor. For the purposes of the social security contributions, the minimum age at which an employee

can contribute or become a member who gets pension is 15 years.

The Employer: An employer is the head of an establishment or the person who has the ultimate control over the affairs of an establishment and with whom the worker entered into a contract of service for the payment of remuneration for services rendered.

Obligations of the Employer

- The employer deducts and pays contributions on behalf of his or her workers to SSNIT. The contribution rates and distribution under Act 766 and PNDC Law 247 are shown below.

	Act 766	PNDC Law 247
Employer	13.0% of basic salary	12.5% of basic salary
Worker	5.5% of basic salary	5.0% of basic salary
Total	18.5% of basic salary	17.5% of basic salary

- Contribution payments should be made with validated contribution reports at the end of every month. The contribution report provides details of persons on whose behalf the payment is being made. The contribution report must be submitted to SSNIT at the end of every month for validation. Payment of contribution must be made by the 14th of the following month.
- The employer should keep proper records of all social security numbers and personal records of workers and notify SSNIT of changes in labour force, location, status or cessation of operation. The employer should keep accurate records on his/

her workers and their remunerations. The employer should release all such information and documents for inspection when required to do so by an accredited officer of SSNIT.

Obligations of the Employee

- Workers in Ghana are obliged to contribute to the SSNIT Scheme during their working life.
- The worker is to monitor to ensure that the employer pays the right contributions on his/her behalf. The worker should check contribution statements regularly to ensure that discrepancies in payments are corrected. The worker can always check or request his or her contribution statement at any SSNIT office.
- It is also the workers' obligation to notify SSNIT if employers default in contribution payments.
- Employees should not connive with their employer to take a lower basic salaries for high allowances as this affects their pension.

Obligations of SSNIT

SSNIT is by law mandated to:

- Operate the Basic Social Security Scheme which is the 1st Tier Pension Scheme under Act 766.
- Ensure general administration of the Social Security Scheme and Regulations.
- Provide social protection for the working population for contingencies including old age, invalidity, death and emigration.
- Administer and invest funds of the Scheme under the general directions of the Board of Trustees and approved by the

National Pensions Regulatory Authority (NPRA).

- Operate other schemes that may be prescribed by law.

SSNIT seeks to achieve these objectives through the following operations:

1) Registration of employers and employees

- Membership of the pension scheme is open to all workers employed in establishments except officers of the state security agencies. It is compulsory for every employee who is within the allowable age bracket to register with SSNIT and contribute to the Scheme. SSNIT issues a registered worker with a social security number. This number is not transferable and shall be used by the worker throughout his or her working life.
- A person who becomes a member must provide his or her beneficiaries, by completing the Nomination Form. It is advisable that members review and update their nominations at least once every five (5) years.
- The employer is also obliged to register his or her establishment and employees with SSNIT and be provided with a unique Establishment Registration (ER) number. The ER number is not transferable and shall be used by the employer throughout his or her transactions with SSNIT.

2) Contributions

- SSNIT Receives contributions regularly from employers on behalf of employees.
- Recalcitrant employers who refuse to pay contributions on behalf of their employees can be prosecuted.

- Defaulting employers can negotiate payment terms.
- 3) Managing records of employees and employers
- SSNIT collects and manages data on employers and employees.
 - SSNIT provides the means for contributors to update their records regularly
 - SSNIT keeps and manages its members' accurate data appropriately
- 4) Managing the funds of the Scheme
- The Scheme is financed through the combined contributions of the employees and employers as well as investment income.
 - A significant portion of the benefits paid to beneficiaries are derived from current contributions and investment income SSNIT therefore invests reserved funds prudently in productive ventures.
 - SSNIT is to pay regular accurate benefits promptly to members and their dependants.

The main form of benefit under the social security package is the money or the income that is provided to assist the beneficiary who is faced with contingencies such as old age, invalidity, emigration or death. The income that is paid to the beneficiary only replaces part of his/her earnings prior to the occurrence of the event. The objective in this part of the guide is to present the various benefits that accrue to the contributors of the SSNIT Scheme and the legal requirements as prescribed by PNDCL 247, Act 766 and Act 883. These include old age pension, invalidity, emigration and survivors' benefits. The SSNIT Scheme is earnings related and members with higher salaries receive higher pensions or higher benefits for the dependants in the event of the death of a member. Additionally, the SSNIT Scheme has an inherent mechanism for reviewing pensions every year.

Objectives

At the end of the session, the teacher will be able to:

- Identify the various benefits of the SSNIT Pension Scheme,
- Explain the qualifying conditions associated with the benefits of the SSNIT Pension Scheme,
- Calculate Old Age Pension benefits under the SSNIT Scheme.

BENEFITS OF THE SSNIT PENSION SCHEME

1. The Old Age Pension – Superannuation

(a) Full Pension

- (i) Under Act 766, to qualify for a Full Pension, you must be 60 years and you must have made a minimum contribution of 180 months in aggregate. Every additional twelve months of contribution attracts an interest of 1.125% (or 0.09375% a month). Under Act 766, the retired worker receives his/her monthly pension from SSNIT. His/her contributions to the 2nd Tier are however paid as their lump sum.

- (ii) Under the PNDCL 247, to qualify for a full pension, you must be 60 years and must have made a minimum contributions of 240 months in aggregate. Every additional 12 months of contribution attracts an interest of 1.5% (0.00125% monthly). Here a member can opt for a 25% lump sum payment of his/her accrued benefits and have regular monthly payments thereafter.

(b) Old Age Lump Sum

Under this arrangement, a one time lump sum is paid to the beneficiary. There is no regular monthly benefits after this. Here, the beneficiary might have contributed less than 180 months under Act 766 and 240 months under PNDC 247 at the time of reaching the retirement age of 60 years and will not qualify to receive monthly pension.

(c) Reduced Old Age Pension

A reduced monthly pension payment is applicable if a contributor opts to retire between the ages of 55 and 59 years and has made a minimum contribution of 180 months in aggregate under Act 766 and 240 months in aggregate under PNDCL 247.

2. Invalidity Pension

In the event of incapacitation resulting from ill health or accident, the contributor is entitled to invalidity pension. The contributor must have made a minimum contribution of 12 months in aggregate within the last 36 months prior to becoming an invalid. The individual has to be declared permanently invalid and incapable of any normal gainful employment by a qualified and recognised medical officer and certified as such by a SSNIT Medical Board. The invalid individual receives payment till death or when he or she recovers and chooses to continue contributing.

3. Survivor's Benefit

This benefit is paid to nominated beneficiaries when a member dies before retirement or when a pensioner dies before age 75 under Act 766 and 72 years under PNDC Law 247.

4. Emigration Benefit

This benefit is paid to emigrants who contribute to the Scheme and are returning to their home countries permanently. When the emigrant dies before the time of exit, the beneficiaries are paid survivor's benefit.

BENEFITS AND CONDITIONS AT A GLANCE

The conditions and benefits under the SSNIT Pension Scheme are presented in the tables below under the various laws.

Benefits and Conditions Under PNDC Law 247

Benefits	Qualifying Conditions
<p>a) Full Pension Regular monthly benefits from 60 made until member dies.</p>	<p>1) 60 years with a minimum of 240 months contributions— statutory retirement.</p> <p>2) Completion of pensioners’ certificate as confirmation of existence required for pensioners 72 years and above to enable continuous payment of pension.</p>
<p>b) Old age lump sum one-time payment and no regular monthly payment.</p>	<p>3) 60 years, with contributions less than 240 months.</p>
<p>c) Reduced Pension Regular monthly payments made from 55 years until member dies. Early reduction factor applies according to age attained at early retirement.</p>	<p>55-59 years with a minimum of 240 months contributions— voluntary retirement.</p>
<p>d) Survivor’s lump sum to nominated beneficiary (ies)</p>	<p>In the case of death of the contributor or pensioner.</p>
<p>e) Invalidity Pension 25% Lump sum + regular monthly pension guaranteed for life or till recovery from incapacitation.</p>	<p>In the case of certified permanent incapacitation; member should have made 12 months contribution in aggregate within three years prior to the invalidity status.</p>

Benefits and Conditions Under ACT 766 and ACT 883

Benefits	Qualifying Conditions
<p>a) Full Pension Regular monthly benefits from 60 years made until member dies.</p>	<p>Age 60 plus minimum of 180 months – statutory requirement. completion of pensioner’s certificate as confirmation of existence required for pensioners 75 years and above to enable continuous payment of pension</p>
<p>b) Old age lump sum one-time payment and no regular monthly payment</p>	<p>60 years, with contributions less than 180 months</p>
<p>c) Reduced Pension Regular monthly payments made from 55 years until member dies. Early reduction factor applies according to age attained at early retirement.</p>	<p>55-59 years with the minimum of 180 months’ contributions – voluntary retirement</p>
<p>a) Survivor’s lump sum to nominated beneficiary (ies).</p>	<p>In the case of death of the contributor or pensioner.</p>
<p>b) Invalidity Pension Regular monthly pension guaranteed for life or till recovery from incapacitation</p>	<p>Certified permanent incapacitation by a medical board. Contributor should have made 12 months in aggregate within the last three years prior to the invalidity status.</p>
<p>c) Emigration Benefit Lump sum payment to foreigners</p>	<p>Foreigners who have contributed to the Scheme and are leaving for their home country permanently.</p>

Pension Rights for Act 766

Under Act 766 a pensioner earns a pension right between 50% and 60% depending on the number of months he or she has contributed at the time of retirement.

The Pension Right under Act 766 is 2.5% for each year of contribution for the first 15 years (minimum of 180 months) and 1.125% for every additional year up to a maximum of 60.0%.

Scenario (1): Calculation of Full Pension under Act 766

Mr. Fosu was an employee of Acquah and Company Limited. He worked with the company as a production line manager for 20 years. His employer duly paid his monthly social security contributions to SSNIT during the course of his employment. The average of the best three years (36 months) of Mr. Fosu's salary over the 20-year period was GH¢15,000. He retired at the age of 60 last year and fully qualifies for monthly pension payments. You are required to calculate the monthly income Mr. Fosu qualifies to receive, using the appropriate Pension Right as specified under the National Pensions Act 2008, Act 766.

Calculation for Full Pension

Qualifying age=60years

Average of best 3 years' salary= GH¢15,000

Pension right for 20yrs=43.13% (refer to the table on Pension Rights on next page)

Annual pension to Mr. Fosu = $43.13/100 \times 15,000 = \text{GH¢}6,469.5$

Monthly pension to Mr. Fosu = $\text{GH¢}6,469.5/12 = \text{GH¢} 539.13$

The 25% lump sum under Act 766 shall be paid by the 2nd tier fund managers.

Years of contribution	15	16	17	18	19	20	21	22	23	24	25
Pension Right (%)	37.50	38.63	39.75	40.88	42.00	43.13	44.25	45.38	46.50	47.63	48.75

Years of contribution	26	27	28	29	30	31	32	33	34	35	36 & above
Pension Right (%)	49.88	51.00	52.13	53.25	54.38	55.50	56.63	57.75	58.88	60.00	60.00

Pension Rights for PNDCL 247

Under PNDC Law 247, a pensioner earns a pension right between 50% - 80% depending on the number of years he or she has contributed at the time of retirement. The minimum contribution of 240 months attracts a Pension Right of 50%. Every additional year over 240 months attracts an additional percentage of 1.5%.

Scenario (2): Calculation of Full Pension under PNDC Law 247

Mr. Bema, a History teacher at Academics Senior High School, retired in 2009 after 20 years of service. Throughout this 20-year period he had been an active contributor to the SSNIT Pension Scheme. As a student with in-depth knowledge of social security, you are to help Mr. Bema to calculate his annual pension using his best three years' salary of GH¢15,000.

Calculation for Full Pension

Qualifying Age = 60 years

Average of best three years' salary = GH¢ 15,000

Pension Right for 20 years = 50%

Annual Pension = $50/100 \times 15,000 = \text{GH¢ } 7,500$

Monthly Pension = $\text{GH¢ } 7,500/12 = \text{GH¢ } 625$

Application Procedures for the Various Social Security Benefits

<i>Old age Pension & Application Procedure</i>	<i>Invalidity Pension & Application Procedure</i>	<i>Survivor's lump sum & Application Procedure</i>	<i>Emigration & Application Procedure</i>
<ul style="list-style-type: none"> • Contact the nearest SSNIT branch with letter of retirement and your social security number • The SSNIT branch will then provide you with a pension application form for completion • Submit your completed form to the SSNIT branch • Provide an active bank account number that bears your name-evidence of bank account details • SSNIT will advise you to collect your monthly pension at your bank 	<ul style="list-style-type: none"> • Report your invalidity to the nearest SSNIT branch in person or through your representative with a medical report and social security number • You will be requested to appear before a medical board for examination where your invalidity will be certified by the medical board • Obtain pension application forms from any SSNIT branch • Complete the application forms and submit to SSNIT branch as early as possible • Provide an active bank account number that bears your name - evidence of bank account details • SSNIT will advise you to collect your monthly pension at a bank of your choice. 	<p>Report the death of the member to the nearest SSNIT branch with his/her social security number and the following evidence:</p> <ul style="list-style-type: none"> • Letter from employer • Death certificate • Affidavit from the chief of town or village • Police report • On receipt of information of the death of a member, SSNIT will identify the nominated dependant(s) and request them to apply for the benefit • Dependant(s) may call at a SSNIT branch to collect, complete and submit an application form with the following: <ul style="list-style-type: none"> • Deceased's social security number • Evidence of birth of minors if applicable • A bank account number that bears the dependant's name - evidence of bank account details • A photo identity card of dependants <p>SSNIT will process the application and a lump sum payment is made into bank account provided.</p>	<ul style="list-style-type: none"> • Contact the nearest SSNIT with a letter from employer confirming you are leaving Ghana permanently. • The SSNIT branch will then provide you with an application form for completion • Provide an active bank account that bears your name -- evidence of bank details • SSNIT will advise you to collect your lump sum payment at your bank

Traditionally, education on social security emphasises the transmission of information by managers of social security schemes to workers through channels such as the SSNIT website, social media, distribution of leaflets, durbars/seminars and one-on-one meetings with workers. The view of social security education adopted in this guide is the type of learning that takes place within the school system, which seeks to build a lasting behavioural change among students. In this regard, the teacher who plays a key role in the change process focuses on creating favourable conditions for learning and giving the learners the opportunity and space to be at the centre of the learning process.

Objectives

At the end of the session, the teacher will be able to:

- Use the techniques for effective learning within the school system.
- Create conducive environment for effective learning

The role of the teacher is to impart knowledge as well as encourage the learners to gain knowledge on social security. The teacher has the responsibility of ensuring that the right kind of environment is created to sustain the learner's interest, and facilitate the learning process. The teacher should therefore have the following attributes for effective learning:

- Well-informed to be able to pass on the knowledge of social security to the students.
- A role model to the students.
- Must be practical in his/her delivery.
- Available, approachable, good listener, impartial and an inspirer.
- Appreciative of the efforts of the students.
- A good communicator and have a good relationship with the learner.

Teaching Approaches/Methodology

The teachers will be required to use a variety of techniques and resources in the delivery of the lessons. The methods that are to be used emphasise “learning by doing” or experiential approach. The specific methods include, think-pair-share, group discussion, role play, dramatisation, using reading clubs to whip up interest of the students in the reader, and use of resource persons to deliver mini-lectures. The list is not exhaustive and as such the teacher has the flexibility to adopt other teaching techniques as she/he may deem appropriate. The teacher is required to vary the teaching approaches for the different chapters of the reader. The details of the learning approaches are presented below:

Small Group Discussion

- A group size of about 6-8 students should be used for the discussion of particular chapters of the reader.
- The sitting arrangement should be done in a manner that encourages direct eye contact in the group.

- The teacher introduces the topic for discussion and encourages the students to actively participate in the discussion.
- The group selects a facilitator whose role is to guide the discussion through leading questions, and not to dominate the discussion. The teacher can as well act as the facilitator.
- The teacher/facilitator should familiarise him/herself with the topic of discussion in order to be able to engage the students.
- The role of the facilitator is to:
 - Ensure that no single person dominates the discussion.
 - Ensure that there is no private discussion within the group discussion.
 - Keep the time and ensure that the task is completed.
 - Direct the discussion to ensure that it stays focused on the topic and issues of interest.
 - Initiate by getting the discussion started.
 - Inform by clarifying knowledge.
 - Contribute to the teaching atmosphere by showing empathy, being a good listener and respecting the views of contributors.

For effective group work, the teacher establishes 'Ground Rules for Talk' to ensure that the students contribute to the issue under consideration. This promotes critical thinking or deep learning among them.

Roleplay

We often understand something better when it is acted out, rather than just described. Roleplaying is useful for disseminating

learning points such as the responsibilities of workers and employers regarding social security contributions, and the practical steps contributors must follow to update their personal records and that of their nominees. Roleplaying helps students to internalise issues. It forms a lasting impression on students and thus promotes behavioural change.

The process is as follows:

- The teacher describes background and setting of the roleplay.
- The teacher/facilitator calls for volunteers to act out roles.
- The actors discuss the topic for some minutes until they are clear about what to do. It is important that every actor understands the message that is being conveyed and how his/her role relates to those other actors.
- The scene is set and the actors play their roles.
- The rest of the group are observers.
- The teacher writes guidelines for observers on what they must look out for in the roleplay.

Debriefing

At the end of the act, the whole group then discusses the play. The teacher/facilitators initiate the discussion by asking the students questions to stimulate them to share their experiences. This action of asking questions and analysing the learning experience is called debriefing. It has the following parts:

- 1) **Sharing:** Answering questions such as
 - What did you observe?
 - What happened?
 - What was your feeling about this event?
 - Who else felt the same or differently?

- 2) **Interpreting:** Analysing what happened
 - How was that good or bad?
 - How was that important?
 - What explains this particular situation or event?

- 3) **Generalising:** Moving from specific knowledge about this situation to general principles
 - What might we learn from that?
 - How does that apply to other things?
 - What does that help to explain?
 - How does this relate to other experiences?

- 4) **Applying:** Understanding how the experiences and observations can be applied in the students' lives
 - How could you have avoided this situation?
 - What advice would you give to yourself to and to others?

Use of Resource Persons

At the beginning of a new chapter of the reader, it may be useful to invite resource persons (e.g. SSNIT officials) knowledgeable in the thematic area to share experiences and ideas with the students. The teacher/facilitator first discusses with the class reasons for

bringing in a visitor. It is important that the visitor chosen relates well with the students and is also capable of communicating the subject matter in an interesting manner. The visitor should be given adequate notice and exact details regarding the visit, such as:

- The objectives of the session
- Reasons for the visit
- Age, number and ability of the students
- Venue, time and duration of the visit
- The class' expectation of the visitor

The facilitator/teacher prepares the students ahead of the visit so that each student knows his/her responsibilities, and the class has at least one practice session where the teacher acts as the visitor. Students should be assigned the tasks of welcoming the visitor, saying things positively about him or her.

Think-pair-share

- Teacher poses a question or statements based on the topic.
- Allows each student to think about the issues/questions and then pairs with a friend and each share their thoughts on the issue.
- Each pair also shares their thoughts on the issue to the whole class/group.

The teacher/facilitator can use this method as a prelude to the small group discussion. This will allow individuals to think deeply and critically on a particular topic or an issue before sharing with the entire group members.

Recommended Learning Approaches and Activities for specific chapters of the reader

The reader, *Bawa the Ambassador*, is designed to make social security education accessible to JHS students. The reader is about a boy, Bawa whose inquiry into social security and pension schemes prompted his school authorities to invite officers of Social Security and National Insurance Trust to educate students and teachers on Social Security in Ghana. The reader highlights informal learning that occurred at home between a young intelligent boy who was yearning for knowledge on social security and his retired grandmother. Bawa sought more knowledge about unresolved social security concerns from his teacher. Impressed by Bawa's inquiries into SSNIT, the school authorities, subsequently, organised a workshop and invited the officials of SSNIT to give a talk on social security, and its benefits.

The SSNIT officials came along with two ambassadors, a driver and a self-employed seamstress to reinforce with their life experiences, the need for workers to register and contribute to the SSNIT pension scheme. As a result of his enthusiasm towards matters of social security, Bawa was selected by his school authorities to be a SSNIT ambassador in his school and community. The reader is crafted in a manner that uses methods of experiential learning to convey the message to the audience.

These methods included invitation of the resource persons (i.e. the three SSNIT officers) to give a talk on social security to the students, organisation of workshop that comprised the use of small group discussion and SSNIT ambassadors to share their life experiences with the students. The teacher can adopt similar methods

as exemplified in the reader and adapt them.

In addition, the following approaches and activities are suggested for the various chapters of the reader:

Chapter One: Bawa is Inquisitive & Chapter Two: What is SSNIT?

It is recommended that the teacher adopts the think-pair-share approach to deliver the lesson on the first and second chapters of the reader.

- The teacher should give students sufficient time to read the chapters.
- The teacher poses questions relevant to the chapter.
- The teacher allows each student to think about the questions and then pairs with a friend and each share their thoughts.
- Each pair also shares their thoughts on the issue to the whole class.

The teacher should explain the following terms to the students:

- Retirement
- Pension
- Contribution

Suggested Questions to Stimulate Learning

- Why were Bawa's grandparents always at home?
- At what age does a person go on retirement, according to the reader?
- Why was grandpa on retirement even though he had not reached the mandatory retirement age?
- What does SSNIT stand for?
- What did teacher Nkuma say is the role of SSNIT?

- Who was the first person to mention SSNIT to Bawa?
- According to Mrs Atiso and Madam Nkuma, why was Bawa chosen as an ambassador?
- According to Mrs Atiso, why was it important for the students to get education on SSNIT?

Chapter Three: Securing Your Future

It is suggested that the teacher adopts small group discussion as the method for delivering learning.

- Teacher or facilitator reads the chapter to the whole class
- The teacher then divides the class into small groups, 6-8 students per group
- The teacher should follow the steps outlined under the section on “small group discussion”

The teacher should explain the following terms to the students:

- Social security
- Contributor
- Invalidity
- Contributor
- Scheme

Suggested Questions to Stimulate Group Discussion

- What was the SSNIT branch manager’s definition of social security?
- What did the branch manager say is the main form of benefit provided under a social security package?
- In the opinion of Ms Gariba, why is it always difficult to set

aside money for old age?

- According to Ms Gariba, what consequences are citizens likely to suffer if they do not contribute to a social security scheme?
- According to Ms Gariba, why is it important for government and society to get involved in the provision of social security?
- Mention the four main benefits contributors stand to gain from SSNIT pension scheme?

Chapter Four: Benefits of SSNIT Membership

The student should read the chapter and then apply the Think-pair-share approach to encourage critical thinking. The technical nature of the chapters on social security and benefits require that resource persons from SSNIT are invited to do presentations to reinforce learning that might have occurred through the Think-pair-share approach.

Suggested Questions to Stimulate Learning

- Describe the various pension benefits outlined by Ms Lamptey.
- Describe the conditions that one has to satisfy in order to become a beneficiary of the different pension benefits.
- According to Ms Lamptey, what are the types of old age pension?

Note: It is important that the teacher or the resource person fills in information gaps on the application procedures for the various social security benefits (See Part 4 for application procedures for SSNIT benefits). The teacher is reminded to recap the following

responsibilities of the contributor to the students:

Register with SSNIT using the Ghana card personal identification number (PIN).

- Give the Ghana card PIN to the employer.
- Request for statement of accounts at least once a year from any SSNIT branch.
- Access statement of accounts every time online at www.ssnit.org.gh
- Request for a portal ID to access the SSNIT web portal through SSNIT contact centre.
- Update nominee records once every five years.
- Update bio records/data as and when the need arises.
- Communicate with SSNIT through its social media platforms. These are: Facebook ([ssnitghana](https://www.facebook.com/ssnitghana)), Instagram ([ssnitghana](https://www.instagram.com/ssnitghana)), LinkedIn ([ssnitghana](https://www.linkedin.com/company/ssnitghana)), YouTube ([ssnitghana](https://www.youtube.com/ssnitghana)).

Chapter Five: The Workshop

It is recommended that the class is divided into small groups and the chapter used as the reference material for discussion. The steps outlined under the section on small group discussion should be followed.

Suggested Questions to Stimulate Group Discussion

- At what age does one qualify to register and contribute to the SSNIT pension scheme?
- Why did Ms Gariba say that the students were not ready to register for social security number and what advice did she give to the students?

- According to Ms Gariba, how is a person nominated to become a beneficiary?
- What is a pension right?
- Using various scenarios, calculate the pensions of a contributor on retirement.

Chapter Six: The Ambassadors Speak

It is recommended that student volunteers are selected to act out the experiences of the SSNIT ambassadors to ensure a lasting imprint on students as change agents. The teacher/facilitator is encouraged to follow the steps outlined under the section on roleplay.

Suggested questions to stimulate discussion during debriefing.

- What were the occupations of ambassadors Ato Forson and Kabuki Ocansey?
- Who is a SSNIT ambassador?
- Describe briefly how the ambassadors were appointed by SSNIT?
- How would you describe the influence of these ambassadors on society?
- What benefit did the children and wife of Ato Forson's friend who died in an accident receive from SSNIT?
- What lesson did Ato Forson learn from his friend's story?
- What lesson have you learnt from Ambassador Kabuki Ocansey's experience?
- What advice will you give to parents in your community who are not contributors of SSNIT's Pension scheme but are in active employment?

- As students, why is it important to have an inquiring mind?
- On the whole, what new ideas have you acquired from the reader?

Chapter Seven: The History of Social Security in Ghana

It is suggested that the teacher uses appropriate teaching methods to deliver the lesson on this chapter.

- Suggested questions to stimulate learning
- When was SSNIT established?
- What is Social Insurance?
- How is Social Insurance financed?
- What categories of workers can contribute to the SSNIT Scheme?
- What categories of workers are exempted from the SSNIT Scheme?
- Mention two (2) laws that govern the activities of SSNIT.

Integrated Lesson

Class:

Date/ Duration	Topic	Specific Objectives	Teaching & Learning Activities
<p>Monday, 21st May 2018</p> <p>70 minutes</p>	<p>Topic: Citizenship and Human Rights</p> <p>Sub-topic: Rights and responsibilities of a worker under the SSNIT Pension Scheme</p>	<p>By the end of the lesson, the student will be able to:</p> <ol style="list-style-type: none"> 1. Enumerate the rights a citizen has. 2. Explain that a citizen can have a secure future. 3. Describe the rights and responsibilities of the contributor under the Social Security Scheme. <p>RPK: Students are aware of the various rights in our Constitution</p>	<ol style="list-style-type: none"> 1. Let students mention some of their rights under the Constitution. 2. Build on their responses to link them up to the activity of the day. 3. Introduce the resource person(s) to take them through the activity of the day. 4. Students in groups discuss the presentations and draw conclusions.

Plan for Social Studies

JHS One

Preparation & Materials	Core Points	Evaluation Exercise
<p>1. Social security education for schools: <i>Teacher's Guide for JHS</i></p> <p>2. Reader: <i>Bawa the Ambassador</i></p> <p>3. Flyers, posters, and animations from SSNIT.</p> <p>4. Let students research and read to prepare for the lesson.</p>	<p>Rights</p> <p>A worker</p> <p>Employer</p> <p>Employee</p> <p>Employer-employee relationship</p> <p>The SSNIT contributor</p> <p>Responsibilities</p> <p>Values Social security, appreciation, exploration, critical thinking, analysis, team work, observational skills</p>	<p>Your mother suspects that things are not going right regarding her SSNIT contributions. Educate her on her rights and responsibilities.</p>

Integrated Sample Lesson

Class:

Date/ Duration	Topic	Specific Objectives	Teaching & Learning Activities
<p>Thursday 21st June, 2018</p> <p>70 minutes</p>	<p>2.4 Percentages II</p> <p>Sub-topic: Pension Rights</p>	<p>The student will be able to:</p> <ol style="list-style-type: none"> 1. Solve real life problems involving compound interest 2. Calculate the pension of a SSNIT contributor on retirement. 3. Discuss the various benefits of the SSNIT pension scheme. 4. Calculate SSNIT's Old Age Pension benefits. <p>RPK: Students have some knowledge in the calculation of fractions.</p>	<p>Discuss with students the social and economic importance of paying contributions to SSNIT.</p> <p>Assist students to identify the various benefits of the SSNIT Pension Scheme.</p> <p>Discuss with students the mandatory employer and employee contributions to the SSNIT Pension Scheme under the existing Pension Laws.</p> <p>Using various scenarios, assist students to calculate annual and monthly pensions for Full Pension using the various Pension Rights (%). e.g.</p> <p>Average of best 3 years' salary = GH¢15,000.</p> <p>Pension Right for 20 years = 43.13%. Annual Pension to Mr. Fosu = $43.13/100 \times 15,000 = \text{GH¢}6,469.5$.</p> <p>Monthly pension to Mr. Fosu = $\text{GH¢}6,469.5/12 = \text{GH¢}539.13$</p>

Plan for Mathematics

JHS One

Preparation & Materials	Core Points	Evaluation Exercise
<p>1. Mathematics Textbook</p> <p>2. Social Security Education for Schools: <i>Teacher's Guide for JHS</i></p> <p>3. Reader: <i>Bawa the Ambassador</i></p>	<p>To the retiree it ensures income security during retirement. It reduces destitution in society. Investments in social infrastructure and economic activities benefit the wider society. The benefits to the SSNIT contributors are:</p> <ul style="list-style-type: none"> • Old Age Pension • Invalidity Benefit • Survivor's Lump Sum Benefit • Emigration Benefit <p>Act 766: Employer's contribution (13%) Worker's contribution (5.5%)</p> <p>These contributions are done as a percentage of one's monthly basic salary. Thus the size of the basic salary affects one's contribution and in the long term the amount that one receives as pension benefit.</p>	<p>What are the social and economic importance of SSNIT to Ghanaians?</p> <p>What direct benefits do contributors gain from the SSNIT Pension Scheme?</p> <p>What is likely to happen to a worker who is not a contributor to SSNIT should he or she go on retirement?</p> <p>Why is it important for a worker not to accept reduced basic salary in place of increased allowances by employers?</p> <p>What are the parameters required for the calculation of annual pension under Pension Act 2008, Act 766?</p>

