

# SOCIAL SECURITY EDUCATION FOR SCHOOLS

## TEACHER'S GUIDE FOR SHS

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MINISTRY OF EDUCATION IN COLLABORATION WITH SSNIT



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  
Sri Sree Nandan Institute of Technology

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This teacher's guide relates to the supplementary reader on social security titled, *When My Father Fell Into Trouble* which has been designed to promote social security education and financial literacy among senior high school students. This 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  
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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 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 enable periodic payments to retired workers.

Currently, there is the Three Tier Pension Scheme introduced by the National Pension Act 2008, Act 766. This contributory three tier pension 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 reader to provide literacy on social security and pension schemes to teachers and students of senior high schools.

Particularly, this aims at educating teachers and students on pertinent issues relating to SSNIT. This will create change agents in society and the long term objective of improving the well-being of retirees, workers with permanent incapacitation, 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 administration in Ghana?
- 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 the 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 to enable them make good social security and retirement decisions during

their working lives.

The guide is designed to make teachers informed on social security issues. The information contained in the guide will help them to integrate social security issues easily into 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 curricular issue.

Social security easily lends itself to the following career subjects: Social Studies, English Language, Economics, Government, History, Home Economics and Mathematics. However, it is intended to be integrated into all subjects. The teaching methodology/approach basically employs best practices which emphasise 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. Part 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 to 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 regular deduction from the earned salary of a worker which is paid into the social security fund in respect of the worker while in active service. Under Act 766, the employer pays 13% and the employee 5.5% 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:** A review of pension that is paid to members 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 where a member of the Scheme provides the particulars of a dependant(s) to be the beneficiaries of their benefit payment in the event of death. The member must review and update the nomination at least once every five years.

**Contingencies:** Happenings or risks which a person has no control over and can deprive the person of gainful employment. They can

be shocks such as death, incapacitation resulting from an accident or 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 into which members contribute during their working life and receive returns from in the form of a lump sum payment when they retire.

**Pension Fund:** A scheme that members contribute to during their working life and receive regular and periodic from during retirement.

**Contributory scheme:** Also known as social insurance, is based on the idea of pooling of 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 Funds to the individual contributor and his/her household are to ensure income security during old age, emigration, incapacitation, 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 a permanent incapacitation a contributor can fall on secured 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:

- Social Security funds are invested in productive ventures to generate returns for contributors. 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 creates 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 SSNIT 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 of 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 through 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 salary for services rendered.

### Obligations of the Employer

1. 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 |

2. Contribution payments should be made after validating 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 show employee names, social security numbers and contribution amounts. The contribution report must be submitted to SSNIT at the end of every month for validation, whether employer has money or not. Payment of contribution must be made by the 14th of the following month.

3. 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.
4. The employer should further keep accurate records about workers and their remunerations.
5. 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**

1. Workers in Ghana are obliged to contribute to the SSNIT Scheme during their working life.
2. The worker is to monitor to ensure that the employer pays 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 or via [www.ssnit.org.gh](http://www.ssnit.org.gh).
3. It is also the workers' obligation to notify SSNIT if employers default in contribution payments.
4. Employees should not connive with employers to accept lower basic salaries and take high allowances. The lower the basic salary the lower your pension, because pensions are not calculated on allowances, but only on basic salaries..

### **Obligations of SSNIT**

SSNIT is by law mandated to:

1. Operate the Basic Social Security Scheme which is the 1st tier.

2. Ensure general administration of the Social Security Scheme and Regulations.
3. Provide social protection for the working population for contingencies including old age, invalidity, death and emigration.
4. Administer and invest the funds of the Scheme under general directions of the Board of Trustees and approved by the National Pensions Regulatory Authority (NPRA).
5. Operate other schemes that may be prescribed by law.

SSNIT seeks to achieve these objectives through the following activities:

### **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. Contribution Payment Monitoring and Enforcement**

- SSNIT receives contributions regularly from employers on behalf of employees.
- Recalcitrant employers who refuse to pay contributions on behalf of their employees are prosecuted.
- Defaulting employers can negotiate payment terms.

## **3. Managing records of employers and employees**

- SSNIT collects and manages data on employers and employees.
- SSNIT provides the means for contributors to update their records regularly.
- SSNIT keeps and manages accurate data of its members appropriately.

## **4. Managing the funds of the Scheme**

- The Scheme is financed through the combined contributions of employees, employers and investment income.
- A significant portion of the benefits paid to beneficiaries are derived from current contributions and investment income. SSNIT invests reserved funds prudently in productive ventures.
- SSNIT is to pay accurate benefits promptly to members and their nominated beneficiaries .

The main form of benefit under the social security package is the monetary assistance that is provided on retirement in the event of such contingencies as old age, invalidity, emigration or death. The money that is paid to such a member 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 prescribed by PNDC Law 247, Act 766, and Act 883. These include old age pension, invalidity pension, emigration and survivors' lump sum. The SSNIT Scheme is earnings related, therefore members on higher salaries receive higher pensions or lump sum payments. 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 and the SSNIT Scheme.

## 1. The Old Age Pension

### (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 or less than 240 months under PNDL 247 at the time of attaining the compulsory retirement age of 60.

### **(c) Reduced pension**

A reduced monthly pension payment is applicable if a contributor opts for earlyretirement 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 being invalid. The individual has to be declared permanently invalid and incapable of any normal gainful employment by a qualified and recognised medical officer. He/she then appears before a medical board to be declared permanently invalid or otherwise. The invalid individual receives pension till death or when he or she recovers and chooses to continue contributing.

### **3. Survivor's Benefit**

This benefit is paid to the nominated beneficiaries of a member who 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 contributed to the Scheme and are returning to their home countries permanently. When the emigrants dies before the time of exit, his/her nominated beneficiaries are paid survivors' benefit.

## **Benefits and Conditions at a glance**

The benefits and conditions 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><b>a) Full Pension</b><br/>Regular monthly benefits from 60 years made until member dies.</p>  | <ol style="list-style-type: none"> <li>1) 60 years with a minimum of 240 months contributions - statutory requirement.</li> <li>2) Completion of pensioners' certificate as confirmation of existence required for pensioners 72 years and above to enable continuous payment of pension</li> </ol> |
| <p><b>b) Old age lump sum</b><br/>one-time payment and no regular monthly payment</p>   | <ol style="list-style-type: none"> <li>1) 60 years with contributions less than 240 months</li> </ol>   |
| <p><b>c) Reduced Pension</b><br/>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><b>d) Survivors' lump sum</b><br/>to nominated beneficiary (ies).</p>  | <p>In the case of death of the contributor or pensioner</p>   |
| <p><b>e) Invalidity Pension</b><br/>Regular monthly pension guaranteed for life or till recovery from incapacitation.</p>   | <ol style="list-style-type: none"> <li>1) Certified permanent incapacitation by a medical board.</li> <li>2) Contributor should have made 12 months in aggregate within the last three years prior to the invalidity status.</li> </ol>   |

## Benefits and Conditions Under Act 766 and Act 883

| Benefits   | Qualifying Conditions   |
|--|---|
| <p>a) Full Pension<br/>Regular monthly payment made from age 60 until member dies. Tier Two pays lump sum component</p>  | <p>1) 60 years with a minimum of 180 months -- statutory retirement.</p> <p>2) Yearly completion of pensioners certificate as a confirmation of existence required for pensioners 75 years and above to enable continuous payment of pension.</p> |
| <p>b) Old age lump sum<br/>One time payment and no regular monthly benefits.</p>   | <p>60 years with contribution less than 180 months.</p>   |
| <p>c) Reduced Pension<br/>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 180 monthly contributions-- voluntary retirement.</p>  |
| <p>d) Survivors' Benefit survivors' lump sum to nominated beneficiary (ies).</p>   | <p>In the case of death of the contributor or pensioner.</p>  |
| <p>e) Invalidity Pension<br/>Regular monthly pension guaranteed for life or till recovery from incapacitation.</p>   | <p>1) Certified permanent incapacitation by a medical board.</p> <p>2) Contributor should have made 12 months in aggregate within three years prior to invalidity status.</p>   |
| <p>f) Emigration Benefit<br/>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 37.5% and 60% depending on the number of years he or she contributed prior to 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%.

### Calculation of Pensions--Act 766

#### Scenario (1): Calculation of Full Old Age Pension

Mr. Addai was an employee of LifeAqua Water Co. Ltd. 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. Addai's salary over the 20-year period was GH¢15,000. Mr. Addai retired at the age of 60 last year and fully qualifies for monthly pension payments. You are required to calculate the monthly income Mr. Addai qualifies to receive using the appropriate pension right as specified under the National Pensions Act 2008, Act 766.

#### Calculation for Full Pension

Qualifying age=60 years

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

Pension right for 20 yrs=43.13% (refer to the table on Pension Right below)

Annual pension to Mr. Addai =  $43.13/100 \times 15,000$   
= GH¢6,469.5

Monthly pension to Mr. Addai = GH¢6,469.5/12  
= GH¢ 539.13

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

## Pension Rights for Act 766

|                       |       |       |       |       |       |       |       |       |       |       |       |
|-----------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 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 the PNDC Law 247, a pensioner earns a pension right between 50% and 80% depending on the number of years he or she 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 Old Age Pension under PNDC Law 247

Mr. Pogo, a French teacher at Adanso 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 someone with in-depth knowledge in social security, you are to help Mr. Pogo to calculate his annual pension using his best three years' salary of GH¢15,000.

#### Calculation for Full Pension

Age = 60 years

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

Pension Right for 20 years = 50%

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

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

## Application Procedures for the Various Social Security Benefits Under Act 766

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

Traditionally, education on social security emphasises the transmission of information by managers of social security schemes to workers through channels such as website content, 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:

- Be well-informed to be able to pass on the knowledge of social security to the students.
- Be 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 deemed 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 effectively.
  
- 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 behaviour change.

The process is as follows:

- The teacher describes background and setting of the role-play.
- 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 role-play.

## Debriefing

At the end of the act, the whole group then discusses the play. The teacher/facilitator initiates 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 the unfortunate 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 must 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 will relate well with the students and 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, *When My Father Got into Trouble*, is designed to make social security education accessible to SHS students.

This guide is to be used together with the student’s reader. The teacher is advised to adopt the approaches and activities presented below for the various chapters of the reader:

### CHAPTER ONE

Suggested Approach: Small group discussions

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

**Note:** The story focuses largely on private sector employment. The teacher should fill in information gap and indicate to students that social security contributions apply to public sector employment as well. In the case of the public sector, the state is the employer and therefore makes the contribution on behalf of the worker.

Explain to the students the following terms:

- Employee
- Employer
- SSNIT contributions

Use of questions to stimulate group discussion

- What character traits were exhibited by Mr. Acquah and his wife?
- Which of the character traits do you consider as important for encouraging investment in social security scheme? (e.g. discipline, honesty and hardwork, which Mr. Acquah lacked). Highlight the contrasting character traits of Essien's father and mother.
- If the contributions of workers are not paid to SSNIT, what might happen to them when they retire?
- What do you consider as the major weakness on the part of Mr. Acquah's employees? (Their failure to verify the status of their social security contributions with SSNIT was a major weakness).

**Lesson:** It is also the responsibility of employees to check the status of their contributions regularly with SSNIT.

- What are the consequences of the failure of employers to pay the social security contributions of their employees? (Highlight issues such as arrest and possible imprisonment, the shame it brings to the family, the emotional anguish the family is likely to suffer, possible sale of family property to pay the contribution arrears with interest etc.)

## CHAPTER TWO

### Suggested Approach: Use of Appropriate Classroom Instruction

It is suggested that the teacher uses the most appropriate teaching methods to deliver the lesson on chapter two of the reader.

Explain to the students the following terms:

- Nomination
- Nominee(s) or Survivor(s)
- Benefits

Use of questions to stimulate class discussion

- Mention the law that currently governs the operations of SSNIT.
- What benefits do contributors derive from SSNIT contributions?
- What conditions must contributors meet in order to enjoy the benefits of SSNIT contribution?
- Give reasons why Essien liked the survivor's benefit.
- Which of the benefits do you like and why?

**Note:** Highlight the moral lessons that can be learnt from this chapter:

- The arrest of Essien's father made him aware of his own character deficiencies such as leaving his room untidy for days; waking up late; getting to school late; and leaving his bathroom in a messy condition.
- The father's arrest urged Essien to begin to work hard and eschew indiscipline.
- "There is no short cut in life. Whatever you want in life you

have to work hard for it". If one cuts corners to reach his or her goals, he/she will pay a huge price for it in future.

- Putting money into social security scheme is a long-term investment, which requires virtues such as discipline and honesty on the part of both employees and employers to honour their responsibilities towards the scheme. These are the virtues Mr. Acquah lacked.

### CHAPTERS THREE, FOUR AND FIVE

#### Suggested Approach: Use of Appropriate Classroom Instruction

It is suggested that the teacher uses the appropriate classroom teaching methods to deliver the lessons on these chapters. The teacher is required to nominate some of the students to read portions of the chapter to the class and later asks questions to stimulate discussions in class.

A mathematics teacher or a resource person from SSNIT should be invited to take the students through the calculation of pension benefits. The teacher should refer to Part 4 for the calculation of full pension benefit under Act 766 and PNDCL 247.

**Note:** The teacher should highlight the emotional trauma and the shame Essien and the other relatives had to go through as a result of Mr. Acquah's failure to pay the contributions of his workers to SSNIT.

This should be done to reinforce the similar consequences of non-payment of SSNIT contributions as captured in chapter 1. Another issue that should be highlighted is the fact that the arrest of Mr.

Acquah occasioned an attitudinal change in Essien; he began to undertake house chores, which hither to he would not have done.

## CHAPTERS SIX AND SEVEN

### Suggested Approach: Role Play and Resource Person

The teacher is encouraged to use role-play to act out chapters six and seven. She/he can use a resource person to explain some of the legal and technical issues bordering on the laws governing the operations of social security in Ghana. They should also learn about social security benefits and qualifying conditions, sanctions for breaching the social security law as well as the obligations of employers and employees towards SSNIT.

Explain to the students the following terms:

- Contingencies
- Pensioner
- Destitution
- Contributor
- Invalidity
- Employer
- Employee
- Social insurance

**Note:** The teacher can either invite the resource person to participate in the discussion during debriefing or can organise a separate session after the role-play for the resource person to give his or her presentation on the chosen topics. It is important that the teacher or the resource person fills in the 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 student:

- Go for SSNIT number
- Give the SSNIT number to his or her employer
- Request for statement of accounts at least once a year from any SSNIT branch
- Access your statement of accounts every time online at [www.ssnit.org.gh](http://www.ssnit.org.gh)
- Request for a portal ID to access the SSNIT web portal and other enquiries 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 (SSNIT), Instagram ([ssnitghana](https://www.instagram.com/ssnitghana)), LinkedIn ([ssnitghana](https://www.linkedin.com/company/ssnitghana)), You Tube ([ssnitghana](https://www.youtube.com/channel/UCssnitghana))

Use questions to stimulate discussion during debriefing.

- What are the dos and don'ts of employers and employees toward SSNIT?
- Why is it important for workers not to collude with employers to have a reduced basic salary and bigger allowances?
- Find out from the students how they are going to apply the knowledge acquired.

## Integrated Sample

Class:

| Date/<br>Duration                                    | Topic   | Specific Objectives   | Teaching & Learning Activities   |
|--|---|---|--|
| Thursday,<br>26th April<br>2018<br><br>70<br>minutes | Topic:<br>Rights and responsibilities of the individual<br><br>Sub-topic:<br>Rights and responsibilities of a worker under the SSNIT Pension Scheme | By the end of the lesson, the student will be able to: <ol style="list-style-type: none"> <li>1. Explain who a worker (employee) is</li> <li>2. Explain who an employer is</li> <li>3. Explain the relationship between the employer and employee</li> <li>4. Explain the rights and responsibilities of the employer and employee</li> </ol> | Introduction <ol style="list-style-type: none"> <li>1. Let students mention the careers they intend to pursue in the future Activities</li> <li>2. Let them discuss the benefits they intend to derive from their chosen careers</li> <li>3. In groups, let students discuss how they intend to earn income in their old age.</li> <li>4. Lead them in a discussion about SSNIT and its operations.</li> </ol> |

# Lesson Plan for Social Studies

## SHS Two

| Preparation & Materials  | Core Points   | Evaluation Exercise   |
|--|---|---|
| <p>1. Social security education for schools:<br/><i>Teacher's Guide for SHS</i></p> <p>2. Reader: <i>When My Father Got Into Trouble</i></p> | <p>Explanation of the following:</p> <ol style="list-style-type: none"><li>1. Employer</li><li>2. Employee</li><li>3. Responsibilities of the employer</li><li>4. Responsibilities of the employee</li><li>5. Social security</li><li>6. Protecting future against destitution</li><li>7. Contractual agreement between employer and employee</li></ol> <p><b>Values</b><br/>Social security, appreciation, exploration, critical thinking, analysis, team work, observational skills</p> | <ol style="list-style-type: none"><li>1. Explain three (3) responsibilities of the SSNIT contributor</li><li>2. Explain the responsibilities of the employer</li><li>3. What are the benefits to be derived from contributing to the Social Security Scheme</li></ol> |

## Integrated Sample Lesson

Class:

| Date/<br>Duration                              | Topic  | Specific Objectives  | Teaching & Learning Activities  |
|--|--|--|---|
| Thursday<br>3rd May,<br>2018<br><br>70 minutes | 2.4 Percentage<br>II<br><br>Sub-topic:<br>Pension Rights | <p>The student will be able to:</p> <p>2.4.1 Solve real life problems involving compound interest</p> <p>2.4.8 Calculate the pension of a SSNIT contributor on retirement</p> <p>2.4.9 Discuss the various benefits of the SSNIT pension scheme</p> <p>2.4.9.1 Calculate SSNIT's Old Age Pension benefits</p> <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's and employee's 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 (%).<br/>e.g.</p> <p>Average of best 3 years' salary = GH¢30,000.</p> <p>Pension Right for 20 years = 43.13%.<br/>Annual Pension to Mr. Addai:<br/><math>43.13/100 \times 30,000 = \text{GH¢}12,939</math>.</p> <p>Monthly pension to Mr. Addai = <math>\text{GH¢}6,469.5/12 = \text{GH¢}1,078.25</math></p> |

# Plan for Mathematics

## SHS Two

| Preparation & Materials  | Core Points  | Evaluation Exercise   |
|--|--|---|
| <p>1. Mathematics Textbook</p> <p>2. Social Security Education for Schools: Teacher's Guide for SHS</p> <p>3. Reader: <i>When My Father Got Into Trouble</i></p> | <p>To the retiree it ensures income security during retirement.<br/>It reduces destitution in society.<br/>Investments in social infrastructure and economic activities benefit the wider society.<br/>The benefits to the SSNIT contributors are:</p> <ul style="list-style-type: none"> <li>• Old Age Pension</li> <li>• Invalidity Benefit</li> <li>• Survivor's Lump Sum Benefit</li> <li>• Emigration Benefit</li> </ul> <p>Pensions Act 2008, Act 766<br/>Employer's contribution (13%)<br/>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 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> |

