

Speakers at SSNIT symposium call for inclusion, sustainability

By Beatrice Laryea

SPEAKERS at a symposium to mark the 60th anniversary of the Social Security and National Insurance Trust (SSNIT) have called for innovation, inclusion and long-term sustainability as guiding principles for the future.

The event, dubbed "SSNITPosium," was designed to remind the institution of the vital role it plays in safeguarding the livelihoods and dignity of citizens as it marks its 60th anniversary milestone.

Former General Manager, Benefits, Rosemary Amerley Sackey, emphasised sustainability as the guiding principle for SSNIT's future — sustainability of trust, finances, governance, and relevance in an evolving world of work.

Tracing SSNIT's transformation from a Provident Fund in 1965, to a modern social insurance institution, she underscored its role in building livelihoods, ensuring pension security, and investing in the country's sustainable economic growth through housing, infrastructure and capital markets.

Mrs Sackey urged key stakeholders — the government, NPRA, organised labour, employers and employees--- to strengthen compliance, improve contribution rates, and embrace technology to secure the scheme's long-term viability.

Resilience

She further called for responsible investment, digital transformation, and institutional knowledge preservation as pillars for future resilience.

"Ladies and gentlemen, if there is one lasting lesson in our 60-year journey, it is that sustainability is rooted in trust. Trust built through fairness, responsiveness and consistent service.

"It is the trust earned daily by staff who serve with empathy, professionalism and pride. Technology may enhance our operations, but transparency and accountability sustains confidence," Mrs Sackey added.

Highlighting global collaboration through the International Social Security Association (ISSA), she positioned SSNIT as a model of inclusive,

transparent and sustainable social protection in Africa.

"As we look to the future, our task is to sustain and expand this legacy in a rapidly changing world of work — one characterised by digital platforms, informal entrepreneurship and shifting demographics. SSNIT must continue to innovate, extend coverage to self-employed workers and nurture a culture of voluntary compliance built on trust, relevance and value," Mrs Sackey said.

Reliability

The Director-General of SSNIT, Kwasi Afreh Biney, reaffirmed SSNIT's continued investment in sustainability and innovation, citing successful ventures such as CENIT Energy, and commended past leadership for their foresight.

He said beyond pension payments, SSNIT had also invested in national infrastructure to strengthen the economy, demonstrating a legacy of service over six decades.

"It is an opportunity for us to interact, engage, have conversations, and decide together as one big family what we want the



• Kwasi Afreh Biney —
Director-General of SSNIT



• Rosemary Amerley Sackey — Former General
Manager, Benefits, speaking at the symposium

future to look like and what we want the future to be.

Mr Biney said SSNIT was committed to making the first-tier pension scheme stronger, more inclusive, transparent, and adaptable to the changing world of work.

He also highlighted collaboration with the Ministry of Labour, Employment, and the National Pensions Regulatory Authority (NPRA) to ensure effective coordination among the three-tier pension system.

A major priority, he said, was expanding coverage to reach

informal sector workers — such as traders, artisans, drivers and farmers — who remain largely outside the scheme.

Exploring innovation

The Deputy Director-General, Operations and Benefits, Adam Sulley, likened social security to a tree whose strength lies in both its trunk and branches — representing the collective efforts of all stakeholders working to strengthen Ghana's social protection system.

He encouraged active participation, sharing of ideas, and collaboration to address challenges,

seize new opportunities, and shape the future of social security in Ghana.

"In July, we launched the social security at 60, setting the tone for a year of reflection, engagement, and innovation. Since then, we have engaged employers across the country, launched the anniversary edition of SSNIT Mobile Service Week, and met with the media to raise awareness, deepen stakeholders' knowledge of the scheme and retirement planning, and expand coverage for the sustainability of the scheme," Mr Sulley said.