

The State of Creative Arts & Culture in Ghana
TECHNICAL REPORT


CeRCCA
CENTRE FOR RESEARCH IN CULTURE AND CREATIVE ARTS

Developing Pension Scheme for Ghanaian Creatives: **Lessons from Selected Countries**

March 2025

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The Centre for Research, Culture, and Creative Arts (CeRCCA), a department within the School of Creative Arts (SCA) at the University of Education, Winneba, Ghana, runs academic programmes, conducts research, and works to preserve, promote, and disseminate Ghanaian and African cultural heritage and creative arts. CeRCCA serves as a centre for multidisciplinary and transdisciplinary research, engaging in collaboration with agencies, organisations, institutions, and provide consultation services in Creative Arts and Culture. Annually, it publishes two flagship reports: *The State of Creative Arts and Culture in Ghana* and the *Technical and Vocational Education and Training Affairs*, which provide critical insights into national cultural and vocational landscapes.

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ABBREVIATIONS & ACRONYMS

Abbreviation	Full term
CeRCCA	Centre for Research in Culture & Creative Arts
DCMS	Department of Digital, Culture, Media & Sport
GDP	Gross Domestic Product
IRCEC	<i>Retraite Complémentaire des l'Enseignement et de la Création</i>
KSK	Künstlersozialkasse
KSVG	Künstlersozialversiche - rungsgesetz
SCA	School of Creative Arts
MDA	<i>Maison des Artistes</i>
NPRA	National Pensions Regulatory Authority
SSNIT	Social Security & National Insurance Trust
UEW	University of Education, Winneba
UNESCO	United Nations, Education, Scientific & Cultural Organization

EXECUTIVE SUMMARY


The creative industry of Ghana is a significant catalyst for economic growth, cultural preservation, livelihood empowerment, and job creation, affirming its vital role in societal development. However, the pervasive lack of a special pension scheme leaves creatives disproportionately vulnerable to economic and health insecurities, and at worst during ill-health, or old age. Drawing lessons from countries with robust social security models for creatives (Germany, France, and the Republic of Korea), this technical report proposes actionable policy recommendations to establish a sustainable social security framework for Ghanaian creatives.

Based on three models analysed, two from Europe (France and Germany) and one from Asiatic region (South Korea), we rethink their local adaptability in terms of the Ghanaian context. We recommend, among others, enactment of legislation for creatives' pension and welfare scheme in Ghana, establishment of an independent regulatory body for creatives' pension and welfare scheme, creation of a national creatives' registry, engagement in regular public awareness campaigns, progressive implementation of the scheme, and sustenance of the scheme through efficient monitoring and evaluation mechanisms.

Enactment of legislation for the proposed Creatives' Pension Scheme in Ghana is important for its enforceability and justiciability. Ghana's parliament should consider enactment and passage of *Creatives' Social Security Act* to provide legal backing for creatives-specific welfare scheme. Alternatively, we propose amendment of existing pension laws (Acts 766/883) to specially mandate the inclusion of creatives in the national pension scheme. A tripartite funding model is proposed: government (13%), users of creative products and services (3% levy), and creatives (2.5%), totaling 18.5%, aligning with the existing SSNIT statutory contributions. This structure leverages statutory fees, VAT, and permits for efficient revenue collection, with flexible payment terms for creatives since their incomes are irregular. Establishing a Creatives' Welfare and Social Security regulatory body is inevitable for the successful implementation and management of the scheme when introduced. Ghana should establish a regulatory body, such as the *Creatives' Welfare and Social Security Regulatory Body* under SSNIT's National Pensions Regulatory Authority with decentralised departments, to oversee the registration, collection of contributions, and benefit disbursement processes. This entity should collaborate with the creative industry, agencies, and other stakeholders, as well as employ technology for transparent operations.

Furthermore, there is the need for the *creation of a National Creatives' Registry* to address the non-existing register of Ghanaian creatives. The Ministry of Tourism, Culture and Creative Arts should ensure the creation of a national registry of creative professionals to serve as the foundation for the identification, registration and verification of creatives, safeguarding that only eligible creatives can access social security benefits from the scheme.

In terms of the implementation of the proposed model, Ghana should consider a progressive introduction of the scheme by beginning with pensions, long-term care, career support, and expanding gradually to essential healthcare coverage. This approach ensures fiscal sustainability while addressing immediate needs.



In addition, it behooves on the implementation body to engage in regular public awareness campaigns for purpose educating and courting the interest of creatives for a successful patronage of artists' welfare scheme when established. Successful implementation of social security scheme for creatives is dependent on the creatives' level of participation, which is largely influenced by their awareness and full understanding of the scheme.

Sustenance of the Scheme through Efficient Monitoring and Evaluation Mechanisms remains key to its sustainability when implemented. To sustain the creatives' pension scheme, established structures under the Act should integrate a robust monitoring and evaluation (M&E) framework to assess its efficacy, adapt to sectoral shifts, and ensure accountability. Regular reviews will identify gaps and drive iterative improvements.


Implementing these measures would help mitigate economic precarity of creatives, stimulate sectoral growth, and amplify Ghana's GDP for accelerated national development. By empowering creatives through equitable social protections, Ghana can preserve cultural heritage, spur job creation, and position itself as a regional leader in creative innovation. This framework addresses immediate needs and lays the groundwork for sustained long-term socio-economic transformation, aligning with global standards while honouring local realities.



1.1 Introduction

Many nations worldwide rely heavily on the creative industry. Generally, the industry is broad, covering culture, creative arts, and vast areas of the creative economy (Bakhshi, Freeman & Higgs, 2013; DCMS, 2011; BOP Consulting, 2010; UNESCO, 2008; Howkins, 2013). These sub-sectors of the creative industry demonstrate robust innovation capacities and maintain close connections to other sectors of the economy through creativity and design, among others (Trenkmann, 2024). Existing documentation has widely affirmed that nations that prioritised the development of the creative industry have experienced notable economic benefits, including a substantial increase in Gross Domestic Product (GDP), job creation, and improved livelihoods (Trenkmann, 2024; UNESCO, 2023; 2022; Galian, Licata & Stern-Plaza, 2021; Bureau of Economic Analysis, 2021; OECD, 2021; Diabour, Navei & Marifah, 2021; Essel, Navei, Quarshie & Donkoh, 2020; Essel, 2013; Hayter & Pierce, 2009; Myerscough, 1988). It is estimated that about 29.5 million people are employed in the creative arts and culture sector worldwide, generating over US\$2.2 billion in revenues, which accounts for 3% of the global GDP (Galian et al., 2021). UNESCO (2022) further corroborates that the culture and creative arts sector accounts for 3.1% of the world's GDP and provides employment to 6.2% of the global workforce. These statistics underscore the pivotal role that the creative arts and culture industry plays in fostering economic resilience and independence of nations when adequately harnessed. Another significance of the creative arts sector is that diverse products of the sector serve as fundamental vehicle for the manifestation, promotion, and preservation of the tangible and intangible cultural heritage of nations across the globe (Navei, 2024; 2021; Acquaaah, Amissah & Yankson, 2017; Kemevor & Duku, 2013; Nortey, 2009). This further highlights the significance of the sector, elevating it from being an economic powerhouse to being the bedrock of cultural expression, promotion, and preservation.

However, despite these significant social, cultural, and economic opportunities, workers within the creative industry often endure precarious working conditions. Some of these conditions include low and irregular incomes, lack of healthcare benefits, and, most notably, insufficient or non-existent retirement schemes (Clarke et al., 2024; UNESCO, 2023; Galian, Licata & Stern-Plaza, 2021). This dilemma is probably due to the case that traditional pension systems have predominantly been designed for formal and white-collar workers, leaving creatives without adequate social security provisions (Dzitrie, 2024; Clarke et al., 2024; UNESCO, 2023; Galian et al., 2021; Guven, 2019; Hinz et al., 2013; Flisbäck, 2011). Notwithstanding this, some countries have developed innovative social security mechanisms to address the challenges faced by artists and other creative professionals within the creative arts and culture sector. Popular countries with special pensions, social protection, Social Security, and well-established



welfare schemes for artists include Germany, France, the Republic of Korea, the United States of America, the Netherlands, Mexico, Croatia, India, Costa Rica, Iceland, Poland, Slovenia, Belgium, Spain, Latvia, Lithuania, Luxembourg, Portugal, and Finland (UNESCO, 2023; 2022 Galian, Licata & Stern-Plaza, 2021; Korea Legislation Research Institute, 2019; IGBK, 2010). These include creative industry-specific pension funds, flexible contribution schemes, and state-backed initiatives designed to provide a safety net for individuals whose income is unpredictable and often volatile (UNESCO, 2023; 2022; Galian, Licata & Stern-Plaza, 2021). Such arrangements tend not to only ameliorate the suffering plight of creatives in the aforementioned countries but also provide them with a more secure financial future.

Although there is a growing body of literature that explore these models of pension, social security, and welfare schemes for creatives (UNESCO, 2023; 2022; Galian, Licata & Stern-Plaza, 2021; Johnson, 2020; Ericarts & Capiiau, 2006), the extent to which these international models can be specifically adapted to the context of Ghana remains unexplored presenting a contextual gap. Meanwhile, research indicates that the creative industry is burgeoning in Ghana but lacks a policy framework or social protection schemes for creatives (Dzitrie, 2024; Essel et al., 2020). The lack of retirement security poses an existential threat to many of the workers within the creative arts sector in Ghana, particularly as they may face challenges transitioning out of their careers due to old age or incapacitation (Dzitrie, 2024). In light of these concerns, there is a pressing need for a comprehensive review of pension schemes for creatives across the globe to establish their transferable implications for Ghana. Through theoretical review, we analysed creatives-specific social security models (pension schemes) of three selected countries, namely Germany, France and Republic of Korea, to establish their transferable implications for Ghana. Informed by the successes, gaps and challenges in the selected social security models, we offered a policy proposal for developing and implementing a robust pension scheme for workers within the creative arts and culture sectors in Ghana. Therefore, this technical report shed light on some of the well-established pension, social security and welfare intervention models for creatives in some jurisdictions, identified gaps and challenges in these schemes, and offered lessons for the Ghanaian context.

1.2 Research Objectives

This technical report sought to:

1. analyse pension frameworks for creatives in Germany, France, and Republic of Korea to identify transferable lessons and strategies for Ghana.
2. propose actionable policy (framework) recommendations for Ghana.




2.0 Review of Related Literature

2.1 Theoretical Framework

As this discourse aims to review existing models of pensions, social security, and welfare schemes for creatives from a global perspective, with a focus on their implications for the Ghanaian creative industry, it is most appropriately situated within the theoretical framework of social protection. The theory of social protection is very much a creation of the twentieth century (Vardanyan, 2020). It encompasses the justification and processes of government-integrated economic, social, and political intervention programmes. These programmes aim to provide economic security to individuals, reduce vulnerabilities, and decisively address risks such as old age, disability, unemployment, and health concerns, thereby safeguarding the well-being of the labour force (Vardanyan, 2020; Pouw et al., 2020; Barrientos, 2010; Loewe, 2008; García & Gruat, 2003; Norton et al., 2001, 2002).

The adoption of social security as a theoretical framework for developing pension scheme for Ghanaian creatives is justified by its foundational principles and economic underpinnings, which address systemic market failures and promote social equity. Market inefficiencies, such as irregular income streams and inadequate retirement planning prevalent in the creative sector, align with Mulligan and Sala-i-Martin's (2002) assertion that social security (SS) mechanisms restore optimality through risk pooling and redistribution. The Keynesian influence, as articulated by Palley (1998) and de Regil (2001), further underscores the necessity of state intervention to mitigate economic instability. For creatives, whose livelihoods are often precarious, SS systems can counteract speculative underinvestment and low savings rates by institutionalising compulsory contributions, thereby fostering aggregate demand and economic resilience. Additionally, the social contract theory embedded in Social Security frameworks emphasises solidarity and intergenerational equity, ensuring that vulnerable groups, including ageing creatives, are shielded from poverty (de Regil, 2001). Also, by integrating risk-sharing mechanisms and Keynesian principles, a tailored Social Security model for creatives can address administrative inefficiencies, enhance human capital spillovers, and uphold social stability, as theorised by Mulligan and Sala-i-Martin (2002). Such an approach not only rectifies market failures but also fulfils the state's obligation to safeguard citizens' welfare, fostering a cohesive and equitable creative economy.

Globally, creatives, who often work in informal and precarious conditions, face unique challenges in accessing formal social protection mechanisms such as pensions, social security, and welfare schemes (Clarke et al., 2024; UNESCO, 2023; 2022; Galian, Licata & Stern-Plaza, 2021). This has necessitated a growing global recognition of the need to adapt social securities, pension schemes, and welfare



interventions to address the specific needs of creatives, as evidenced by tailored models in countries like Germany, France, the Republic of Korea, Croatia, and India, among others (Künstlersozialkasse, 2025a; UNESCO, 2023; Galian, Licata & Stern-Plaza, 2021; Korea Legislation Research Institute, 2019; IGBK, 2010). The aforementioned examples have implications for countries such as Ghana that are yet to promulgate comprehensive pension, social security, or welfare intervention models to address the precarious needs of creatives. Therefore, applying the social protection theory in this study facilitates a comprehensive examination of existing pension, social security, or welfare intervention models of countries across the globe, particularly the case of Germany, France, the Republic of Korea to ascertain their transferable lessons to the Ghanaian creative sector. By situating the Ghanaian creative sector within existing global pension and social security schemes for creatives, the study identifies successes, gaps, challenges, and proposes a pragmatic policy framework for the Ghanaian context

2.3 Defining the Creative Sector: Scope and Characteristics of the Creative Industries

Historically, the concept of creative industries emerged in the mid-to-late 1990s and was first adopted at a national level by the UK government (Schlesinger, 2017; Howkins, 2013; BOP Consulting, 2010). BOP Consulting explains that the concept aimed to reshape the debate on the value of arts and culture. While most governments provided some level of support, the arts were generally regarded as peripheral to economic life and dependent on public subsidy (BOP Consulting, 2010). It is argued that the concept of creative industries is broad, and limiting it to economic activity is on face value, but including its commercial forms needs to be fully considered to appreciate its true contributions to national development (BOP Consulting, 2010). This encompassed not only traditional art forms such as visual arts, theatre, music, and film but also service businesses such as advertising (which sell their creative skills mostly to other businesses), manufacturing processes that feed into cultural production, and the retail of creative goods (BOP Consulting, 2010). In corroborating the aforementioned report of BOP Consulting (2010), Howkins (2013) explains that the creative industries are the core of the creative economy of which the world has been divided by new digital technological creative inventions and, at the same time, creativity, though not in terms of people being creative but their talent to express creativity through marketable products, as reiterated by Levickaitė (2011). Howkins further explains that the term *creative industries* gained prominence following the British government's 1998 classification of fourteen (14) sectors under this umbrella, marking a strategic effort to reposition the UK as a cultural and economic innovator. The original categories included: advertising, architecture, art, crafts, design, fashion, film, music, performing arts, publishing, leisure software, toys, TV and radio, and video games, regrettably excluding innovation (Howkins, 2013). The list was a wake-up call to Britain and became a global standard, although almost every country tweaks it to promote its own success stories (Howkins, 2013). For instance, China includes trade shows, Thailand includes food and spas, and America's lists usually include home furnishings (Howkins, 2013). This adaptability reflects both the diversity of global creative economies and the evolving nature of what constitutes creative industry.

Howkins's classification of the creative industry is a reiteration of the pioneering work of the Department of Digital, Culture, Media and Sport (DCMS) (1998) of the UK. DCMS regards the creative industries as those activities which have their origin in individual creativity, skill, and talent and which have a potential for wealth and job creation through the generation and exploitation of intellectual property. In its first mapping document in 1998, the DCMS identifies the following industries as creative: advertising; architecture; the art and antiques market; crafts; design; designer fashion; film and video;

interactive leisure software; music; the performing arts; publishing; software and computer games; and television and radio. In the views of the United Nations (2008), the creative industries are at the heart of the creative economy, encompassing the arts, culture, business, and technology. They comprise the cycle of creation, production, and distribution of goods and services that use intellectual capital as their primary input (United Nations, 2008). For further clarity, UNESCO provides details of the various classifications of the creative arts industry as observed in *Tables 1a* and *1b*.

Table 1a: Heritage and arts: Goods and services


Domain	Subgroup	Creative goods (available data)	Creative services aggregated	Creative services (data currently unavailable)
Heritage	Traditional cultural expressions	Arts and crafts: carpets, yarn, wickerware, paperware, celebration articles and others.		
	Cultural sites		Other personal, cultural and recreational services.	Cultural & recreational services: library services; archive services; museums services; preservation services of historical sites and buildings; botanical and zoological garden services; amusement park and similar attraction services.
Arts	Visual arts	Antiques, painting, photography, sculpture; others: collages and similar decorative material		Photography: portrait photography services; advertising and related photography services; action photography services; specialty photography services; restoration, copying and retouching services of photography; other photographic services; photography processing services. Painting & sculpture: services of authors, composers, sculptors and other artists except performing artists.
	Performing arts	Recorded laser discs and recorded magnetic tapes and manuscript music.		Performing arts: performing arts event promotion and organization services; performing arts event production and presentation services; performing arts facility operation services; other performing arts and live entertainment services
	Music			Music: Sound recording services; reproduction services of recorded media, on a fee or contract basis.

(Source: UNESCO, 2008).

Table 1b. *Media: Goods and services*

Domain	Subgroup	Creative goods (available data)	Creative services aggregated	Creative services (data currently unavailable)
Media	Publishing and printed media	Books: novels, dictionaries, encyclopedias, children's drawing and colouring books, etc. Newspapers: newspapers, journals and periodicals. Others: brochures, leaflets, postcards, calendars, advertising materials and other printed matter.		Publishing service: publishing, on a fee or contract basis; printing services, News agency services to newspapers and periodicals.
	Audiovis- uals	Cinematographic film: - width in 35mm or more - other widths	Audiovisual and related services	Film: motion picture, video tape and television programme production services; motion picture, television programme distribution services; film and video post-production services; other services related to the production of motion pictures, video tapes and television and radio programmes; motion picture projection services; video tape projection services Radio & television: broadcasting (programming and scheduling) services; audio post-production services; radio programme production services; audiovisual production support services; news agency services to audiovisual media.
	New media	Recorded media for sound/image, and video games.		Business and creative software, digitalized creative content.

(Source: UNESCO, 2008).



In its December 2011 report, DCMS, reiterated by Bakhshi, Freeman and Higgs (2013), provides a detailed list of industries and occupations defined as creative including manufacture of leather clothes; manufacture of workwear; manufacture of other outerwear; manufacture of underwear; manufacture of other wearing apparel and accessories; manufacture of articles of fur; manufacture of knitted and crocheted hosiery; manufacture of other knitted and crocheted apparel; manufacture of luggage, handbags and the like; manufacture of footwear; printing of newspapers; pre-press and pre-media services; reproduction of recorded media; other retail sale of new goods in specialised stores; retail sale of second-hand goods in stores; book publishing; publishing of newspapers; publishing of journals and periodicals; and other publishing activities. The list also include publishing of computer games; other software publishing; motion picture, video and television programme production activities; motion picture, video and television programme post-production activities; motion picture, video and television programme distribution activities; motion picture projection activities; sound recording and music publishing activities; radio broadcasting; television programming and broadcasting activities; computer programming activities; news agency activities; architectural activities; advertising agencies; media representation; specialised design activities; photographic activities; activities of employment placement agencies; performing arts; support activities to performing arts; artistic creation; and operation of arts facilities.

A cursory analysis of the various scholarly viewpoints shared on the meaning, scope, and classifications of the creative industries makes it clear that the industry is pluralistic, comprising advertising, architecture, arts/crafts/design (visual & performing), media, heritage, research, and development, among others. For further clarity on the creative industry, Caves (2000), as cited in Levickaitė (2011), argues that creative industries can be characterised by seven economic properties as observed in *Table 2*.

Table 2. *Economic properties of the creative industries*


Properties	Characteristics
Nobody knows principle	There exists the demand uncertainty; consumer reaction to a creative product is neither known beforehand, nor easily understood afterward.
Art for art's sake	Creative workers are concerned about originality, technical and professional skills, harmony, promises of creative products and are willing to settle for lower wages rather than take a banal job.
Motley crew principle	Diversely skilled inputs are required for creation of relatively complex creative products. Each skilled input must be present and perform at some minimum level to produce a valuable outcome.
Infinite variety	Different creative products might be differentiated by their quality and uniqueness; each product is a distinct combination of inputs leading to an infinite variety of options.
A list/B list	Artist's skills are differentiated; artists are ranked by their skills, originality, and proficiency in creative processes and/or products. Therefore small differences in skills and talent may yield huge differences in (financial) success.
Time flies	Time is of the essence when coordinating complex projects with diversely skilled inputs.
Ars longa	Refer to the aphorism by Hippocrates <i>Ars longa, vita brevis</i> (Eng. art is long, life is short). Some creative products have durability aspects that invoke copyright protection, allowing a creator or performer to collect royalties.

(Source: Caves, 2000 as cited in Levickaitė, 2011).

However, Caves' seven economic properties of the creative industry were critiqued by Towse (2000), describing them as too rigid as it would not be fair to describe all creative workers as purely driven by *art for art's sake* (as cited in Levickaitė, 2011). The *Ars Longa* property also encompasses certain non-creative licensed products. The *Time Flies* property, for example, also might include large construction projects (Levickaitė, 2011).

In contributing to the discussion on the nature, properties, and characteristics of the creative industries, Bakhshi et al. (2013) opine that the industry involves a combination of original thought (all creative skills involving problem solving to a greater or lesser degree) with processes defined by collaborative relationships to deliver or realise the output. The authors (Bakhshi et al., 2013) operationalise the nature of creative industry by breaking it down into a set of five criteria:

1. Novel process – Does the role most commonly solve a problem or achieve a goal, even one that has been established by others, in novel ways? Even if a well-defined process exists which can realise a solution, is creativity exhibited at many stages of that process?
2. Mechanisation resistant – The very fact that the defining feature of the creative industries is their



use of a specialised labour force shows that the creative labour force clearly contributes something for which there is no mechanical substitute.


3. Non-repetitiveness or non-uniform function – Does the transformation which the occupation effects likely vary each time it is created because of the interplay of factors, skills, creative impulse and learning?
4. Creative contribution to the value chain – Is the outcome of the occupation novel or creative irrespective of the context in which it is produced; one such context being the industry (and its standard classification) of the organisational unit that hosts or employs the role? For example, a musician working on a cruise ship (a transport industry) is still creative while a printer working within a bank is probably operating printing technology and hence would be considered mechanistic and not creative.
5. Interpretation, not mere transformation – Does the role do more than merely 'shift' the service or artefacts form or place or time? For instance, a draughts person/CAD technician takes an architect's series of 2D drawings and renders them into a 3D model of the building. While great skill and a degree of creative judgement are involved, arguably the bulk of the novel output is generated by the architect and not by the draughts person.

Admitting that each of these five criteria is problematic when considered in isolation, and they do not offer hard and fast rules for determining whether an occupation is or is not 'creative', the authors argue that there are connections between and among the five properties and should be comprehended as such. Occupations that score positively on all or most of the indicators herein provided are very likely to function as an economic resource that the creative industries require (Bakhshi et al., 2013). Following the empirical dialogue, creative industries are therefore not unique, but they score generally higher on the aforementioned properties relative to non-creative industries (Levickaitė, 2011).

Drawing insights from the foregoing discussion, creatives in the context of this technical report refer to all the skilled workers of the various sectors of the creative industry. Specifically, this technical report aligns with DCMS (2011), and Bakhshi, Freeman and Higgs's (2013) list of creatives, which include advertising and public relations managers; design and development engineers; architects; town planners; architectural technologists and town planning technicians; artists; authors, writers; actors, entertainers; dancers and choreographers; musicians; arts officers, producers and directors; graphic designers; product, clothing and related designers; journalists, newspaper and periodical editors; broadcasting associate professionals; public relations officers; photographers and audio-visual equipment operators; marketing associate professionals; TV, video and audio engineers; weavers and knitters; originators, composers and print preparers; printers; bookbinders and print finishers; screen printers; glass and ceramics makers, decorators and finishers; furniture makers, other craft woodworkers; pattern makers (moulds); musical instrument makers and tuners; goldsmiths, silversmiths, precious stone workers; floral arrangers, florists; handcraft occupations; glass and ceramics operatives; labourers in building and woodworking trades.

2.4 Importance of Pension Schemes for Creatives

It has well been emphasised globally that the creative sector is a significant contributor to the GDP of national economies; livelihood empowerment; enriching, preserving, and promoting cultural heritage, generating employment, and fostering innovation (Trenkmann, 2024; Navei, 2024; 2021; UNESCO, 2023; 2022; Galian et al., 2021; Bureau of Economic Analysis, 2021; OECD, 2021; Diabour et al., 2021;



Essel et al., 2020; Essel, 2013; Hayter & Pierce, 2009; Myerscough, 1988). This sector is sustained by creatives living in urban, peri-urban, and rural communities who largely fall within the informal sector. Despite their enormous and multifaceted impactful contributions to the GDP of nations, job creation, and cultural preservation, creatives often face retirement insecurities due to the absence of inadequate and inaccessible pensions, social security, and welfare intervention models tailored specifically to the needs of creatives in many countries across the globe (Clarke et al., 2024; UNESCO, 2023; 2022; Galian et al., 2021). This has left a legacy of a multitude of vulnerabilities for creatives when they retire from work out of old age, incapacitation, or ill-health exacerbating their economic conditions with dire healthcare insecurities. Dzitrie (2024) sees this as an existential threat to creatives. As the status quo remains in many countries worldwide, creatives are left with no options other than to helplessly navigate these vulnerabilities, a price not worth their contributions to the sector.


However, there appears to be a global shift towards a gig economy, which involves the exchange of labour for money on a short-term and payment-by-task basis (Zeid et al., 2024), which has heightened the urgency of addressing the gaps regarding pensions, social security, and the welfare of creatives. Countries such as Germany, France, the Republic of Korea, and others have put in place social security and welfare schemes for artists to cushion them after retirement (Künstlersozialkasse, 2025a; UNESCO, 2023; Galian, Licata & Stern-Plaza, 2021; Korea Legislation Research Institute, 2019; IGBK, 2010). These pension models underscore the potential for scalable interventions that recognise the heterogeneity of the creative workforce, addressing their unique working conditions as a way of recognising and acknowledging their vital contributions to cultural preservation, economic development, and job creation.

2.5 Key Challenges in Designing Pension Schemes for Creatives

This section critically reviews the key challenges involved in designing pension schemes for creatives, focusing on income volatility, employment informality, contribution irregularity, policy inadequacies, and financial literacy, among others.

2.5.1. Income Volatility and Irregular Earnings

A central obstacle in formulating sustainable pension schemes for creative professionals lies in managing income volatility, a defining feature of freelance and project-based careers. Unlike salaried employees, creatives often face irregular earnings due to fluctuating project demand, variable royalty payments, seasonal work patterns, and unpredictable discontinuities (Clarke et al., 2024; UNESCO, 2023; Galian, Licata & Stern-Plaza, 2021; Menger, 2014). Galian et al. (2021) observe that cultural and creative sector workers are unable to regularly contribute for the periods required to be eligible for pension benefits due to low contribution density (resulting from interrupted employment histories). Clarke et al. (2024) acknowledge that the Cultural and Creative Sectors (CCS) play a pivotal role in shaping the identity, contributing artistic vibrancy, and also having a significant economic and social impact, yet, creative professions face atypical working patterns and irregular income, which has led to problems such as weak social protection and a lack of decent working conditions that leaves those in the sector vulnerable to abusive subcontracting, bogus self-employment, underpaid or unpaid work, and coercive buy-out contracts. The Ghanaian National Pensions Regulatory Authority (2020) corroborates that the informal sector workers, or self-employed workers in Ghana, which includes creatives, generally struggle to commit to long-term savings undermining their capacity to maintain consistent pension contributions. Guven (2019), stresses that the earnings among the self-employed, who account for a majority of the




actors in the informal sector in Africa, are typically irregular and often unpredictable, meaning that financial planning is a challenge to pension policy designers. Collectively, these factors necessitate a pension model that flexibly accommodates creatives to pay as they earn, rather than follow a rigid monthly scheme that is unsuited to creatives whose incomes are unstable.

2.5.2. Employment Informality and Lack of Employer Contributions

The creative industry largely operates within informal employment structures, where workers do not benefit from employer-sponsored pension schemes. Hinz et al. (2013) note that there is limited capability of governments, particularly the poor administrative capability of the pension system, to gather accurate information on the personal income of the informal sector. As a result, “the majority of informal sector workers and self-employed small business owners evade income reporting or underreport their incomes”, thereby making it very difficult to measure their actual incomes for pension consideration (Hinz et al., 2013, p.164). A survey conducted by Clarke et al. (2024) in Europe reveals that the creative and cultural sector (CCS) is characterised by a high proportion of self-employed and freelance creatives who frequently engage in a variety of works, alternating between different forms of employment, professions, contracts, and employment statuses. Employment contracts in this sector are notably diverse among the European Member States, encompassing various forms of work contracts, including part-time, fixed-term, temporary, or very short intermittent project-based employment agreements, some of which give rise to contractual disparities within the sector as employment agreements incorporate fixed-fee contracts, buy-out clauses, and practices that tend towards questionable self-employment, leading to a decrease in employers' social security contributions (Clarke et al., 2024). The challenge of employment informality of the creative sector and lack of employer contributions to the social security of creatives also persists in Africa (UNESCO, 2023). Having endured this challenge for long, Senegal's Ministry of Labour has sought to formalise the employment relationship between music performers and their employers, stating that such relations must come under an employment contract (UNESCO, 2023). This opens the way for reducing informality and insecurity in the sector by attaching performers to the national social security scheme (UNESCO, 2023). In Ghana, the issue of employment informality and employer hesitance in paying employees contributions to SSNIT tier 3 voluntary pension scheme is predominant (National Pensions Regulatory Authority, 2022). The Ghana National Pensions Regulatory Authority (2020), observes that policymakers often struggle to integrate informal workforces such as creatives into national pension frameworks, considering the informal and self-employed nature of their work and the fact that they do not have the luxury of time to be waiting at the banking hall for the payment of their contributions while their businesses lose revenue. Therefore, since creatives are largely self-employed without employers, operating under the informal sector with the responsibility of fending for themselves and dependents, hooking them onto statutory pension schemes poses a critical challenge that need special mechanism of redress.

2.5.3 Policy Inadequacies and Limited Government Support

Creative professionals globally face significant retirement insecurity due to lack or inadequate social security and pension systems. Generally, governments' social security and pension systems, predominantly designed for monthly salaried employees, tend not to accommodate the irregular incomes of workers and/or self-employees so common of the creative sector (UNESCO, 2023; SSNIT,



2021; National Pensions Regulatory Authority, 2020; Guven, 2019; Hinz et al., 2013). Galian et al. (2021) assert that the national social protection systems of many countries globally are not sufficiently adapted to the realities of cultural and creative sector (CCS) workers, which negatively impacts their social protection coverage. The authors typified that “in countries with fragmented pension schemes, workers with “atypical” employment histories, as is the case for many CCS workers, may end up contributing to several funds but might not reach the minimum contribution thresholds (vesting periods) to secure their entitlements” (Galian et al., 2021, p. 22), a challenge that is strongly affirmed by UNESCO (2023). For instance, the Tier 1 and Tier 2 pension schemes of the Ghana's Social Security and National Insurance Trust (SSNIT) primarily serves formal-sector workers (SSNIT, 2021), excluding self-employed creatives. Although Ghana has introduced a voluntary pension scheme (Tier 3), participation remains challenging. This social security framework disparity underscores the urgent need for tailored, sustainable retirement solutions for creatives considering their massive contributions to national development.

2.5.4. Low Financial Literacy and Awareness

Low financial literacy continues to hinder pension scheme participation among creatives globally. Meanwhile, Guven (2019) argues that financial literacy is a major strategic element in designing and implementing a pension scheme for informal sector workers that includes creatives. “The idea is that people have to opt out of saving for retirement rather than opt in” (Hinz et al., 2013, p. 43). Notwithstanding the case that people generally agree that saving for retirement is important and that they feel they should be planning for old age, unfortunately, many a time, they fail to translate this literacy into action as inertia and procrastination predominate (OECD, 2005; Hinz et al., 2013). This suggests that there is a need for constant financial literacy about the benefits of contributing to pension schemes to hook many creatives onto established social security models to ameliorate their plights. In Ghana, the National Pensions Regulatory Authority (2020) observes low financial literacy awareness amongst the informal sector workers, including creatives, contributing to low participation in the Tier 3 voluntary pension scheme. The National Pensions Regulatory Authority therefore recommends constant public education and awareness creation campaigns in the form of outreach campaigns to established groups, associations, and workers within the informal sector for them to comprehensively understand the Tier 3 pension scheme in order to join it for secured pension benefits similar to those within the formal sector (National Pensions Regulatory Authority, 2020).

2.5.5. Gender Disparities in Pension Access

Gender disparities significantly exacerbate pension insecurity among creative professionals globally. Trzcińska's (2024) study affirms income inequalities between males and females in the informal sector as women frequently take career breaks related to childcare or caregiving for other family members, affecting their incomes and capacity to save for retirement. Clarke et al. (2024) observe similar disparities among male and female artists across Europe, and as globally observed by UNESCO (2023). These, among other factors, have contributed to female artists generally earning less than their male counterparts (Flisbäck, 2011). In consenting to the existing gender disparities between males and females in contributing and accessing pension schemes, UNESCO (2023) argues that when it comes to social and economic rights, gender dimensions must be considered to guarantee equal opportunities for women artists. This includes granting access to paid maternity leave and health insurance for women artists to cater for the losses of their frequent career breaks related to childcare or family caregiving (UNESCO, 2023).

In designing effective pension schemes for creatives presents multiple challenges, including income volatility, employment informality, irregular contributions, policy gaps, financial illiteracy, and gender disparities. By addressing these challenges, pension schemes can be suitably designed to meet the specific needs of creatives, ensuring long-term financial security and reducing, if not eliminating, poverty and other vulnerabilities affecting their wellbeing.



3.0 Methodology

3. Research Methodology

This technical report adopted a qualitative case study design, focusing on a textual analysis of global perspectives on pension, social security and welfare intervention models for creatives. It references selected countries to draw home their attendant implications for the Ghanaian creative arts sector. Such a case study methodology as clarified by Yin (2018), Creswell (2013), and Lincoln and Guba (1985), was appropriate as it enabled an in-depth, systematic review of selected pension, social security, and welfare intervention models from notable countries, whose implementation has positively impacted the lives of creatives and offers valuable lessons for Ghana. Using heterogenous purposive sampling, the pension, social security, and welfare intervention models of three different countries namely Germany, France, and the Republic of Korea, were selected based not only on the robustness of their creatives' pension schemes but also the well-established and practicality of providing social protection for creatives as affirmed by policy analysts (UNESCO, 2023; 2022; Galian, Licata & Stern-Plaza, 2021). The selection of the three countries was to examine the heterogeneity of their models to draw consolidated insights that are robustly applicable to the Ghanaian context. Therefore, policy documents, legislative instruments, and analytic reports on the pension, social security, and welfare schemes for creatives in the aforementioned countries provided triangulated data sources for this technical report. Since this report is a policy review discourse, data collection was strictly limited to a review of literature, which was systematic and integrative, enabling theoretical synthesis, and critical evaluation of relevant scholarly and policy-oriented documentation on the pension, social security, and welfare intervention models of the selected countries. Nakano and Muniz (2018) point out that there are three strategies for building literature review research such as the meta-analysis (MA), the critical analysis (CA), and the systematic (integrative) literature review (SLR). The current study adopted the systematic (integrative) literature review (SLR) approach using meta-analysis as the first step of presenting a bird's eye view literature (Nakano & Muniz, 2018) of the pension, social security, and welfare intervention models of the three selected countries. Thereafter, with the use of the SLR approach, the sampled models were comparatively critiqued, and synthesised in an integrated manner, generating new knowledge, consolidated policy framework, and recommendable perspectives (Nakano & Muniz, 2018; Torracco, 2005) on creative sector pension, social security and welfare intervention models that have transferable lessons for Ghana. This comparative theoretical analysis of the pension models was thematically done, with the findings categorised according to countries, focusing on their designs, scopes, contributions, funding mechanisms, inclusivity, benefits, strengths, and limitations of each of the selected countries' Artists' Social Security scheme.



4.0 Results & Discussion

This section explores global perspectives on pension, social security, and welfare intervention models for creatives, focusing on their transferable lessons for Ghana's creative arts sector. Specifically, the Artists' social security models of Germany, France, and the Republic of Korea are comparatively analysed to propose actionable policy (framework) recommendations for addressing retirement insecurity among Ghanaian creatives.

4.1. The Case of Germany

4.1.1 An Overview of German Social Security for Artists and Writers Germany is noted globally as a nation with a well-established pension and/or social security for creatives. On 27 July 1981 (Federal Law Gazette I p. 705), the Artists' Social Insurance Act (German KSVG) was passed in Germany and took effect on 1st January 1983 (Federal Ministry of Justice, 1981). The coming into force of the KSK Act in 1983, witnessed the integration of self-employed/freelance artists and publicists (including writers, journalists, and editors), into German's statutory social insurance system (Künstlersozialkasse, 2025a; Künstlersozialkasse, 2025b; <https://www.kuenstlersozialkasse.de/>). The Act spells out compulsory statutory pension scheme, health insurance, and long-term nursing care for artists and publicists (Künstlersozialkasse, 2025a; Künstlersozialkasse, 2025b). The Artists' Social Security Fund (German KSK) in Wilhelmshaven is responsible for the implementation of the social security scheme for artists across the entire country (Künstlersozialkasse, 2025a; Künstlersozialkasse, 2025b). On 23rd October, 2024, the Artists' Social Insurance Act of Germany was amended by Article 56 G v. 23.10.2024, No. 323 (Federal Law Gazette 2024, No. 323).

4.1.2 Sources of Funding to the German Artists' Social Security Scheme


Exceptionally under this provision, artists and publicists pay only half of their contributions themselves and are therefore in a similarly advantageous position as mainstream formal employees (Künstlersozialkasse, 2025a; Künstlersozialkasse, 2025b). The remaining half of contributions is financed via a federal government subsidy, and a levy paid by companies that utilise artistic or written works (Künstlersozialkasse, 2025a; Künstlersozialkasse, 2025b). Generally, private companies and enterprises may be liable to pay the levy, as may public corporations, institutions, registered associations, and other partnerships. However, recognised charitable status under German tax law does not affect the liability to pay the artists' social security levy (Künstlersozialkasse, 2025b). The levy liability applies particularly to companies that typically act as users of artistic or written works or services. Some of these include:

- Publishers and press agencies
- Theatres, orchestras, and choirs
- Theatre, concert and touring theatre agencies
- Radio and television providers
- Manufacturers of image and sound carriers
- Galleries and art traders
- Advertising agencies
- Variety show and circus companies
- Museums
- Training and educational institutions for artistic and written work.

The name of the enterprise is irrelevant and the levy may apply if the company also carries on activities other than the aforementioned (Künstlersozialkasse, 2025a; Künstlersozialkasse, 2025b). Activities are interpreted broadly and may also apply to companies or institutions whose work is merely of a similar character (Künstlersozialkasse, 2025a; Künstlersozialkasse, 2025b). Künstlersozialkasse (2025b) explains that companies that undertake advertising for themselves are also liable to paying the levy unless they commission self-employed artists and publicists only on an occasional basis. This means that practically all sales-oriented companies are included in the group of those liable to pay the levy pursuant to the Artists' Social Security Act (Künstlersozialversicherungsgesetz – KSVG) (Künstlersozialkasse, 2025b). In addition, any entrepreneur may become liable to pay the levy if, on more than an occasional basis, artistic or written works created on a self-employed basis are commissioned for any purpose of the enterprise and with the aim of achieving income (Künstlersozialkasse, 2025b). This suggests that there are diverse sources that contribute to sustaining the social security for artists and publicists in Germany. Agreeably, such a distribution of contributions and levy arrangements, flexibly favours artists and publicists since half of the payment burden is waived by the government and diverse companies that use creative products.

4.1.3 Membership Eligibility for the German Artists' Social Security Model

The artists' Social Security Act of Germany clearly states that self-employed/freelance artists and publicists who make livelihood from such works are to be mandatorily insured (Künstlersozialkasse, 2025a; Künstlersozialkasse, 2025b). It is not the intention of the legislation to include those who engage in artistic activities in their spare time or 'hobby poets', but the scope of protection afforded by social security for artists extends to encompass visual and performing artists, musicians, journalists as well as teachers of art, music and journalists (Künstlersozialkasse, 2025a; Künstlersozialkasse, 2025b; <https://www.kuenstlersozialkasse.de/>). In marginal cases, such as areas of activity which fall between artistic pursuits and craft trade work, the key aspect is whether such persons are recognised as artists and treated as such within the relevant professional circles. Such professional recognition may, for example, be indicated by membership of artistic associations or by participation in art exhibitions (Künstlersozialkasse, 2025a). A publicist is considered to be anyone who works as a writer/author, editor, journalist or any other kind of publicist (Künstlersozialkasse, 2025a). Künstlersozialkasse further explains that the occupation of an artist or publicist must be pursued on a self-employed/freelance basis (no duty to follow instructions as to the time and place of performance of work, no integration into external business operations and/or procedures or bearing one's own entrepreneurial risk. Self-employed/freelance artists/ publicist are only considered to be entitled to protection within the scope of



the legislation if they do not exercise a significant role as an employer. In order for the Law governing Social Security for Artists and publicist (German KSVG) to take effect, an employer (Artist or publicist) can hire only one full-time worker to help with art or writing projects (Künstlersozialkasse, 2025a). Notwithstanding this, trainees or persons in part-time marginal employment (earning a monthly gross salary of up to €556) may work for an artist/writer without adversely affecting insurance protection pursuant to the KSV Law. A further prerequisite for insurance cover, income from self-employed/freelance work as an artist or writer must exceed the minimum income limit for compulsory social insurance of €3.900 (Künstlersozialkasse, 2025a; Künstlersozialkasse, 2025b). Artists/writers may, however, earn below this level on two occasions within six years without losing their insurance protection (Künstlersozialkasse, 2025a).

The German artists' social security model also makes some exemptions for Career entrants: These are persons who have been engaging in self-employed/freelance activity as an artist/writer for less than three years. This category of creatives is, however, excluded from this regulation. Such persons frequently experience a difficult startup period and need to establish a sales market. For this reason, they continue to enjoy insurance coverage even if they do not make any profit at all. In the event of an interruption to self-employed/freelance activity as an artist/ writer during these three years occasioned by childcare, civilian service, military service, or temporary employment, the career entry phase is extended accordingly.

4.1.4 Scope, Structure and Benefits of the Artists' Social Security Model of Germany

The scope of the artists' social insurance scheme of Germany covers the statutory pension scheme, health insurance, and long-term nursing care insurance (Künstlersozialkasse, 2025a; Künstlersozialkasse, 2025b). Insured members are entitled to claim benefits from these three insurance schemes in the same way as any other member of Germany's statutory social insurance system. With the pension insurance system, insured artists and publicists have the right to receive an old age pension or a disability pension due to diminished capacity to work. They also have access to medical and occupational rehabilitation benefits (including re-convalescence treatments, and vocational training schemes) and to the state-funded additional pension plan known in Germany as the “Riester Pension” (Künstlersozialkasse, 2025a; Künstlersozialkasse, 2025b). Künstlersozialkasse further explains that within the statutory health insurance system, artists/publicists are entitled to the full range of benefits (inpatient and outpatient medical treatment, medicines, medical devices such as dentures, visual aids, and statutory sick pay in the event of incapacity for work). Long-term nursing care insurance, on the other hand, encompasses benefits for home and residential care. The funding agency in all cases is not the Social Security Fund for Artists, but the respective German pension, health, or long-term nursing care insurance where the artist/writer has his/her membership scheme (Künstlersozialkasse, 2025a; Künstlersozialkasse, 2025b; <https://www.kuenstlersozialkasse.de/>). It is important to note that in the event of incapacity for work occasioned by sickness, entitlement to sick pay to compensate for the loss of income usually does not commence until the seventh week of incapacity for work onwards (Künstlersozialkasse, 2025a). Notwithstanding this, the commencement of payment of sick pay may be stipulated from an earlier point in time. The statutory health insurance companies offer what is known as an optional scheme for this purpose (Künstlersozialkasse, 2025a). Künstlersozialkasse further adds that persons wishing to use such

an optional scheme to secure entitlement to sick pay before the seventh week of incapacity for work are required to pay a supplementary contribution. This supplementary contribution is payable to the person's health insurance company (Künstlersozialkasse, 2025a; <https://www.kuenstlersozialkasse.de/>).

4.1.5 Calculation of Contributions

In the same way as the employees within the formal sector, the contributions paid to the German artists' social security scheme depends on the artist/publicist's level of income. Since self-employed/freelance artists/ writers do not usually have a fixed monthly income, their contributions to the fund are calculated based on an estimate of earnings (Künstlersozialkasse, 2025a). Künstlersozialkasse clarifies that assessment for contribution is done based on a prognosis rather than retrospectively based on actual income, although typical parameters and data gained from previous income also influence the calculation. For example, if an artist's annual income is expected to be €12.000, €93.00 will be payable as a pension insurance contribution monthly, with the 2025 contribution rate for pension insurance being 18.6 % (half of which or 9.3 % to be paid by the insured person).

$$\frac{€12000 \times 9.3\%}{12 \text{ months}} = \text{€93.00 monthly}$$

According to Künstlersozialkasse, in 2025 the statutory contribution rate for health insurance is 14.6%. The proportion payable by the insured person is 7.3 % + half of “kassenindividuellen Zusatzbeitrag”. Assuming an annual income of €12.000, the monthly health insurance contribution payable is €73.00 (+ half of “kassenindividuellen Zusatzbeitrag”).

$$\frac{12000 \text{ €} \times 7.3\%}{12 \text{ months}} = \text{€73.00 monthly}$$

(+half of 'Zusatzbeitrag')

Künstlersozialkasse further explains that for members with children, the contribution rate for long-term nursing care insurance is 3.6% (the proportion payable by the insured person is 1.8 %). The contribution rate for those without children is 4.2 % (the proportion payable by the insured person is 2.4 %). In addition, the consideration of children under the age of 25 leads to a reduction in the long-term nursing care insurance contribution (Künstlersozialkasse, 2025a). From the 2nd child under the age of 25, the contribution rate and share of the insured person decreases by 0.25%. This is possible up to a maximum of the 5th child, thus, a total of 4 times, so that a member with 5 children under the age of 25 has to pay a 1% reduced long-term nursing care insurance contribution of 0.8% (Künstlersozialkasse, 2025a). An example of the calculation based on an annual income of €12.000 is shown as follows:

Insured person with a child:

$$\frac{12.000\text{€} \times 1.8\%}{12 \text{ months}} = \text{€18.00 monthly}$$

| Insured person without a child:

$$\frac{12.000\text{€} \times 2.4\%}{12 \text{ months}} = \text{€24.00 monthly}$$

Note: The example "insured person with a child" only takes into account the parental status of one child. If there are several children under the age of 25, the contribution will be correspondingly lower, as explained.

This explicitly shows how the amount of contribution payable is easily calculated on the basis of the level of income of the creative, and the respective contribution rate. It is also pointed out that, as already mentioned, career entrants are subject to insurance even if their income does not exceed the minimum income limit for compulsory social insurance (Künstlersozialkasse, 2025a; Künstlersozialkasse, 2025b). In calculating the contributions payable by such persons, earnings are assumed not to exceed this level (meaning so called minimum contributions are payable). Persons achieving a high-level income are only required to pay contributions up to a maximum level.

4.1.6 Implementation Structure of the Artists' Social Security Scheme in Germany

The German artists' social security Act has a well-established institution in charge of its strict implementation. The Artists' Social Security Fund (German KSK) in Wilhelmshaven is responsible for its implementation across the entire country (Künstlersozialkasse, 2025a; Künstlersozialkasse, 2025b; <https://www.kuenstlersozialkasse.de/>). Generally, the implementation of the German Artists' Social Security scheme is based on prior registration of artists/publicists subject to the insurance. For this reason, self-employed/freelance artists/writers who have not been insured need to contact the KSK without delay either in writing or by telephone (Künstlersozialkasse, 2025a; Künstlersozialkasse, 2025b). The KSK will then send detailed information material and a questionnaire to determine whether they are qualified for compulsory insurance pursuant to the KSV Law. The KSK is required to undertake a precise investigation to ensure that a person actually undertakes self-employed/freelance artistic/ writing work (Künstlersozialkasse, 2025a). Künstlersozialkasse explains that the intention of the legislation is that the special statutory insurance cover provided by the artists' social security scheme can only be afforded if the preconditions are fulfilled by the artists/publicists. Therefore, the KSK undertakes a detailed examination of the prerequisites stipulated by the KSV Law and may occasionally contact the applicant to make further enquiries (Künstlersozialkasse, 2025a; Künstlersozialkasse, 2025b). This way of proceeding is ultimately in the best interests of all persons insured, as the social security scheme for artists is funded by generous Federal Government grants and by the artists' social security levy, and this is the only way of protecting the system from abuse such as attempts by persons who do not belong to the artistic or writing professions to avail themselves of its benefits (Künstlersozialkasse, 2025a; Künstlersozialkasse, 2025b). If, based on the questionnaire, the KSK ascertains that there is a requirement for compulsory insurance, it will register the artist or publicist in question with the German statutory pension insurance scheme (German DRV), which is the competent pension insurance authority, also responsible for the processing of pension applications (Künstlersozialkasse, 2025a; Künstlersozialkasse, 2025b). It is worthy of note that the KSK itself is not a funding agency. Self-employed/freelance artists/writers have the right to free choice of health insurance company. This means that artists/writers may decide whether they wish to become a member of a general local statutory health insurance fund, a public health insurance fund, or a health insurance company operated by a company or guild (Künstlersozialkasse, 2025a). Anyone who is already a member of one of these types of health insurance companies remains compulsorily insured under the KSV Law. Any change of health insurance membership is subject to the deadlines for notice or termination stated in the respective insurance regulations. A further task of the KSK is to calculate and collect contributions from insured members (Künstlersozialkasse, 2025a; Künstlersozialkasse, 2025b). For this purpose, at the end of every year, the KSK requires insured persons to provide an estimate of the expected income for the following year. This is used as a basis for calculating the monthly contribution due to each artist as discussed (Künstlersozialkasse, 2025a). However, because of the uncertainties associated with making such a prognosis, insured artists are permitted to correct

their yearly estimates up or down at any time if the original income expectation fails to materialise (Künstlersozialkasse, 2025a). Contributions will then be adjusted to the new estimate of income with immediate effect (from the first day of the following month). This procedure ensures that the amount of social security contributions payable corresponds to the respective economic situation of the self-employed/freelance artist/writer at all times (Künstlersozialkasse, 2025a). It is in the best interests of all insured parties to make sure that estimates of income correspond as precisely as possible to their economic circumstances to avoid an adverse effect on the insured person's later claims for benefits (such as the calculation of pension or retirement pay, or also the amount of sick pay entitlement in the event of incapacity for work). To avoid this, the KSK is entitled to request insured parties to provide notices of an income tax assessment to check whether insurance contributions are in line with the insured person's actual income. Such investigations are conducted by the KSK on a random basis yearly. The scheme ensures that about 5% of all insured persons are randomly checked yearly (Künstlersozialkasse, 2025a).

4.2.7 Exemption from Health Insurance under the German Artist Social Security Model

Self-employed/freelance artists/writers who wish to be privately insured rather than being members of a statutory health insurance fund are entitled to seek exemption from compulsory health insurance according to the KSV Law if they are either career entrants or regular contributors (Künstlersozialkasse, 2025a). Any exemption granted by the KSK to a regular contributor is irrevocable. The situation is different for exemption as a beginner. Career entrants (beginners) have the opportunity to (re)join the statutory health insurance once their period of career entry has elapsed (Künstlersozialkasse, 2025a). They only need to make use of this opportunity since the exemption as the usual beginner's compulsory health insurance exemption does not become permanent but always lawfully ends in the three-year grace period (Künstlersozialkasse, 2025a). A continuation of the exemption from compulsory health insurance is only possible if an application for exemption as a regular (higher) earner is submitted to the KSK and the exemption requirements are met. Also, on application, the KSK grants an allowance for health insurance contributions to artists/writers who are exempted from compulsory health insurance. The amount of this allowance is the same sum as the contribution that the KSK would have to pay to the health insurance company – in effect like an 'employer's contribution' – in the case of statutory health insurance (Künstlersozialkasse, 2025a). The amount of allowance is dependant on the applicant's income and may, for example, be extremely modest in the case of a low income. The highest possible allowance payable is fifty per cent (50%) of the actual contributions for private health insurance (German PKV). An allowance for private long-term nursing care insurance is also granted on application. Career entrants in particular need to understand the following differences between private and statutory health insurance before relevant applications are submitted as explained by Künstlersozialkasse (2025a, p. 5):

Contributions for statutory health insurance do not depend on age or any existing risk (such as an illness). They are always adapted to the insured person's particular income situation, something which can fluctuate greatly in the case of self-employment and freelance work.

Private health insurance premiums are based on age of entry and personal risk (e.g. supplementary premium payments for existing illnesses). Premiums are not adjusted to take account of any decrease in the policyholder's income.

An additional premium element is payable for family members in the case of private health

insurance. By way of contrast, membership of statutory health insurance provides full benefit cover to all family members without additional contributions as long as the family members are not subject to mandatory insurance themselves.

If/when self-employed activity ceases at any point, such as in old age, the KSK allowance for private health insurance contributions will also cease. Although pension providers will also provide an allowance for private health insurance once a pension has been granted, the level of this allowance will exclusively be based on the amount of the pension (low pension - low allowance). Only those who have been a member of the statutory health insurance schemes for the majority of their working lives are permitted to enter the Pensioners' Health Insurance Fund (KVdR), where contributions are particularly low.

4.1.8 Supplementary Information: The term 'income' as defined by KSK

Every October, the Social Security Insurance for Artists and Writers (German KSK) sends to each insured member a registration form on which to state their expected income for the following year (Künstlersozialkasse, 2025a). This annual registration of income is a routine matter for artists who have been insured by the KSK for a longer period. However, new entrants will perhaps be a little surprised that such a categorical prognosis of income is required since very few indications exist as to the level of their income in the current year, let alone their income for the next calendar year (Künstlersozialkasse, 2025a). Notwithstanding this, the statutory provisions forming the basis of KSK practice are 'artist friendly'. Pre-registration of expected income is effected in an unbureaucratic manner and provides a transparent and helpful basis in terms of insurance law concerning the calendar year in question. Artists registering their income to the KSK are made to understand a few facts relating to the KSK's operational definition of the term 'income'. The insured member is asked to state the profit from his/her artistic activity, that is, revenue from this activity minus operating expenditure. According to Künstlersozialkasse, *operating income* is:

- All monetary income and income of monetary value that result directly from the self-employed/freelance artistic/writing activity pursued (remunerations, fees, proceeds from sales, royalties, licenses, compensation fees for cancellations and benefits in kind), but not benefits granted by the German Federal Employment Agency such as business startup grants, unemployment benefit, social welfare benefits, back-to-work benefits, flat-rate tax exemptions for instructors and trainers, and expense allowances.
- Copyright payments (via such collecting societies as the German Society for Musical Performing Rights and Mechanical Reproduction Rights (GEMA) or VG BildKunst);
- Scholarships are subject to income tax;
- Prize monies are subject to income tax.

On the other hand, Künstlersozialkasse clarifies that *operating expenditures* include:

- All expenses (and costs) in connection with the member's self-employed/freelance artistic/writing activities pursued, such as expenditure on equipment (e.g. tools, office

equipment and supplies, computers etc. if recognised as tax deductible).

- Expenses for operating premises (rent, heating, cleaning).
- Travel costs, costs of continuing and advanced vocational training, costs of materials and postage, telephone bills, and similar cost of sales and expenses incurred for production of income.
- Company insurance policies (company liability, legal expenses insurance, property insurance cover).
- Membership fees for professional organisations and associations (not own social insurance contributions!).
- Expenses for auxiliary staff (wages and salaries, remunerations paid, employer's social security contributions).
- Writedowns and depreciations for wear and tear and depletion.

It is further explained that expenditure such as special expenses pursuant to Income Tax Law (such as contributions to the artist social security insurance or premiums for private health or life insurance) is nondeductible (Künstlersozialkasse, 2025a). Operationally, the German artist social security scheme defines and uses the term 'income' in the same way as it is understood in Income Tax Law (Künstlersozialkasse, 2025a). In calculating expected income for the following year, accounts should be taken of actual levels of income in the current and past years. If no experience of actual levels exists, as in the case of career entrants, it is legitimate to base estimates on a value which is in accordance with the member's financial situation (Künstlersozialkasse, 2025a). Forthcoming demands for contributions by the KSK will then be based on the amount of this estimated income. The KSK member will, however, not be bound to his/her own earlier estimation for the whole duration of the calendar year. A new estimate of income may be made at any time with which the KSK will then adjust the assessment of contributions to the new figures.

However, Künstlersozialkasse indicates that care needs to be exercised in the case of “tax tricks”! An urgent warning needs to be issued with regard to the “completely legal tax tricks” which are published in a wide range of sources and which are designed to enable taxable income to be defined downwards to a level where it is no longer subject to taxation. The KSK conducts random investigations involving a requirement to submit income tax assessments for the last three or four years. If such a process reveals that actually taxed income is regularly below the minimum income limit for compulsory social insurance of €3.900, the KSK will question the plausibility of income registrations with different figures (Künstlersozialkasse, 2025a). The consequence of this will be: income will officially be stipulated as being “below the minimum income limit”, meaning, insurance cover will then no longer apply. This practice is supported by the Social Courts (Künstlersozialkasse, 2025a). This means that the exercise of too much (downward) manipulation in the submission of tax declarations may have adverse repercussions for artists' social security.

4.2 France Scenario

4.2.1 Overview of France Social Security Model for Artists

France established *Maison des Artistes* (MDA) in 1952 as a pivotal insurance institution that serves the needs of visual artists ([Touring Artists](#), 2022; IGBK, 2010). Since 1965 the *Maison des Artistes* has been responsible for the management of social security for visual artists ([Touring Artists](#), 2022; IGBK, 2010). The MDA operates as a central body responsible for verifying the status of artists and collecting social security contributions from artists and art users and those who hire the services of artists ([Touring Artists](#),

2022; IGBK, 2010). This makes the operations of the MDA similar to that of KSK, which equally verifies and collects artists' contributions as well as manages the German Artists' Social Security Insurance scheme ([Touring Artists](#), 2022, 2022; Künstlersozialkasse, 2025a).

4.2.2. Sources of Funding to the Artists Social Security Model of France

The social security system for artists in France is funded through a combination of contributions from both artists and art users. The contribution structure includes a fixed percentage of the artist's income, as well as art user contributions. Specifically, each artist contributes about 15 percent to the health and pension insurance scheme while users of artistic services pay 1 percent of the proprietary user fees to the scheme as well as conform to the social security contribution for every artist employed based on a service contract (IGBK, 2010). The arrangement put in place for art users to contribute to the artists' health and social security fund is similar to the German model, which mandates institutions and companies to contribute to the fund as art user fees. However, the percentage of payment is different as France takes 1 percent from the art user whereas in Germany, art users such as companies share a 50 percent contribution with the government (Künstlersozialkasse, 2025a). In France, artists must pay an additional 1 percent of their artwork sales to the social insurance fund of the Maison des Artistes, which is not the case in Germany ([Touring Artists](#), 2022; IGBK, 2010). Mandating Artists to pay 1 percent of their artistic sales to the scheme is laudable only when there are structures and robust technological facilities to track art sales across the country, which Ghana currently lacks. In 2009, the MDA set a minimum annual income threshold of 7,443 euros, which artists must meet to qualify for social benefits (IGBK, 2010). However, this threshold is flexible in exceptional cases, where artists earning less may still be able to access certain social security benefits. Setting a minimum target tends to aid artists' contribution just as the German model does.

4.2.3. Membership Eligibility for the France Artists' Social Security Model

To qualify for membership in the France social security scheme managed by the MDA, visual artists must meet certain criteria. The first requirement is that they must be self-employed and engage in activities that are classified as artistic in nature ([Touring Artists](#), 2022; IGBK, 2010). This includes a variety of artistic disciplines such as graphic design, painting, illustration, sculpture, and textile design, among others (IGBK, 2010). From Article L.382-1 to L.382-14, the Social Security Code of France provides that concerning social legislation, self-employed visual artists are equated with salaried workers (IGBK, 2010). Accordingly, the law classifies them as 'employees' (IGBK, 2010). This introduces somewhat contrast to the German model which labels insured artists as self-employed artists. Besides that, Both the France and German models place artists on par with formal employees as far as social security is concerned.

4.2.4. Scope and Benefits of the Artists' Social Insurance Scheme in France

The scope of the MDA's social insurance scheme for artists covers health insurance and pension benefits ([Touring Artists](#), 2022; IGBK, 2010). However, in terms of health insurance for artists, the coverage is relatively basic, and artists do not have access to the same range of benefits as salaried employees. Also, the health insurance packages available to artists under the scheme are limited unlike Germany which has statutory, private and other healthcare interventions (Künstlersozialkasse, 2025a). In France, artists will have to apply for the European Health Insurance Card (carte européenne d'assurance maladie, CEAM) to benefit from its healthcare package whereas in Germany, the European Health Insurance Card is part of the regular health insurance card with no need for artists to apply for it separately ([Touring Artists](#), 2022). With the France model, work-related accidents, that vicarious liability, among other are not covered under the current MDA scheme, which is not the case in Germany (KSK).

The France artists' pension insurance scheme is managed by the *Institution de Retraite Complémentaire des l'Enseignement et de la Création* (IRCEC), which operates in collaboration with the MDA (IGBK, 2010). The pension system is based on a credit-point mechanism, where artists can choose their desired level of old-age benefits by accumulating credit points through contributions (IGBK, 2010). IGBK explains that each point costs approximately 60.66 euros, and artists must invest a minimum of six points and a maximum of twelve points annually. The pension benefit associated with each point is around 7.40 euros per month as of 2008 (IGBK, 2010).

4.2.5. Implementation Structure of the France Artists' Social Security Scheme

The MDA works closely with other entities such as IRCEC to ensure that artists receive appropriate pension benefits and healthcare coverage (IGBK, 2010). Over time, the number of artists enrolled in the MDA system almost doubled from 2002 to 2009, although there was a slight decline in 2007 (IGBK, 2010). Establishing institutional structures such as MDA and IRCEC to manage the France artists' social security is laudable and comparable to the German Social Security Fund (German KSK) established at Wilhelmshaven, which has the technological robustness to implement the German artists' social security insurance (Künstlersozialkasse, 2025a; <https://www.kuenstlersozialkasse.de/>).

4.2.6. Exemption from Health Insurance under France Artist Social Security Model

In some peculiar cases, some artists in France may be exempted from the standard health insurance requirements under the MDA scheme. For example, if an artist's income falls below the prescribed threshold or if they are receiving assistance through another form of social security, they may not be required to contribute to the health insurance fund (IGBK, 2010). Also, exemptions are granted through application when necessary, though not as robust as the German artists' social security model ([Touring Artists](#), 2022). However, these exemptions are typically granted on a case-by-case basis, and artists must provide evidence of their circumstances to qualify for such relief. This flexibility is particularly important for artists who may experience fluctuating income or those who work in niche artistic sectors where earnings can be irregular or inconsistent. Nevertheless, the lack of comprehensive coverage, particularly in areas like work injuries or unemployment, remains a significant concern for many artists operating within this system.

4.3 The Case of the Republic of Korea Artist Welfare Act

4.3.1 Overview

The Republic of Korea Artist [Welfare Act](#) was enacted in 2011 and enforced in 2012 to legally safeguard the rights and professional status of artists while promoting their creative activities (Korean Artists Welfare Foundation, 2023; Korea Legislation Research Institute, 2019). The Act acknowledges the significant contribution of artists to Korea's cultural, societal, economic, and political landscapes. Therefore, it aligns with the national objective of fostering cultural growth and ensuring the welfare of creative professionals. Recognising the challenges artists face, such as unstable income and lack of legal protections, the Korea Artist [Welfare Act](#) is designed to bridge gaps in artists' welfare, elevate artistic practice, and preserve and promote Korea's rich cultural heritage for posterity. The Korea Artist [Welfare Act](#) established the Korean Artists Welfare Foundation, which came to force in 2012, as the approved enforcement agency to provide workers' compensation insurance for artists (Korean Artists Welfare Foundation, 2023). Instructively, the coming to force of the Korea Artist [Welfare Act](#) has ameliorated the welfare plights of Korean artists. According to UNESCO (2019), a survey on the status of the Korean artist welfare shows a significant improvement in the number of artists who have obtained a written contract for their services, increasing from 26% in 2015 to 37% in 2018. In 2018, its annual budget of KRW 27,463 million (US\$23.4 million) made it possible to insure more than 3,000 artists and to provide individual subsidies for 4,500 unemployed artists (UNESCO). In June 2019, the Korean government announced a plan to offer emergency loans to a maximum of 1,200 artists for health emergencies, tuition or personal issues. The total amount cannot exceed KRW 5 million (US\$4,150), with an interest rate of 2.2% (UNESCO, 2019). In its 2023 annual report, the Korean Artists Welfare Foundation (2023) reveals that a residential space support project has already commenced to

ensure stable housing welfare for artists in Korea. The housing project seeks to provide low rental property at less than 50% of the market price by converting houses previously purchased by the Korea Land and Housing Corporation (LH) into specialised rental housing reflecting the characteristics of artists' activities, and to provide opportunities for collaboration among artists from various fields who reside there by operating a community program for residents (Korean Artists Welfare Foundation, 2023). The reported further added that 3000 artists have received financial support to cushion their working conditions (Korean Artists Welfare Foundation, 2023). This suggests that the Korea artists' welfare scheme is decisively addressing their precariousities and vulnerabilities. Comparatively, the Korea's artist welfare scheme, France's *Maison des Artistes* (MDA) and German Artists' Social Insurance are backed by legislation.

4.3.2 Source of Funding to the Korea Artist Welfare Model

The main funding source for the Korean Artists' Welfare are governmental funds. The governmental funds include the Culture and Arts Promotion Fund, the Motion Picture Development Fund, and the Broadcasting Communications Development Fund, all of which are legislated. Additionally, the government allocate budgetary support to cover operational expenses for specific projects, including subsidies for artists' social insurance premiums. Also, donations from individuals and organisations to the Korean Artist welfare scheme is permissible under Korean law. This multi-funding approach as stipulated in the [Korean Artist Welfare Act](#) (Korea Legislation Research Institute, 2019), ensures the scheme's sustainability and capacity to address artists' diverse welfare needs in the Republic of Korea. It is evident that governmental support is the main source of funding for Korea's artist welfare scheme. Unlike the case of Germany and France where artists partly contribute to the fund, the [Korean Artist Welfare Act](#) is conspicuously silent on how much the artists themselves contribute to the fund. Making the government the major contributor to the fund may not be applicable in the context of many developing countries including Ghana with fiscal inadequacies. Also, instead of mandatorily taking art user fees from companies and entities as in the case of Germany and France models, Korea's model makes other contributions to the fund, besides the government, voluntary. In many developing countries, such as Ghana, asking people to make voluntary contributions to support artists' social security would not be sustainable.

4.3.3. Membership Eligibility of the Korea Artist Welfare Model

Membership eligibility to the Korean artists' welfare scheme is defined by the Act that establishes it. The [Act](#) states that the term “artist” means a person who earns a living by engaging in artistic activities; contributes to enriching Korean culture, society, economy, and politics; and can prove his/her activities in creation, performance, technical assistance, and related others in the field of culture and arts, as prescribed by Presidential Decree (Korea Legislation Research Institute, 2019).

4.3.4. Scope and structure of the Korea Artist Welfare Model

The scope of the Korean artist welfare scheme is broad, addressing key areas of artists' well-being. The scheme provides Social Security to artists where they are covered under the Industrial Accident Compensation Insurance Act, with partial subsidies provided for insurance premiums such as social security and industrial accident compensation insurance for artists. Also, the Act mandates the use of standard form contracts to protect artists from exploitative practices. Fair terms for payment, profit sharing, and dispute resolution are enforced, ensuring equitable and fair relationships between and among parties. Legal aid, counseling and financial protection mechanisms, as specified under [the Act](#), are put in place to address unfair practices, such as coercion, delays in profit distribution, and misuse of confidential information (Korea Legislation Research Institute, 2019). The Minister of Culture, Sports and Tourism can intervene to correct these violations (Korea Legislation Research Institute, 2019). As part of

the scope of the Korean artists welfare scheme, career support such as programmes aimed at job creation, career transitions, and employment stability are implemented to provide long-term security for artists. Importantly, specialised support scheme is offered to senior and vulnerable artists, reflecting a commitment to social equity and inclusion. These measures holistically address the financial, legal, and professional needs of artists in the Republic of Korea. The scope of the Korean artist welfare scheme seems robust and extensive than Germany and France models as it addresses artists social security issues, accident insurance, legal protections to prevent exploitation, financial protection, career support initiatives and specialised schemes for senior and vulnerable artists, thereby promoting equity, stability, inclusion and artists professional development.

4.3.5. Implementation Structure of the Korea Artist Welfare Model

The Korean Artists Welfare Act empowers the Minister of Culture, Sports and Tourism to ensure compliance and monitor the effectiveness of the scheme's operations. With this, the Minister has the oversight responsibility to survey the status of the welfare, the creative environments of artists, every three years and publicly announce the findings therefrom where such survey findings remain underlying data necessary for formulating and implementing welfare policies for artists (Korea Legislation Research Institute, 2019). Also, the [Korea Artist Welfare Act](#) puts in place robust mechanisms for collection of artists personal and financial data, and verification of artists' eligibility for welfare support. This is conducted under strict data protection guidelines, ensuring privacy of the artists and preventing misuse of personal data of artists as collected (Korea Legislation Research Institute, 2019). These provisions safeguard the integrity of welfare programmes and enhance public trust.

In terms of operational efficiency, [the Act](#) provides detailed guidance on the governance structure and operational framework of the Korean Artists Welfare scheme, comprising executives and a board of directors. Appointments to the executive committee are overseen by the Minister of Culture, Sports and Tourism, ensuring alignment with governmental oversight and cultural policy. Implementation of [the Act](#) is centralised through the Korean Artists Welfare Foundation, a corporate entity established to efficiently implement the artist welfare projects (Korea Legislation Research Institute, 2019). The Korean Minister of Culture, Sports, and Tourism has oversight responsibilities over the activities of the Korean Artists Welfare Foundation. Such leadership structures of Korea are uniquely different from the case of Germany and France which do not have separate executives and a board of directors but rather have established institutions to manage their artists' social security models respectively.

One critical element of the [Korea Artist Welfare Act](#) worth stating is that it imposes penalties for violations, ensuring strict adherence to its mandates. The executives and employees of the Korean Artists Welfare Foundation are deemed public officials, and are liable to penalty provisions under the Criminal Act or other Acts of Korea, which imposes imprisonment of up to three years or fines of up to 30 million won (KRW) (equivalent to \$21,097.49) for misuse or disclosure of sensitive information, refusal to submit or submission of false data, and unauthorised use of the Foundation's name among others. However, all administrative fines are imposed and collected by the Minister of Culture, Sports, and Tourism, as prescribed by the Presidential Decree (Korea Legislation Research Institute, 2019).

4.4 Comparative Analysis of the Artists' Social Security Models in Germany, France and Republic of Korea

This section of the technical report presents a comparative analytical report on the artists' social security models of Germany, France, and the Republic of Korea, focusing on their legislative foundation, membership eligibility, key funding sources, scope of the schemes, implementation, and adaptation challenges as presented in *Table 3*.

Table 3. *Comparison of Artists' Social Security Models in Germany, France, and the Republic of Korea*

Criteria	Germany	France	Republic of Korea
Legislative Foundation	KSVG (Artists' Social Insurance Act)	Maison des Artistes (MDA)	Artist Welfare Act
Membership Eligibility	<p>Self-employed/ freelance artists and publicists: Publishers and press agencies; theatres, orchestras, and choirs; theatre, concert, and touring theatre agencies; radio and television providers; manufacturers of image and sound carriers; galleries and art traders; advertising agencies; variety show and circus companies; museums; training and educational institutions for artistic and written work.</p> <p>Note: <i>They are considered as self-employed.</i></p>	<p>Self-employed and engaged in activities that are classified as artistic include: Graphic design, painting, illustration, sculpture, and textile design, among others.</p> <p>Note: <i>Self-employed visual artists are equated with salaried workers and classified by law as 'employees'</i></p>	<p>A person who earns a living by engaging in artistic activities; contributes to enriching Korean culture, society, economy, and politics; and can prove his/her activities in creation, performance, technical assistance, and related others in the field of culture and arts are members of the scheme.</p>
Key Funding Sources	<ol style="list-style-type: none"> 1. Each Artist contributes 50% to the fund. 2. Government and art users (companies and institutions) also pay the remaining 50% contribution to the fund on behalf of artists. <p>Note: <i>Artists pay half of contributions but benefit fully from the fund as the formal Salary workers.</i></p>	<ol style="list-style-type: none"> 1. Each artist contributes 15% to the fund. 2. Users of artistic services pay a 1% percent proprietary user fee to the fund. 3. Artist are required to pay an additional 1% of their artwork sales to the fund. <p>Note: <i>The government's contribution in terms of percentages is not clearly stated under the France model</i></p>	<ol style="list-style-type: none"> 1. Mainly Government's funding with major sources from the Culture and Arts Promotion Fund, the Motion Picture Development Fund, and the Broadcasting Communications Development Fund, all of which are legislated under respective Acts. 2. Also, donations and subsidies are other sources of funds for the Korean artist welfare scheme. <p>Note: <i>There is silence on artists' contributions to the fund.</i></p>

Continuation of Table 3. *Comparison of Artists' Social Security Models in Germany, France, and the Republic of Korea*

Scope of the fund	<ol style="list-style-type: none"> 1. Health insurance (statutory & private); 2. Pension scheme (old age pension or a disability pension due to diminished capacity to work; access to medical and occupational rehabilitation benefits, including reconvalescence treatments, and vocational training schemes). 3. Long-term nursing care insurance (encompasses benefits for home and residential care). 	<ol style="list-style-type: none"> 1. health insurance (Basic healthcare and not as extensive as the case of Germany e.g. Artists have to apply for a European Health Insurance Card to benefit from its healthcare package unlike in Germany, the European Health Insurance is part of the regular health insurance card. 2. Pension benefits (Based on credit points accumulated by an artist). 	<ol style="list-style-type: none"> 1. Social security/industrial accident compensation for arts. 2. Other insurance include: Legal protections to prevent exploitation, financial protection; career support initiatives, and specialised schemes for senior and vulnerable artists.
Implementation	<p>Implemented by:</p> <ol style="list-style-type: none"> 1. Artists' Social Security Fund (German KSK) 	<p>Implemented by:</p> <ol style="list-style-type: none"> 1. <i>Maison des Artistes</i> (MDA) <i>Institution de Retraite Complémentaire des l'Enseignement et de la Création</i> (IRCEC). 2. <i>Maison des Artistes</i> (MDA) 	<p>Implemented by:</p> <ol style="list-style-type: none"> 1. The Korean Minister of Culture, Sports and Tourism 2. The Korean Artists Welfare Foundation. 3. Governing Board of Directors, and Executive Committee

(Source: Authors' Construction, 2025).

A cursory view of *Table 3* indicates that the artists' social security and/or welfare models of the three countries have legislative foundations making them statutory. While Germany operates under the KSVG (Artists' Social Insurance Act), France's model is regulated by the *Maison des Artistes* (MDA). Also, the model of the Republic of Korea is based on the Artist Welfare Act. Inferably, if a country is to establish a pension scheme for artists, it must be backed by a legislative regime to make it statutory, legally binding, enforceable and sustainable as witnessed in German, France, and Republic of Korea.

In terms of key funding sources to the artists' fund of the three countries, Germany's model splits the funding obligation 50-50 between artists and contributions from the government and art users (companies & institutions) as observed in *Table 3*. With that, Artists contribute 50% while government and art users contributing the remaining 50% for artists to have full insurance benefits as salary workers. Also, France artists contribute approximately 15% to the fund, while art users pay 1% of user fees, and artists themselves contribute 1% of their artwork sales to the fund, making the contribution structure different from that of Germany. Meanwhile, the Republic of Korea relies heavily on governmental funding including donations, with no artists' contributions to the scheme. Korea's over reliance on government's funding raises sustainability concerns particularly when a country with less fiscal muscle adopts this model.

Regarding the scope of the artists' fund, Germany offers comprehensive coverage, including statutory and private health insurance, pension schemes, and long-term nursing care, suggesting a robust and impactful scheme for artists (*Table 3*). Similarly, France offers health insurance and pensions, though healthcare is less extensive compared to Germany. Additionally, the Republic of Korea's artist welfare model provides industrial accident compensation, legal protection, financial safeguards, and career support initiatives to artists. It also provides some relief benefits to the aged and vulnerable artists, making the scope of Korea's model very comprehensive and inclusive.

From *Table 3*, it could be observed that all the three countries have established institutions responsible for implementing the artists' social security and/or welfare scheme. Germany's model is implemented by the Artists' Social Security Fund (KSK), which is central in registration, verification of contributions, and disbursement of benefits. Also, France's model is managed by both the *Maison des Artistes* (MDA) and Institution de Retraite Complémentaire des l'Enseignement et de la Création (IRCEC). Moreover, the Republic of Korea's model is overseen by the Minister of Culture, Sports and Tourism, supported by the Korean Artists Welfare Foundation, and a governing board of directors and an executive committee.

4.5. The Ghanaian Context

Drawing on legislation, empirical studies, policy reports, and scholarly analyses, this section discusses the structural and operational limitations of SSNIT for creatives in Ghana, highlighting gaps in coverage, design, and exclusivity.

4.5.1 Overview of Ghana's Pension Framework

The Social Security and National Insurance Trust (SSNIT) is the statutory establishment responsible for the administration and management of the national pension scheme for the workforce of Ghana (National Pensions Regulatory Authority, 2023; 2020; SSNIT, 2021; Danquah, 2019). Its establishment is backed by the Social Security Act of 1991 (PNDCL 247), amended with the National Pensions Act of 2008 (Act 766), and further amended with the National Pensions Act of 2014, Act 883 (National Pensions Regulatory Authority, 2023; 2020; SSNIT, 2021; Danquah, 2019). A National Pensions Regulatory Authority (NPRA) has been established under Act 766 to regulate all the pension schemes run by SSNIT (National Pensions Regulatory Authority, 2023; SSNIT, 2021; Danquah, 2019). The Ghanaian pension scheme has a three-tier structure, comprising two mandatory schemes (Tier 1 & Tier 2) and a voluntary scheme known as the Tier 3 (SSNIT, 2021; National Pensions Regulatory Authority, 2023; 2020).

In Ghana, the minimum national social security contribution of a worker shall be 18.5% of the approved monthly equivalent of the national daily minimum wage (SSNIT, 2021). Of this, the worker contributes 5.5% of his/her monthly basic salary, and the employer contributes 13% of the worker's monthly basic salary. Two-point Five percent (2.5%) of the 18.5% is transferred to the National Health Insurance Fund for the provision of medical insurance for the worker while 5% is paid to Tier 2, and SSNIT effectively withholds 11% for the administration of the scheme. While *Tier 1* is the basic national social security scheme of the three-tier pension scheme established in Ghana by the National Pensions Act, 2008 (Act 766) as amended by Act 883, Tier 2 is a mandatory fully funded and privately managed occupational pension scheme (SSNIT, 2021). This makes contributions to both *Tier 1* and *Tier 2* mandatory for Ghanaian salaried workers.

Contribution to both *Tier 1* (13.5%) and *Tier 2* (5%) is based on the monthly salary of formal workers, meaning workers who do not take monthly salary are automatically excluded from the *Tier 1* and *Tier 2* national pension schemes. SSNIT explains that contributors to *Tier 1* and *Tier 2* receive a lump sum benefit at age 60 and a monthly pension after 60 years. In the case of invalidity or death of the

contributor, the members' dependents receive a *Survivor's Lump Sum Benefit* (SSNIT, 2021). Health insurance scheme, lump sum benefits, and monthly pension salary are the benefits of *Tier 1 & Tier 2* pension schemes for formal sector workers.

However, the *Tier 3* pension scheme, a voluntary, fully funded, and privately managed Provident Fund and Personal Pension Plan takes care of the non-salary workers in Ghana (SSNIT, 2021). It targets self-employed and informal sector workers, allowing them to contribute to a formalised pension system (National Pensions Regulatory Authority, 2023; 2020). The *Tier 3* pension scheme consists of personal and group pension schemes (National Pensions Regulatory Authority, 2020). The National Pensions Regulatory Authority explains that the personal pension scheme component of *Tier 3* is specifically designed for the informal economy sector workers and the self-employed with the objective of providing a flexible pension scheme arrangement for them to also benefit from during old age, just as those within the formal sector benefiting from *Tier 1* and *Tier 2*. Although the personal *Tier 3* pension scheme was designed for the informal sector workers, formal sector workers can also join and make contributions to enhance their pension benefits at old age (National Pensions Regulatory Authority, 2020). With the group pension scheme under *Tier 3*, well-organised associations or groups such as Spare Parts Dealers in Ghana could come together to form a pension scheme known as the "Spare Parts Dealers Group Pension Scheme," with the Farmers Association forming the "Farmers Pension Scheme," or the GPRTU Pension Scheme for Commercial Drivers, making consistent contributions into the scheme (National Pensions Regulatory Authority, 2020). The National Pensions Regulatory Authority adds that such groups could select some of their members to form the board of trustees to administer the scheme or can outsource the administration to a third party (a corporate trustee) as an administrator. The National Pensions Regulatory Authority emphasised that whether a worker joins the scheme as an individual or as a group, each contributor will have an account to which contributions will be credited based on the agreed scheme rules. Unlike *Tier 1* and *Tier 2*, membership to *Tier 3* is voluntary, creating a myriad of challenges to the informal sector workers, particularly to creatives in Ghana.

4.5.3 Limitations of SSNIT for Creatives in Ghana

The exposition on Ghana's SSNIT framework shows its progressive design and good intention to cover all workers in Ghana by providing *Tier 1* and *Tier 2* pension schemes for formal public workers and *Tier 3* for the informal economy sector workers. Although the *Tier 3* pension scheme is open to all informal sector workers (self-employed), it fails to practically address the specific realities of creatives in Ghana. Some of the limitations associated with the national pension framework (SSNIT) in Ghana regarding the creative arts sector include structural exclusion of creatives from the mandatory *Tier 1* and *Tier 2* schemes, voluntary membership to *Tier 3*, lack or inadequate public education and awareness creation campaigns in the form of outreach campaigns on the need for creatives to join the *Tier 3* pension scheme, considering its informality, and several other limitations as acknowledged by the National Pensions Regulatory Authority (2020) and similarly observed by creative sector studies globally (Clarke et al., 2024; UNESCO, 2023; Guven, 2019; Galian et al., 2021; Hinz et al., 2013; Flisbäck, 2011). This signals the urgency for reforms of SSNIT to ensure that a specific pension scheme is designed for creatives to empower and honour their massive contributions to Ghana's GDP, job creation, preservation, and promotion of the diverse cultural heritage of Ghana.

Analysis of the state of Ghana's three-tier Social Security and National Insurance Trust for Ghanaian workers (National Pensions Regulatory Authority, 2023; 2020; SSNIT, 2021), reveals that it does not specifically address the social security and welfare needs of creatives in Ghana as compared with the specially established artists social security models for Germany (Künstlersozialkasse, 2025a), France ([Touring Artists](#), 2022) and the Republic of Korea (Korea Legislation Research Institute, 2019),

respectively. The lack of a specialised social security and welfare scheme to specifically address the existing vulnerabilities endured by creatives, as in the case of Germany, France, and the Republic of Korea tends to highlight the unappreciativeness of the nation on the critical contributions of creatives in national development. More worryingly, the cultural policy of Ghana (National Commission on Culture, 2004) is silent on the social security of creatives just as there is no policy for the creative sector (Essel et al., 2020).

Germany, France, and the Republic of Korea, and other countries have been able to surmount such limitations and ably institutionalised statutory artists' social security and/or welfare models (Künstlersozialkasse, 2025a; UNESCO, 2023; 2022; Galian, Licata & Stern-Plaza, 2021; Korea Legislation Research Institute, 2019; IGBK, 2010), Ghana may have to take a cue from such best practices. This is critically urgent as Dzitrie (2024) observes that the lack of social security and/or pension scheme for creatives poses an existential threat to many of the workers within the creative arts sector.

4.6. Policy Implications of the Artists' Social Security Models of Germany, France, and South Korea for Ghana

The comparative analysis of the artists' social security models in Germany, France, and the Republic of Korea presents significant policy implications for Ghana. These models demonstrate diverse legislative frameworks, funding structures, and implementation mechanisms that Ghana can draw lessons from to establish a sustainable and efficient social security scheme for creatives. However, the wholesale adoption of any of these models poses challenges, requiring a context-specific approach tailored to Ghana's locality. Based on the comparative review of the artists' social security and welfare models of Germany, France, and the Republic of Korea, the following implications abound:

4.6.1 Legislative Considerations

A key lesson from Germany, France, and Korea is the need to establish a statutory legal framework for the successful implementation of a special social security scheme for creatives in Ghana. This is due to the case that all three models are backed by national legislations, the KSVG in Germany, the Maison des Artistes (MDA) in France, and the Artist Welfare Act in Korea, ensuring legal enforceability and long-term sustainability. For Ghana, enacting a dedicated Artists' Social Security Act would be necessary to provide legal backing to the scheme, ensuring compliance, efficient governance, and protection of artists' rights. Without such legislation, enforcement and participation could be weak, leading to an unsustainable model. This is because under the laws of Ghana only Parliament has the constitutional authority to create, amend, or abolish taxes based on the dictates of Article 174(1) which states that *"No taxation shall be imposed otherwise than by or under the authority of an Act of Parliament."*

4.6.2 Funding Model Considerations

Based on the Germany, France, and the Korea models, one of the most crucial policy implications for Ghana is the choice of a pragmatic funding model. Germany's approach, where artists contribute 50% while the government and art users (institutions & companies) contribute the remaining 50%, presents a more balanced and sustainable approach. France's model, where artists contribute 15% and art users pay 1% of proprietary user fees alongside 1% from artists' artwork sales, provides another funding alternative. Korea's reliance on full governmental funding, supplemented by donations and subsidies, offers immediate financial relief to artists but presents long-term sustainability risks, particularly for a developing country like Ghana with fiscal constraints. The absence of mandatory artist contributions could overburden state resources, making the system financially unviable if not unsustainable over time. Ghana should therefore consider a multiple funding model that ensures financial sustainability while reducing excessive dependency on state resources. A viable approach could be a system where artists

contribute a reasonable percentage, art users' contributions, and the government provides supplementary funding to sustain the scheme.

4.6.3 Scope of Coverage and Benefits

The social security benefits provided under the Germany, France and Korea's models vary significantly, offering key insights for Ghana. Germany's model provides extensive coverage, including statutory and private health insurance, pensions, and long-term nursing care. France offers health insurance and pension benefits, though its healthcare coverage is less extensive. Korea, on the other hand, integrates industrial accident compensation, legal protections, financial insurance, and career support initiatives, making its model very artist-centred.

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or Ghana, a policy implication would be to develop a comprehensive welfare scheme that includes health insurance, pension schemes, and career support initiatives as in the case of Germany, France, and the Republic of Korea. However, the scope of benefits must be aligned with available resources to prevent financial strain on the system. As a developing country, Ghana could draw insights from the three models reviewed by adopting a phased implementation approach, starting with essential benefits such as health insurance and gradually expanding to include pensions and career support structures.

4.6.4 Institutional Implementation and Administration

Establishment of efficient administration mechanism is crucial for the success of an artists' social security scheme in Ghana, as observed in the three models reviewed. For instance, Germany implements its model through the Artists' Social Security Fund (KSK), a dedicated institution responsible for registration, verification of contributions, and benefit disbursement. France's model is managed by Maison des Artistes (MDA) and IRCEC for pensions, while Korea operates under a government-led, multi-agency system.

For Ghana, setting up an independent regulatory body, such as an Artists' Welfare and Social Security Authority, would be essential to oversee registrations, verification of contributions of creatives, and benefit disbursement. To enhance efficiency and accountability, the government could collaborate with industry associations, creative arts councils, and private insurance firms to administer the scheme effectively as in the case of Germany, France and Korea.

4.6.5 Adaptation Challenges and Policy Adjustments

One of the primary challenges in adopting these models in Ghana is the need for a robust identification and registration systems. Both Germany and France relied on a detailed verification process to confirm creatives' legitimacy before extending benefits, which poses administrative and technological challenges, especially for a developing country like Ghana. Currently, Ghana lacks a comprehensive national database for creatives, making registration and verification a potential bottleneck. Addressing this would require the establishment of a national artists' registry to document and categorise creative professionals eligible for the scheme.

Additionally, Ghana must consider instituting sustainable funding mechanisms. The Korean model, which is heavily dependent on government contributions, may not be practical for Ghana given its fiscal constraints. Implementing a hybrid model, similar to Germany's, where artists contribute alongside industry stakeholders and government support, would offer a more sustainable alternative for Ghana.



4.7 Policy Recommendations for Ghana

Based on policy implications of the international models studied, we recommend the following:

1. *Enactment of legislation for Creatives' Pension Scheme in Ghana.* Ghana's parliament should consider enactment and passage of *Creatives' Social Security Act* to provide legal backing for creatives-specific welfare scheme. Such legislation would promote compliance, and provide an efficient governance structure, source of funding, benefits, and ways of ensuring the long-term sustainability of the creative industries for national good.

Alternatively, amendment of National Pensions regimes (Act 766 and Act 883) to ensure mandatory inclusion of creatives to Tier 1 and tier 2 pension schemes would be laudable. With that the approved minimum monthly wage rate of Ghana should be used as the benchmark where the government pays 13 % as the employer as in the case of formal sector workers, with users of creative products and/or services paying 3 % while the creatives also contributing 2.5% to make up the 18.5% total mandatory contributions of the formal sector workers to Tier 1 and tier 2 pension schemes. With the 3 % levy from users of creative products or services may include royalties on creative products use or services. Entities that fall within this include but are not limited to companies, departments, institutions, radio stations, the hospitality industry, the travel and tour sector, art retailers, event organisers, and many others who in one way or order use artefacts for decoration, watch movies, play music and so on. Governments can do this by factoring the payment into statutory company registration and renewal fees, VAT, permits, and deductions from government's institutional subventions among others. Implementing this proposal will enable the government to gather 16.5% of the 18.5% of the statutory contribution while adopting a decentralised independent regulatory body that enforces mandatory registration and collection of the 2.5% contributions from all active creatives in Ghana. Since the creatives' income is largely project-based and irregular, creatives' contributions should be flexible, permitting some exceptions where quarterly contributions may be allowed. With this arrangement, creatives should be entitled to all the social security benefits (health insurance, lump sum of their contributions & monthly retirement salary) therein Tier 1 and 2 pension schemes. This will significantly improve their lots, addressing issues of vulnerabilities in the lives of Ghanaian creatives.

2. *Establishment of an Independent Regulatory Body*

Ghana should establish a regulatory body, known as the *Creatives' Welfare and Social Security Regulatory Body* under SSNIT's National Pensions Regulatory Authority with decentralised

departments, to oversee the registration, collection of contributions, and benefit disbursement processes. This body should work closely with industry stakeholders, including creative sector professional associations, various companies and institutional associations to ensure that the scheme operates smoothly, and is responsive to the needs of creatives. Such a regulatory body should be empowered technologically to be able to monitor and ensure timely compliance on the part of creatives, and users of creative products and services.

3. *Creation of a National Creatives' Registry*

To address the non-existing register of Ghanaian creatives, the Ministry of Tourism, Culture and Creative Arts, must establish a national registry of creative professionals. This registry, when established, should serve as the foundation for the identification, registration and verification of creatives, ensuring that only eligible creatives can access social security benefits from the scheme. The registry should be updated regularly to capture new entrants. Importantly, Ghana should invest in procuring a robust technology to enable efficient online registration and verification processes, reducing bureaucratic bottlenecks.

4. *Engagement in Regular Public Awareness Campaigns*

The success of a social security scheme for creatives is dependent on the creatives' level of participation, which is largely influenced by their awareness and full understanding of the scheme. The Ghanaian government, through the established regulatory body, must invest in comprehensive public awareness outreach campaigns to inform creatives about the benefits and requirements of the creatives' social security model. These campaigns should target both established and emerging creatives, all creative associations, adopting a variety of platforms, including social media, community outreach, workshops, and mainstream media outlets.

5. *Progressive and Gradual Introduction of Implementation of the Scheme*

The scope of benefits provided under the creatives' social security scheme must be carefully planned to avoid overburdening the scheme. Ghana can implement the scheme by beginning with essential benefits such as a social security or pension for creatives and gradually expanding it to include long-term care, career support, and specialised health insurance system. This phased approach would allow the system to build gradually while addressing the immediate and diverse welfare needs of creatives in Ghana, ensuring its relevance and adequacy.

6. *Sustenance of the Scheme through Efficient Monitoring and Evaluation Mechanisms*

A robust monitoring and evaluation (M&E) framework should be incorporated into the proposed legislation for the purpose of assessing the effectiveness of the creatives' social security system, in terms of collection of contributions and addressing the needs of creatives. As part of the monitoring and evaluation mechanisms, the scheme should be periodically reviewed to identify any challenges or inefficiencies for the necessary adjustments to be made that inures to the benefit of creatives and all players within the creative arts sector. This will ensure that the scheme remains responsive to the evolving needs of the creative sector and can adapt to changes, when necessary, thereby ensuring its sustainability.



5.0 Conclusions

The creative industry is globally acknowledged as a catalyst for economic growth, cultural preservation, and innovation, affirming its vital role in societal development. However, the pervasive lack of tailored pension schemes, social security systems, and welfare interventions, particularly in Ghana, leaves creatives disproportionately vulnerable to economic and health insecurities, and at worst during ill-health, or old age. This systemic neglect represents a significant existential threat to the creative workforce of Ghana and, by extension, the sustainability of the Ghanaian creative sector. Addressing these gaps is imperative for Ghana, where the sector's informality exacerbates creatives' vulnerabilities. In an attempt to propose a way forward, this technical report provides an analytical review of social security and welfare intervention models implemented by Germany, France, and South Korea to draw transferable lessons for Ghana. Whereas this technical report found the German, French, and the Republic of Korea artists' social security and welfare models to be exemplary, offering valuable insights into establishing robust welfare schemes for Ghanaian creatives, some recommendations have been proposed for implementation. They include the enactment of a dedicated legal framework for the creatives' pension scheme in Ghana, the establishment of an independent regulatory body for the scheme, the creation of a National Creatives' Registry to identify and register all active creatives in Ghana.

There is also the need to engage in consistent public education and awareness campaigns, and gradual introduction of implementation of the scheme as well as sustain the scheme through established robust monitoring and evaluation mechanisms. The proposed recommendations have been reached based on a balanced and pragmatic approach, considering the contexts of Ghana's creative industry. By implementing the proposed recommendations, Ghana can build a sustainable pension scheme that addresses the needs of creative professionals in Ghana, contributing to the long-term development of the creative sector for job creation, livelihood empowerment, and boosting the GDP of the country for development.

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