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ABOUT JOCMAS

JOCMAS is a bi-annual blind peer-reviewed publication of the Ghana Institute of Journalism, Accra. It has a strong focus on communication, journalism, media research and other related issues in the social sciences and humanities. It aims to serve as an academic reference source for professionals and scholars in mass communication, media studies and the social sciences/ humanities. JOCMAS welcomes research studies, case studies, articles, essays/ commentaries, seminar/ workshop/ conference presentations and book reviews in line with the broad vision of this journal.

TABLE OF CONTENTS

Articles

DIALOGIC COMMUNICATIONS AND ONLINE PUBLIC RELATIONS PRACTICE: AN ANALYSIS OF TWO WEB-BASED PLATFORMS OF GHANA'S NATIONAL COMMUNICATIONS AUTHORITY

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ABSTRACT

TUsing Kent and Taylor's (1998) five principles of dialogic communication, this study examined the National Comunications Authority (NCA) of Ghana's use of website and Facebook to engage stakeholders. A content analysis of the website and Facebook page of the NCA was conducted for a period of six months. The study analysed indicators of the five dialogic principles which are; dialogic loop, usefulness of information, generation of returned visits, ease of interface, and conservation of visitors. The study found that the five dialogic principles were minimally manifested on both website and Facebook page of the NCA as both platforms only employed principles ease of use and useful information adequately. Comparatively, posts made on the Facebook page and the website of the NCA were similar to an extent and the principle of useful information scored the highest points on both platforms. Finally, the study revealed that the website of the NCA did not allow two-way

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communication between the organisation and its publics. These findings may suggest that the NCA website did not foster direct feedback. The findings support existing literature and affirms what communication scholars such as Nam (2014) have reported.

Keywords: Dialogic Communications, Social Media, Public Engagement, Relationship Building, Customer Satisfaction

1.0 INTRODUCTION

Information and communication technology (ICT) plays an important role in how an organisation interacts with its stakeholders. The proliferation of new media means organisations are moving towards interactive communication between themselves and their publics. Now, more than ever organisations encourage their publics to offer feedback, thereby initiating two-way communication (Ingenhoff & Koelling, 2009; Jo & Kim, 2003). Avery et. al (2010), along with Kim et. al (2014) also assert that new media, especially organisational websites as well as other social media platforms, generally provide a direct, valuable and integrated two-way means of communication between organisations and their publics. Organisations normally use new media platforms which include websites, Facebook, Twitter and Instagram to provide their publics with information about themselves and their services or products. According to Bortree and Seltzer (2009), organisations are taking advantage of the opportunities new media offer to communicate with their diverse publics. However, some firms are still practicing a unidirectional form of communication on social media, thereby not maximising the potential of social media to effectively engage their publics. Key information usually identified on the websites and other social media platforms of companies includes identity, history, mission, vision, goals, promotions, news publications, as well as new products.

2.0 THE RESEARCH PROBLEM

Previous studies assert that the dialogic strategy of inviting conversations, feedback, and building relationships is positively related to favourable organisational image and reputation (Yang, Kang & Johnson, 2010). Regulatory bodies such as the National Communcations Authourity, are usually in the spotlight as they license, monitor, identify future needs for regulations, formulate and enforce policies, impose sanctions, as well as inform, advice and engage the public about industry conditions. It therefore suggests that regulatory agencies need to prioritise their communication and interaction with stakeholders in order to effectively execute their mate. The question therefore arises as to how regulatory bodies could communicate effectively and engage their publics in an increasingly 'new media' world. According to Avery et al. (2010) and Kim et al. (2014), institutions can provide a direct, valuable, cohesive, and economical two-way means of communication with their publics by using websites and social media.

Previous studies have focused on single internet platforms; either websites or one social media platform, thereby not reflecting the modern organisational practice of using both websites and social media (Bortree & Seltzer, 2009; McAllister, 2012, Hinson et al., 2013; Korkuvi, 2015; Ibrahim et al., 2015). It is therefore useful to undertake a study of the communication behaviour of an organisation's multiple internet platforms particularly within the relatively unexplored field of regulators (Kim et al., 2014).

Using the NCA as a case study, this study sought to find out how effectively regulatory bodies are employing the interactive features of new media platforms in performing their duties and communicating with stakeholders. This study is concerned with the communication and interaction with stakeholders by Ghana's NCA on multiple internet platforms, in other words; the study focuses on how the NCA relates with its stakeholders through its website and social media platforms.

3.0 RESEARCH OBJECTIVE

The objective of this study is to investigate the communication behaviour of the NCA's official website and facebook page using Kent and Taylor's (1998) principles of dialogic communication as a guide.

4.0 THEORY AND LITERATURE

The Dialogic Communications Theory and The Internet as a Relationship Building Tool

The theory of dialogic communications was propounded by Kent and Taylor (1998; 2002). Kent and Taylor (1998) emphasised that "For a dialogic relationship to exist, parties must view communicating with each other as the goal of a relationship" (p. 324). In this theory, Kent and Taylor (1998) posit that dialogic communication is a product which results from relationship-building through the internet. They define dialogic communication as "any negotiated exchange of ideas and opinions" (Kent & Taylor, 1998. p. 325). Therefore, when an organisation and its publics exchange ideas and discuss their needs, they engage in dialogic communication. The dialogic theory advocates that organisations and institutions ought to interact with their publics to be able to maintain an effective relationship (Porter and Sallot 2003).

According to Kent and Taylor (1998), dialogic communication, particularly when it happens on the internet, is guided by five principles, namely, "dialogic loop, usefulness of information, generation of returned visits, ease of Interface, and conservation of visitors" (Kent & Taylor, 1998, p. 323).

Kent and Taylor's (1998) dialogic communication theory is the best theory for this study because it gves room for the researchers to adequately explore the research problem, review adequate literature and make critical assumptions, all of which help to satisfactorily analyse data and meet the research objective. The use of the dialogic communication theory set a model and framework for the observation and understing of the research problem. The study employed the five principles of dialogic communication proposed by Kent and Taylor (1998) to assess the website and facebook page of the National Communications Authority. The indicators attained from these five principles served as pointers to the type of features available on these online platforms.

Though the purpose of the study was to examine the NCAs online communication through the prism of Kent and Taylor's dialogic principles, it did not employ the original five principles; rather, the study relied on the modifications made by Bortree and Seltzer (2009), and Rybalko and Seltzer (2010) to Kent and Taylor's (1998) five principles of dialogic communication.

These modifications were intended to make the dialogic principles more applicable to social networking apps such as Facebook. In their modifications, the authors omitted "ease of interface" from the dialogic principles as that principle seems to be inherently present on every social networking site. In this study, the modifications served as a guide in assessing the dialogic nature of only the NCA's Facebook page.

The internet provides the platform for swift and advanced interactions between organisations and their publics. The scope of the internet continues to evolve as a result of advancement in technology and has become a viable tool for public relation practitioners. The internet is a suitable channel for public relations because it has the ability to reach a mass audience irrespective of their geographical location (Hill and White, 2000). The internet as a new form of media offers numerous advantages making it superior and much more preferred to traditional media such as radio, television, and newspapers. One advantage of the internet over these traditional media forms is that it is not easily regulated by a gatekeeper thereby presenting a wide range of usage without limitations (Esrock & Leichty, 1998). This unique nature of the internet eliminates any form of interferences in communication. The two parties have the opportunity to communicate directly through their websites, Facebook, or Twitter accounts without any third-party.

Besides, the internet is the most economically viable medium of engagement between organisations and their publics. Specifically, the internet has impacted the cost of marketing and advertising by helping organisations reduce expensesandreach a multitude of people across different platforms at the same time. The internet has also consistently increased opportunities for public relations practitioners to attract, persuade, and motivate their targeted audience (Heath, 1998). In addition, "The internet has become a major venue for emerging issues because it is a communication vehicle used by persons who are issues oriented" (Heath, 1998. p. 274). Public relations practitioners now include the internet and its related platforms in their communication strategies because it is cost-effective and time-efficient in the long run (Sundar, 2000, p. 480).

In recent times, organisations such as higher education institutions, financial institutions, and government agencies have made conscious efforts to adopt Kent and Taylor's (1998; 2002) dialogic principles in designing their websites to build good relationships with their publics. Sundar (2000), proposed that organisation-stakeholder relationships can be enhanced with the successful incorporation of the five dialogic principles proposed by Kent and Taylor (1998) in organisations' online platforms. However, studies indicate that the disposition to using the five principles vary. Kokuvi (2015), for example, found that most institutions are underutilizing the dialogic principles. On the other hand, Thelen (2018) found useful information to be the most employed principle, as posts including information stakeholders find interesting, caused an increase in engagement levels. Ibrahim, Adam, and De Heer (2013) likewise, found that universities tend to provide relevant information on their websites, such as their logos, entry requirements, and other audience-specific information that are useful to stakeholders.

Taylor et al. (2001) suggest that even when an organisation's website adopts all the dialogic principles, "it cannot be fully dialogic if it does not offer and follow through on two-way communication" (p. 271). Hence, there is a need to provide an avenue for response to queries and customer feedback in order for a website to be considered as fully dialogic. Hinson, van Zyl and Agbleze (2014) indicated that many insurance companies failed to incorporate most of the five dialogic principles in their websites. Low points were scored for usefulness of information and the return visits principle as none of these companies' websites categorically invited visitors to return to the sites again. Toledano (2017) examined the level of dialogic communication by some companies and their publics on the internet. The study showed that the dialogic level of the use of social media was higher in majority of the companies which openly respond to the comments and queries of their customers and stakeholders.

The adoption of the five dialogic principles have created an avenue for interactivity between organisations and their stakeholders, thereby facilitating the formation of long-sting mutually beneficial relationships. The incorporation of the dialogic loop in an organisation's online platforms, for example, facilitates stakeholder-relationship building through interactivity (Kent & Taylor, 1998). Various studies have revealed useful information and conversion of visitors to be the most adopted principles whereas generation of returned visits and dialogic loop are the least utilised principles on online platforms owned by organisations (Thelen, 2018; Kokuvi, 2015; Toledano, 2017; Ibrahim, Adam & De Heer, 2013; Madichie & Hinson, 2014).

5.0 RESEARCH METHODOLOGY

The study adopted content analysis as its data collection and analytical tool. Krippendorff (2004) defined content analysis as "research technique for making replicaple and valid inferences frrom text (or other meaningful matter) to the context of their use" (p. 18). A quantitative content analysis method was used to analyse the NCA website and facebook page using the five dialogic principles of Kent and Taylor (1998). The choice of content analysis was informed by its practicality in the examination of mass media content (Saxton, and Waters, 2014).

The study was conducted for a period of six months. The researchers specifically monitored the NCA website and facebook page from 5th April to 5th September 2019. Due to financial contraints, the researchers found this period to be enough time to study. During the six-month period, the researchers examined how the indicators of the five dialogic principles manifested in the communication that took place on the NCA online platforms. Activities of the online platforms of the National Communications Authority were carefully tallied to reflect the quality of dialogic properties.

The population for this study was all online platforms of the National Communications Authority, namely; official website, Facebook, Twitter, YouTube and LinkedIn. The official website and facebook page of the NCA are the most active among the online platforms of the organisation with the greatest number of posts and interactions. Both online platforms were found to be official and their authenticity was confirmed. The website and facebook page of the NCA were easily accessible with over 9000 followers and active users.

The instrument for data collection was coding guide which was developed based on the objective of the study and previous literature. A coding guide was used to code the theme of the dialogic potential of the NCA website and facebook page resulting from prescribed indicators. The coding guide was also developed with the consideration of key indicators that demonstrate the level of dialogic relationship between an organisation and its publics according to McAllister-Spooner (2009). Thirty-three indicators were generated from the five dialogic principles to serve as pointers to dialogic features on the organisation's website, while twenty-eight indicators were generated for evaluating the dialogic potential of the NCA's Facebook page. These indicators were adapted from McAllister-Spooner (2009) and designed to fit the current study

CONTENT CATEGORIES

The content categories used for analysis are made up of the five dialogic principles proposed by Kent and Taylor (1998). The five dialogic principles are: dialogic loop, usefulness of information, generation of returned visits, ease of interface and conservation of visitors. Using the coding sheet designed for the study, the website and facebook page of the NCA were examined within the study period for:

- **Dialogic Loop.** The purpose of this principle is to find out whether the NCA online platforms allow queries from publics, and also find out if the organisation responds to questions from the public and give feedback to concerns. The dialogic loop has a number of indicators, namely:
    - Existence of opportunities for visitors to the website to send emails and requests
    - Links to contacting staff directly
    - Opportunity for e-mail response
    - Presence of online survey forms for expressing opinions on issues
    - Online feedback options
    - Opportunities to contribute on issues
    - Links for contacting governing body directly
    - Speed of response to emails
- **Usefulness of Information.** This princple focuses on whether the NCA online platforms generally post valuable information to all its publics. Indicators under this principles are:
    - The availability of the NCA's vision, mission statement, philosophy and history on the website
    - Employment opportunities
    - Annual reports
    - Logo display
    - Frequently Asked Question (FAQ) section
    - Calendar of events
    - Downloadable media files
    - Public involvement

    - The availability of press releases in a chronological manner
    - Use of photos and videos
    - Provide contact information and location of the NCA
- **Generation of Return Visits**. Online platforms should include features such as updated information, changing issues, and special forums, that visitors find attractive enough to encourage them revisit the platforms. The indicators for this principle are:
    - The availability of news items posted within last 30 days
    - Links to related websites
    - Statement of return (Explicit statements asking visitors to return)
    - The availability of discussion forums/sessions on the website.
    - Opportunity to sign up for newsletters
- **Ease of Using the Website:** This category refers to whether the website makes it convenient for visitors and patrons to underst its content and manoeuvre the site easily. It will also look out for whether the website is well organized. Indicators under this principle are:
    - The availability of site maps/major links on the home page to the rest of the website.
    - The ease of identifying major links to other sites on the NCA's home page.
    - Menu links on home page
    - Low reliance on graphics
    - The incorporation of search engines on the home page.
- **Conservation of Visitors:** This principle refers to whether the website and facebook contain essential links with clearly marked paths for visitors to return to the sites in the future. Indicators under this principle are:
    - Important information available on the home (first) page.
    - Outside links (other Platforms of the NCA)
    - Loading time (>4 secs)
    - Evidence of a clear posting of the last update date and time.

6.0 FINDINGS AND RESULTS

6.1 Ease of Use

Based on the dialogic principle ease of interface, the study examined the facility with which visitors navigated the NCA website. As clear from Kent and Taylor (1998; 2002), ease of interface is a precondition for website dialogue. The interface must give room for convenience in accessing information. Some features of websites that facilitate ease of interface include having site maps clearly identifiable on the homepage, ensuring that major links to the rest of the site are clearly identified on the home page, incorporating a search engine box on home pages and creating image maps that are self-explanatory (Taylor, Kent & White, 2001).

Table 6. 1: "Ease of Interface" rating of NCA website

INDICATORS/ITEMS: ASSESSMENT			
	0	1	2
The availability of site maps/major links on the home page to the rest of the website.		✓	
The ease of identifying major links to other sites on the NCA's home page.			✓
Menu links on home page			✓
Low reliance on graphics			✓
The incorporation of search engines on the home page.			✓
Total % (N=5)		20.0%	80.0%

Source: Author's field data, 2019

Content analysis of the NCA's website as clear from Table 6.1 indicated that the platform followed the principle of ease of use. In other words, the homepage of the NCA's website had major links to the rest of the website. At the time of study, the website was found to have over one hundred and twenty (120) pages of major links on the homepage leading to the rest of the website although there was no image map. As Kokuvi (2015, p.43) argues, "A sitemap is essential on a website because it makes it easy for visitors to know the exact location, or where they can find specific information." Thelwall (2009, p. 23) defined a site map as a "visually or textually organized template of a website's content that allows the users to surf through the site to find the information they are looking for." Thus, the absence of sitemap on the NCA website could definitely affect visitor navigation.

Additionally, the NCA website had major links that made it easy for users to navigate pages. These major links could be found on the home page of the site. There were also sections signifying what information was available on each of the menu tabs which were clearly marked on the home page. The website has a search window which make it easy to navigate to other parts of the 120-page website. The fifth item (see Table 6.1), incorporation of search engines on the home page, was found to be available as it made it easy move across the other webpages of the site. The fourth item (see Table 6.1), which is low reliance on graphics, scored high on availability as the NCA site has many graphics mainly on the homepage where there was a slide show of photos that spoke to the kind of services provided by the organisation. There was less graphic displayed on the website, although the texts coded gave useful information.

6.2 Usefulness of Information

Usefulness refers to the importance of the website to visitors. The National Communications Authority's work as a regulatory body involves various duties. To effectively perform its duty and be accountable to its publics, the NCA must cooperate with them. It must also be transparent in its communicative engagement with its stakeholders and publics. Accordingly, it is important to have a platform where publics can reach the NCA without having to go through the excessive bureaucracy that encumbers public sector agencies. The website of the NCA, a regulatory body, offers a good platform for the delivery and acquisition of useful information.

Table 6. 2: "Useful Information" rating of NCA website

INDICATORS/ITEMS: ASSESSMENT			
	0	1	2
The availability of the NCA's vision, mission statement, philosophy history on the website			✓
Employment opportunities		✓	
Annual reports			✓
Logo display			✓
Frequently Asked Question (FAQ) section			✓
Calendar of events		✓	
Downloadable media files			✓
Public involvement			✓
The availability of press releases in a chronological manner			✓
Use of photos and videos			✓
Provide contact information and location of the NCA			
Total % (N=11)		18.18%	81.81%

Source: Author's field data, 2019

A dialogic potential assessment of usefulness of information was done with 11 indicators. As Table 6.2 shows, all items were available for the website of the NCA. The website provided useful information on the NCA and its obligations to publics. Yet, two items, although present were low, that is, employment opportunities and calendar of events (see Table 6.2 above). When the employment opportunities menu was clicked on, the interface provided was empty, with the text "content coming soon." The calendar of events, while present, did not have any information on upcoming events. There was an option also for past events, but that option had information on an event from 2016 titled "Symposium 2016." The other nine indicators recorded high availability (see Table 6.2 above). For instance, the site provided contact information of the NCA, including e-mail address 'info@nca.org.gh' and phone numbers '+233(0)30276621/771701' as well as contacts for the various regional offices.

The website also provided press releases in chronological manner. The current press release at the time of study was dated 2nd September, 2019 – "Participants of Girls-In-ICT 2019 visit NCA", followed by another publication dated 30th August, 2019, in that manner. The indicator, level of public involvement by the NCA on their website, was visible as the organisation created the opportunity for the public to get involved through audience specific links and portals. These features provided audience the avenue to make complaints and request for information from the organisation through their website. The NCA website also allowed publics to download media file. There was also available on the site a frequently asked question (FAQ) section that covered subjects such as consumer complaint, and quality of service. In the case where the questions answered were unexhausted, provision was made for the user to seek additional information through various contacts provided in each section. The logo of the National Communication Authority was displayed on the top left corner of the homepage of the site alongside the national flag with its bright colours as well as two swords. The NCA site also had available a menu that provided the organisation's mission statement, vision and history.

Table 6. 3: "Useful Information" rating of NCA Facebook page

INDICATORS/ITEMS: ASSESSMENT

	0	1	2
The availability of the NCA's vision, mission statement, philosophy history on the website			✓
Employment opportunities	✓		
Annual reports	✓		
Logo display			✓
Frequently Asked Question (FAQ) section	✓		
Calendar of events		✓	
Downloadable media files	✓		
Public involvement			✓
The availability of press releases in a chronological manner			✓
Use of photos videos			✓
Provide contact information location of the NCA			✓
Total % (N=11)	36.36%	9.09%	54.54%

Source: Author's field data, 2019

The Facebook page of the NCA also displayed the dialogic potential of usefulness of information. Similar to the website, the Facebook page had six of the 11 items in the principle of useful information available. The Facebook page had no links for employment opportunities, Frequently Asked Questions, annual reports and downloadable media files available (see Table 6.3 above). The remaining six items were found to be highly available and similar in presentation to the website. However, the Facebook page contained more videos and photographs than the website. The contact information, logo display and press releases in a chronological manner were all present on the Facebook page just as they were on the website. The Facebook page showed the vision, mission statement and history of the NCA as well. Calendar of events although present, only had more information about past events than upcoming ones. Information coded showed that NCA encouraged public involvement. The NCA created opportunity for the public to get involved through audience specific links and portals and also provided avenues for the public to lodge complaints.

6.3 Conservation of Visitors

According to previous studies, organisations must try and keep visitors on their own website rather than give them a reason to patronize other competitive sites (Esrock & Leichty, 2000). This principle, according to Kent and Taylor (1998, 2002), refers to how organisations are able to “bond” with their site visitors, encouraging them to spend time on their sites without switching to other sites. Conservation of visitors seeks to find out whether or not websites have the tendency to keep visitors browsing the site for long. This section focused primarily on the presence of important information on the home page, the loading time of the site, presence of external links and a clear evidence of the date and time of the last update.

Table 6. 4: "Conservation of Visitors" rating of NCA website

INDICATORS/ITEMS: ASSESSMENT			
	0	1	2
Important information available on the home (first) page.		✓	
Outside links (other Platforms of the NCA)		✓	
Loading time (>4 secs)	✓		
Evidence of a clear posting of the last update date and time.	✓		
Total % (N=4)	50.0%	50.0%	

Source: Author's field data, 2019

As Table 6.4 shows, the indicator, "important information available on the home (first) page of the website", was assessed by checking the extent to which all thirty-three (Thirty-three) indicators of the five principles could be found, directly or indirectly (through links) on the homepage. Over 60% of the indicators were found on the homepage. Outside links were also available on the homepage of the site. These links included Facebook, Twitter, LinkedIn, and YouTube hles all of which took the user to the other social networking sites of the NCA. That way visitors did not necessarily get distracted from the NCA website but were redirected to other sites with important information concerning the NCA. According to Kent and Taylor (1998), websites should take an average of four (4) seconds to load. However, loading time is mostly dependent on the Internet Service Providers (ISP)/mobile networks as well as the user's browsing device. At the time of study, the average time for the website content to load upon entering the URL for the website was six (6) seconds. Further assessment of the NCA website showed that, press releases and news stories had clear dates of publication, although the exact time these publications were posted or uploaded was not available. Other publications available had no time or date of publication.

Table 6. 5: "Conservation of Visitors" rating of NCA Facebook page

INDICATORS/ITEMS: ASSESSMENT			
	0	1	2
Important information available on the home (first) page.		✓	
Outside links (other Platforms of the NCA)		✓	
Loading time(>4 secs)	✓		
Evidence of a clear posting of the last update date and time.		✓	
Total % (N=4)	25%	75%	

Source: Author's field data, 2019

With reference to the Facebook page of the NCA, most of the indicators were found on the first page which allowed visitors to access all relevant important information. There were links connecting to other sites such as YouTube, LinkedIn, Twitter and the official website of the organisation. The same principle was applied here when it came to the loading time. The same ISPs were used and the average loading time realized was six (6) seconds. The item "evidence of a clear posting of the last update date and time" on Facebook was highly available as the page allowed for record of time as well as date (see Table 6.5 above).

6.4 Generation of Return Visits

The principle of generation of returned visits, focuses on a website's ability to get visitors to return to the site. According to Madichie and Hinson (2013. p. 345),"The principle establishes the conditions upon which relationship-building can take place. That is, relationships are not established in one-contact communication interactions." The online platform must encouage the visitor to return to the platform as many times as possible. Relationship-building involves time, trust, and a variety of other relational maintenance strategies that can only occur over repeated interactions (Taylor, Kent & White, 2001). The website must indirectly or/ indirectly encourage return to the site another time in order to create a relationship.

Table 6. 6: "Generation of Return Visits" rating of NCA website

INDICATORS/ITEMS: ASSESSMENT			
	0	1	2
The availability of news items posted within last 30 days		✓	
Links to related websites	✓		
Statement of return (Explicit statements asking visitors to return)	✓		
The availability of discussion forums/sessions on the website.	✓		
Opportunity to sign up for news letters			✓
Total % (N=5)	60%	20%	20%

Source: Author's field data, 2019

Five (5) indicators were used to assess this principle, as indicated in Table 6.6. The researcher found that the last news items posted within the last 30 days at the time of data gathering were just three (3); specifically, they were posted on 4th September, 2nd September and 30th August, 2019. Before these three posts, a post had been made on 28th June, but, for the whole of July, there was no news publication. The four stories available had supporting images with their respective dates of publications, as well as option to download. There were no links to other websites on the NCA website. Kent and Taylor (1998, p. 330-331) mention that organisations while providing relevant content (information) should be sure not to redirect visitors to other websites, because visitors may not return and they may be lost. The NCA website observes this principle of Kent and Taylor in order to ensure, it seemed, that visitors stayed longer on their site. There were no statements of return which explicitly asking visitors to return nor were there discussion forums/sessions available on the NCA website. Finally for this principle, the website offered the opportunity for visitors to sign up for newsletters.

Table 6. 7: "Generation of Return Visits" rating of NCA Facebook

INDICATORS/ITEMS: ASSESSMENT			
	0	1	2
The availability of news items posted within last 30 days		✓	
Links to related websites	✓		
Statement of return (Explicit statements asking visitors to return)	✓		
The availability of discussion forums/sessions on the Facebook page.		✓	
Opportunity to sign up for news letters	✓		
Total % (N=5)	60%	40%	

Source: Author's field data, 2019

Three items of this principle were unavailable for the Facebook page of the NCA: opportunity to sign up for newsletters, links to related website, and statement of return (see Table 6.7 above). The availability of news items posted within last 30 days was highly available as four articles were posted at the time of gathering data. Items were posted between 4th September and 14th August. But before those days, the last posted item was 18th July. The NCA Facebook allowed for discussion forums/sessions on the page as the public got involved in discussions concerning certain posts that were made by the NCA.

6.5 Interactivity

Taylor, Kent and White (2001) posited that, the dialogic loop is the most significant feature of a dialogic website as it promotes interactivity. According to Madichie and Hinson (2013), organisational websites must be concerned with making their stakeholders feel involved by creating room for feedback. According to the authors:

Dialogic loop refers to the two-way asymmetric nature of the website, which suggests that a good website does not only send information to the public but also gives them the opportunity to voice their comments, opinions and feedback on pertinent issues. (Madichie & Hinson, 2013. p. 343)

Table 6. 8: "Dialogic Loop" rating of NCA Website

INDICATORS/ITEMS : ASSESSMENT			
	0	1	2
Existence of opportunities for visitors to the website to send emails and requests			✓
Links to contacting staff directly	✓		
Opportunity for e-mail response			✓
Presence of online survey forms for expressing opinions on issues	✓		
Online feedback options	✓		
Opportunities to contribute on issues	✓		
Links for contacting governing body directly	✓		
Speed of response to emails		✓	
Total % (N=8)	62.5%	12.5%	25%

Source: Author's field data, 2019

Eight (8) indicators were used to assess interactivity on the NCA website and these indicators were adapted from Kent and Taylor's (1998) measures of interactivity. The NCA website provides at the bottom of the homepage various contacts to reach the organisation. As shown in Table 6.8, provision was made for visitors of the site to send emails as evidenced in the availability of two different email addresses: info@nca.org.gh, which is for general enquiries, and complaints@nca.org.gh, specifically for complaints. Emails were sent to both email addresses to measure the speed of response to emails. A complaint was sent to complaints@nca.org.gh on September 12, 2019 at 3:26 pm, for which a response was received same day at 5:29 pm, which is almost two (2) hours later. Another email was sent to info@nca.org.gh on September 12, 2019 at 3:25 pm, to request for general information, and a response was received on September 16, 2019 at 1:25 pm. In this case urgency is seemingly given to complaints than general requests. The remaining five indicators for interactivity were unavailable on the NCA website. These indicators were links to contacting staff directly, online feedback options, opportunity to contribute on issues, links for contacting governing body directly and presence of online survey forms for expressing opinions on issues.

Table 6. 9: "Dialogic Loop" rating of NCA Facebook

INDICATORS/ITEMS: ASSESSMENT			
	0	1	2
Existence of opportunities for visitors to Facebook to send emails requests			✓
Links to contacting staff directly	✓		
Opportunity for e-mail response			✓
Presence of online survey forms for expressing opinions on issues	✓		
Online feedback options			✓
Opportunities to contribute on issues			✓
Links for contacting governing body directly	✓		
Speed of response to emails		✓	
Total % (N=8)	37.5	12.5%	50%

Source: Author's field data, 2019

The Facebook page scored better with the principle of interactivity because four out of the eight indicators were highly available with only one indicator being available in low capacity (see Table 6.9 above). The NCA had displayed the email address of the organisation on a poster of which was used as the profile photo of the account. Visitors had the option to seek information through emails, for which a response was guaranteed. The speed of response to email for Facebook was measured as low because priority is given to emails with complaints than one seeking for general information, just like that of the website. Facebook allowed visitors contribute to issues, news items and publications that have been posted as well as having discussions with other people on matters of common interest. Features such as “Like”, “Comment” and “Share”, made it easy for visitors to make contributions on Facebook. Online feedback options were also available as the NCA responds to comments from the public. However, no links to contacting staff and governing body directly were available. In the case of the Facebook page, no staff hles were displayed for visitors to contact them directly. There were no online survey forms for visitors to express opinions on issues, although the comment section served that purpose.

7.0 Discussion of Findings

The study set out to analyse how the NCA’s website and facebook page reflect the five dialolgic principles as proposed by Kent and Taylor (1998; 2002). The findings of the study generally reveal that the National Communications Authority’s website and facebook page underutilize the principles of dialogic communication. The principles of, ease of interface and usefulness of information were the highest scoring principles on both the website and facebook page of the NCA. The finding is consistent with studies done by Linvill, Hicks and McGee (2010), Muckensturm (2013), Kokuvi (2015), Ibrahim, Adam, and De Heer (2013), and Thelen (2018), who found out that most organisations were underutilizing the dialogic principles. They found that the principle of usefulness of information was the most employed principle as most organisations often provided relevant information on their inernet ad social media platforms.

The websie of the NCA incorporates the principle of ease of interface well. The Facebook page was not assessed on the principle of ease of interface because the principle, is inherently present on most social media platforms. As consistent with similar studies, (Bortree and Seltzer, 2009; Rybalko and Seltzer, 2010), many social media platforms such as Facebook are designed with ease of interface and consistency in mind. The user can change effects like profile pictures, cover photos and edit information on the homepage.

Although the NCA's website and Facebook page did not fair well in incorporating the rest of the principles, the principles of generation of returned visits and dialogic loop were the least employed on the organisation's online platforms. This finding is consistent with that of Thelen, 2018; Kokuvi, 2015 and Toledano, 2017. Their research show that organisations fail to get visitors to return to their internet platforms and interact properly with their stakeholders on these platforms. It can be concluded that the NCA does not take advantage of the interactivity features on its internet platforms especially Facebook, to interact and build relationships with the public.

8.0 Conclusions and Recommendations

Findings from the study suggest that the NCA website and Facebook page despite providing useful information for its stakeholders, are still underutilizing the interactive features that enable stronger relationships with an organisation's publics. According to Kent, Taylor and White (2001), interactivity is the most important feature of dialogic website or social media, therefore, the NCA has to increase the level of interactivity on its internet platforms to promote a better relationship with it's public.

From the study, it is evident that the National Communications Authority is still trying to maximise the dialogic potential of its website, it currently serves a basic information-sharing function.

The data suggests that besides Facbook, the NCA doesn't have any other active social media pages.

Based on the above conclusions, the following recommendations can be made. First, The NCA must ensure that information posted on its website and facebook page complements each other in order to keep visitors of each internet platforms equally updated.

Secondly, in order to improve the dialogic potential of the website, the NCA can add a real time "in built" chat function. This will enable visitors to post queries on the website and receive response in realtime, this further improve the relationship building capacity of the website (Rybalko & Seltzer, 2010).

Lastly, the NCA must provide links to all of its's social media pages on its website. This will allow it to serve a wide range of publics, across different demographics because the practice of online public relations must be tailored to the choice and comfort of the customers (Shim, 2002).

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CORPORATE SOCIAL RESPONSIBILITY PRACTICES IN A TELECOMMUNICATIONS COMPANY – A CASE STUDY OF VODAFONE GHANA

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ABSTRACT

This study explored the practice of CSR in Vodafone Ghana within the CSR conceptual framework of the Instrumental theories among the wider grouping encompassing Instrumental, Political, Social Integrative and Ethical (Garriga and Mele, 2004). This research also broadly considered issues about the relationship between business and society and the extent to which the company's CSR footprints conform to the CSR scientific assessment criteria: environment, marketplace, employee care, community (Wholley, 2004) and corporate governance. The qualitative approach using 20 in-house and external respondents through primary research and document analysis was used to gather the data. The findings showed that Vodafone's performance can be put within the context of four theories under the Instrumental theory namely: shareholder value enhancement; getting a competitive advantage; cause related marketing and corporate philanthropy. From the perspective of the five scientific criteria this company can be associated more with the marketplace and the community through their aggressive promotional activities and corporate social investment (CSI) performance.

Keywords: Corporate Social Responsibility, Social Responsibility, Individual Social Responsibility, Organisational Social Responsibility, Vodafone Ghana.

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INTRODUCTION

At the conceptual framework level, a group of theories within the context of economics, politics, social integration and ethics (Garriga and Mele, 2004) have been used to provide the basis for appreciating corporate social responsibility (CSR) as an academic discipline and a business practice. Corporate Social Responsibility (CSR) over the years has become an important emerging social science discipline and not an appendage to more established ones like philosophy, economics, public relations, human resources or business/management. For the purposes of measurement, specific scientific benchmarks have always been used to judge how CSR compliant an organisation is. The more scientific approach to the measurement of the extent of the adoption of CSR can be determined through the classification of all CSR initiatives into five categories: workplace, community, environment, market place (Wholley, 2004) and corporate governance. Apart from these, other CSR concepts like Individual Social Responsibility (ISR) and Social Responsibility (SR) provide opportunities for explaining what the phenomenon is. Some of the debates which have emerged are how various stakeholders appreciate this business practice like the direct relationship between CSR and financial performance (Key and Popkin, 1998; Roman et al, 1999) and whether the practice should be voluntary or mandatory. Others are whether CSR should be regarded as a business strategy (Rowe, 2005), an “externalities recognition” (Crouch, 2006), or CSR as a means for acquiring legitimacy (Edwards et al 2007).

It is also expected that this case study which deals with a subsidiary of a multinational corporation in Ghana can throw some light on the global debate about the relationship between business and society generally and specifically the extent to which their performance can be placed under any of the five conceptual categorisations. This paper examines Vodafone Ghana as an affiliate of Vodafone Group plc and the extent to which the company’s management practices are reflective of the business performance of their principals. Multinationals are powerful corporate entities which shape and drive business activities and have now become pivots in the phenomenon of globalisation. They are companies with a centralised power structure at the headquarters and subsidiary levels. The real power is exhibited in management practices transfer. They have the power to have an impact on company performance and determine how such entities will operate (Ferner et al, 2012).

This ensures efficiency and synergy across all their subsidiaries for the purposes of instilling in such subsidiaries, specific management practices. Such impact is key for actualising the broad mission. The linkage can be seen in three contexts, which are social, organisational and rational (Kostova, 1999). Some of the management practices transfer issues include labour policies and practices and industrial relations. These days such management practices transfer issues include recruitment, greater utilisation of contractors, "social dialogue", retrenchment etc.

Within this CSR field, four groupings of theories and approaches have been proposed namely the instrumental theories (businesses are solely for creating wealth); political theories (the influence of businesses on the society and their utilisation of this power in the society); integrative theories (where businesses focus on meeting social demands; and finally the ethical theories, which explain the ethical prerequisites of a business (Garriga and Mele, 2004). In effect what is the linkage between business and society within this conceptual framework? On the business side, the issue is how businesses manage social prerequisites, engage their stakeholders and the extent to which they uphold high standards of corporate governance and ethical behaviour.

Globally, the phenomenon of profit and non-profit making entities pursuing social/economic goals for the benefit of less privileged sectors, communities and social groupings has now been mainstreamed. Such CSR initiatives are ostensibly voluntary and aimed at promoting specific goals outside of the normal operations of the organisation. This ethical prerequisite now makes it imperative that organisations engage with all their stakeholders for the incorporation of the demands for social welfare. CSR at the corporate level has become an important business prerogative which companies adhere to and release reports on, apart from their annual reports. Corporateregister.com has showcased about 15,000 non-financial reports on Sustainability, CSR and environmental initiatives from about 4,000 corporate entities (Al Halbusi & Tehseen, 2017). Also, Fortune Global 500 companies now spend over $15 billion every year on CSR initiatives and in 2017, over 90% of the 250 largest companies in the world produced a CSR report to inform different stakeholders about Sustainability activities (Blasco and King, 2017).

In Ghana, company CSR activities have come to be understood as a company's show of goodwill and concern for the community or society in which it is located. Such gestures create goodwill for the organisation, enhance its image and win more market share for it. Apart from the branding benefits of CSR, the practice grants organisations social and political capital and empathy from the immediate society of the organisation to guarantee secure and continuous operations under the 'protection' of the community. Rockson (2008), in an extensive survey using a case study design, identified and showcased organisations that were known to be CSR compliant, an example being the entities in the Ghana Club 100 for that year. The corporate entities within the grouping described CSR as financial contributions to health, education, environment, the socially vulnerable and sports. This survey provided a picture of the types of CSR activities Ghanaian corporate entities engage in.

Contextualising Social Responsibility, Individual Social Responsibility and Corporate Social Responsibility

The phenomenon of Social Responsibility (SR) encapsulates a broader conceptual framework for describing individual and/or organisational behaviour which is hinged on socially agreed ethical guidelines to meet society's expectations. SR has two components which are Individual Social Responsibility (ISR) and Organisational Social Responsibility (OSR) which deal with private entities, public sector institutions, non-governmental organisations and educational organisations (Pacesila, 2018). OSR also takes cognisance of the perception of the individual about the role that entities should play in any social context (Hatch and Stephen, 2015). For the corporate entities, the practice is reflected in a targeted performance which depicts an integration of the environmental and social dictates into company activities as a way of contributing to the interests of stakeholders which go beyond profits and legal imperatives (Brieger et al. 2008; Kaplan and Kinderman, 2007). For the corporate entities, there is also a growing interest in micro, small and medium enterprises (MSMEs) and small and medium enterprise (SMEs).

The individual aspect of SR explains the responsibility of a person for the various actions that he or she undertakes. Every person should focus on pursuing several social causes with less emphasis on material things, but the interests of the society (Ecimovic et al. 2013). In a review of the related literature on ISR, it was realised that, the individual nature of SR is described as ISR or Personal Social Responsibility (PSR) (Pacesila, 2018). ISR deals with the perception of a person of what he/she should engage in, in order to assist others or the society as a whole. Another SR typology is the Personal Social Action (PSA) which explains the personal activities, backed and/or sponsored by the corporate entity to support a social need (Al Halbusi & Tehseen, 2017). Some of the activities under PSA cover charitable donations, company volunteer days and paid off time to volunteer etc.

CSR in the eyes of Colin Crouch (2006) is "externalities recognition" while for other authors it is, an instrumental tool for business purposes (Garriga & Mele, 2004), a "business strategy" (Rowe, 2005), or a means of gaining some legitimacy (Edwards et al, 2007). For the employees/unions, CSR should be a demonstrable commitment to meet the International Labour Organisation's (ILO) key labour standards, fair labour practices in the areas of "decent work", avoiding "precarious" work, and no discrimination in compensation and remuneration schemes (Bourque, 2008). The communities/environment component deal with the surrounding communities, especially for the extractive industry and manufacturing industries, and the major needs of the environment. The environment examines the impact of such mining activities on the environment in such communities. In the case of customers/consumers, the goal is to get companies which operate, especially in the fast commodity manufacturing goods (FCMG) category to aspire to meet the quality assurance and good customer service imperatives for companies. The customer is supposed to be at the heart of the whole business endeavour.

The workplace category which comes under industrial relations (IR) or labour policies and practices, deals with the human relations policies and practices and other approaches like the corporate code of conduct (CCC), the definition of benefits for workers etc. The community category on the other hand, explains the relationships between a company and its surrounding communities and ethical environmental initiatives which are in the interest of the communities. The environmental classification refers to the activities a company can undertake in order to mitigate its negative impact on the environment like water saving initiatives, reduction in dangerous waste production and energy efficiency policies. The market place type of activities are related to customer/client centred activities which cover quality of service issues, customer perceptions and customer satisfaction actions. Finally the corporate governance classification explains the internal activities of entities which are expected to be in consonance with both the legal and ethical obligations of a company. It underpins the practical basis of general corporate performance and now includes corporate ethics, reporting, disclosure and accountability.

For the purposes of this paper, CSR will be described as the policies and practices by a corporate entity hinged on specified social and ethical imperatives in order to meet the diverse expectations and needs of the shareholders, the workers, the environment, legal requirements and other stakeholders on a sustainable basis. On the whole, the term Sustainability is used by some MNEs and is portrayed within the business sector as environmental, economic and social sustainability now described as the triple bottom line (Elkington (1994). Most frameworks that have been used to measure sustainability performance have depended on these three dimensions (Azapagic, 2004). Elkington (1994) states that apart from the profitability of the firm, the safety, health and wellbeing of the workers should be of paramount importance, especially in situations where the entity produces toxic waste which can be dangerous to their health. Also in order to co-exist peacefully with the members of the community in which they operate, businesses are required to create employment for the people and provide social amenities to the community. The issue of long-term financial returns can be achieved where there is a combined pursuit of social and environmental goals. Thus, Sustainability initiatives and reports based on these dimensions help firms to establish their legitimacy and also achieve their profitability goals.

An Overview of CSR in Ghana: A Literature Review

In a case study of AngloGold Ashanti, Ghana, which focused on CSR, unions, labour practices and the IFA, Rockson (2016) explained that, stakeholders' appreciation of CSR was rather limited to some aspects of the concept. More critical dimensions which are related to the issue of the commitment of AngloGold to meet the core aspect of labour standards were not identified by these select respondents. CSR was perceived as a management strategy by these respondents and they could only provide their positions on AGA's activities in the area of corporate social investment (CSI). Other issues covered by the author were the fact that AngloGold's corporate code of conduct (CCC) related documents, provided in-depth and comprehensive insights on how the multinational wanted to be perceived by both the internal and external stakeholders. Basically, the code showed how the company expected to influence worker behaviour and also have an impact on employment relations.

The major issue of whether the practice of CSR in the society should be mandatory or voluntary has attracted a lot of attention among CSR academics, lawyers and CSR activists. In an overview of elements of the regulatory regime, Anku-Tsede and Deffor (2014) asserted that in recent times some laws and legal standards are now playing various roles in the development, implementation and enforcement of CSR making the practice more obligatory than voluntary. These two authors further maintain that despite concerns about the economic, social, political and environmental impact of the activities of corporate entities, there is no available document on CSR, rather there are policies, practices, laws and initiatives. One of the areas they looked at was corporate liability under Ghana's labour laws which among others legally and morally enjoin companies to observe good labour practices, while in the area of the protection of employment rights the law ensures that a healthy and safe working environment, protection against unfair dismissal and redundancy are upheld. The authors conclude that though there was no CSR policy nor is there any comprehensive legislation to guide companies when it comes to CSR, even though some laws are there which are enforceable at the courts.

Another study which investigated the relationships between CSR, environmental policies and community complaints and the fiduciary responsibility to stakeholders within gold mining companies in Ghana concluded that companies with a positive report of complaints from their citizens end up having a low fiduciary responsibility (Boateng, 2017). The author recommended that the findings should inform regulatory agencies, policy makers and mining companies about the fiduciary effects of CSR in the industry. This will invariably lead to improved business practices, better living standards and quality of life of citizens of the said communities.

In their report on CSR in Ghana, Atuguba & Dowuona-Hammond (2006), provide an overview on the International Legal Framework on CSR by providing information on three multilateral initiatives which encourage MNEs to contribute to social and economic progress and reduce whatever challenges which arise from their activities. These international principles, their codes and practices provide a global overview of CSR. The position transcends the original contested issue of whether CSR should be voluntary or mandatory. Their thinking is the extent to which economic globalization can be aligned to good environmental and social performance of business. Atuguba & Dowuona-Hammond (2006) explain that there is no all-encompassing CSR document, but that there are policies, laws, practices and initiatives which cover CSR. Also the authors explain that particular laws deal with specific industries and sectors like banking, mining, commerce and insurance and some international conventions which Ghana has ratified and they deal with CSR in the country.

In a study which explored CSR performance among rural and community banks (RCBs) in Ghana, Mensah (2015) explained that CSR focus areas were in education, health and agriculture. The banks put a lot of premium on the community, customers and employees when it comes to stakeholder-specific CSR activities. However in terms of the physical environment, the importance was ranked low.

Apronti (2017) in her study on CSR and Sustainable Community Development, using AngloGold and its activities at Adievie and Teberebie communities investigated whether the global prominence of CSR has removed any protests against the negative impacts of their activities. This research further examined the perceptions of stakeholders on the contribution of CSR to development in the long run. The author utilized the Environmental Justice Framework to analyse the impact on these two communities, and discovered that they bore the brunt of activities of AngloGold while benefiting less from the CSR efforts of the mining company.

In a thesis which identified and determined the link between CSR and competitive advantage (CA) in the mining, manufacturing and service sectors and the moderating effect of competitive strategy and organized demography (size, type and structure), Amponsah (2015) discovered that there is a significant positive relationship between CSR and CA. Organisations have an advantage over other entities if they engage in CSR initiatives, are responsive economically to their shareholders, obey the rules and regulations of the state and are good corporate citizens in their communities.

CA can be attained also in companies where there is a competitive strategy especially the proactive type as opposed to the reactive strategy. The size of the company also moderates the relationship between CSR and CA since bigger companies undertake more CSR activities.

Corporate Governance issues are also very prevalent within the business landscape in the country. Within the mining sector, two cases can be used to explain how important the issue of corporate governance is to the country. AGA was alleged to have defaulted in the payment of taxes, according to the Extractive Industry Transparency Initiative (EITI), with the Obuasi Mine being accused of not paying corporate tax from 2004 – 2009. Also a further allegation was that they had not paid indirect taxes of tens of millions of dollars from 2006 – 2008 (Rockson, 2016). The National Coalition on Mining (NCOM) also stated that the 2011 budget sent to parliament showed that for some years, Ghana lost $36 million annually through “illicit financial transactions” within this extractive industry with no fervent effort to collect the taxes or make these offenders face the full rigours of the law (Rockson, 2016). At the global level, AngloGold is noted for its association with various international agreements, stock exchanges, Global Reporting Initiatives (GRI) guidelines. The company identifies with corporate governance principles through its “Code of Business Principles and Ethics” which deals with laws, “communication and disclosure”, fraud, and corruption (Rockson, 2016).

Vodafone Ghana: A brief overview

Vodafone Ghana is the second leading telecommunications company, providing mobile and fixed services in voice, data and contribute immensely to national development. Vodafone’s emergence on the Ghanaian corporate landscape with the acquisition of the majority shares in the then Ghana Telecom in 2009 has led to a great contribution to economic growth. The principal activities of Vodafone Ghana and its subsidiaries are to offer communication services, rent fibre optic infrastructure and provide mobile money services and products. Vodafone Ghana has a 100 percent equity interest in the National Communication Backbone Company Ltd and Vodafone Ghana Mobile Financial Services. It is the National Communication Backbone Company which rents out its fibre optic infrastructure, while the Vodafone Ghana Mobile Financial Services Ltd engages in mobile money services and products.

In a report titled "Socio-Economic Impact Study of Vodafone" undertaken by QBR Research, it was shown that this multinational has created direct jobs (1,117) and indirect jobs (520,000) and has contractual linkages with several distributors, suppliers and partner companies. Vodafone provides the following core services: communictation services, rental of fibre optic infrastructure and mobile money services. It spent USD 7.5 million in direct tax revenue contribution, USD 14.99 million as non-tax direct revenue, while for indirect revenue, the contribution was USD 36.23 million, with a capital investment of USD 41.23 million, all coming under the breakdown of Value-added.

Theoretical Framework

Within the context of specific CSR theories, Vodafone's activities can be examined under the four CSR groupings: Instrumental, Political, Integrative and Ethical Theories (Garriga and Mele, 2004). Although the activities of Vodafone Ghana may be guided by these groupings, the Instrumental Theories and Approaches are deemed more relevant and provide the framework to guide this study's analysis. Under the Instrumental Theories, CSR is seen as a strategic mechanism for achieving economic objectives and eventually wealth creation. The variants of these groupings are "Maximising the shareholder value", "strategies for achieving competitive advantages", "cause-related marketing" and "corporate philanthropy". Shareholder value maximising involves offerings which can be evaluated solely through the outcomes of the contribution to a particular corporate social performance. Another important group entails how to distribute resources so that long term social objectives can be achieved which will lead to a "competitive advantage".

Instrumental Theories for Explaining Vodafone's CSR Ecosystem

Instrumental Theories	→	• Maximising Shareholder Value • Strategies for Achieving Competitive Advantage • Cause Related Marketing • Corporate Philanthropy	→	• Mobile Technology • Promotional Activities • Ghana Music Awards • Stakeholder Engagement • Support for Farmers • Education • Health • Thought Leadership Platform • Employment Opportunities

Author's construct, adapted from Garriga and Mele (2004)

The bulk of its CSR efforts are channelled through their foundation, the Vodafone Foundation. Corporate governance in Vodafone Ghana involves a set of relationships between the company's management, its board, its shareholders and other stakeholders.

Methodology

This study, which investigated CSR activities in Ghanaian businesses, utilized the case study approach to assess how CSR as a phenomenon is undertaken in Vodafone Ghana. Within the field of CSR generally, the case study approach has been effectively used in various studies (Deale, 2013; Amaladoss & Manohar, 2013; Bin & Sawandi, 2007; Sarker, 2014; Osagie, 2017; etc.). Sarker (2014) in particular, examined CSR practices of telecom organizations in Bangladesh including Grameenphone Ltd, Banglalink, and Teletalk Bangladesh Ltd., using the case study approach. The empirical context of the study was Vodafone Ghana, which served as a unit of analysis and the purposive sampling was used to select 5 respondents from the External Affairs Department of Vodafone which included staff of the Vodafone Foundation and beneficiaries of Vodafone's Sustainability activities. The remaining 15 participants were identified from within the underlisted groupings.

Respondents	Number
Vodafone Staff	5
National Labour Unions	2
Journalists	2
Labour Experts	2
Civil/Public Servants	3
Academics/Researchers	3
NGOs/Activists	3
Total	**20**

Open-ended and semi-structured formal interviews were conducted. Respondents were selected from different hierarchical levels in order to ensure that the information gathered was varied and based on different points of views. Additionally, document analysis was employed using Vodafone's CSR policy documents and other documentations relating to the organisation's CSR practices, press releases, newspaper articles, and website information.

Findings

The findings showed that from the perspective of the scientific assessment criteria although some of the respondents gave a very good picture of the workplace environment, there is no strong union, whether at the national or global level. The worker at the collective level does not have the capacity to tackle the MNE. As an institution which is underpinned by the principles of solidarity, there is no evidence of any local union and any alignment with a GUF. There was also no case of a corporate code of conduct described as "the most celebrated mechanism in the CSR kit" (Rowe, 2005). The absence of a strong union, and a union-employer relationship meant that there was nothing like freedom of association and the right to bargain as a labour grouping. There is no commitment to meet ILO's key labour standards; fair labour practices, no discrimination in compensation and remuneration schemes. From a theoretical standpoint, a further examination of the Instrumentalist theory shows that the company places greater emphasis on three elements: maximising shareholder value; getting a competitive advantage and corporate philanthropy. The activities of the company confirms the position of Rockson (2008) that within the larger context of CSR, corporate entities show a greater inclination towards corporate philanthropy especially within the realm of CSI, in dimensions like education, health, community upliftment, sponsorships and marketing as reflected in the survey.

As far as the primary data for this study were concerned, there were responses on the CSR scientific assessment criteria within the areas of environment, marketplace, employee care, community and corporate governance. All the respondents indicated that Vodafone Ghana engages in various environmental related CSR/Sustainability activities especially in areas like waste reduction, energy conservation and the reduction in dangerous waste production as the main environmental related activities.

One respondent explained the issue of Vodafone's commitment to environmental related CSR/Sustainability:

> *"Here, we have a policy to reduce carbon emissions and ensure compliance with the environmental prerequisites. This entails cutting down on energy use, using the staff bus instead of driving to work and using conference calls rather than travel to meetings".*

In the case of issues related to CSR at the marketplace, it was recorded that specific initiatives like ethical commercial practices, responsible advertising and marketing and the timely resolution of customer complaints are some of the major business-related activities which the company engages in. One respondent explained that:

> *"The company is known to be committed to providing value to their customers and also meeting the environmental and social requirements of the businesses especially the SMEs in the supply chain".*

Another respondent from the Commercial Department indicated that:

> *"Vodafone Ghana is noted for the sponsorship of various activities and programmes all supported by the commercial department. The Ghana Music Awards which is described in entertainment circles as the number one event in the nation's calendar is now known as the Vodafone Music Awards".*

Another CSR measurement benchmark which was used for providing a profile of Vodafone's CSR ecosystem was the internal issue of labour policies and practices within the realm of HR and/or industrial relations. For instance, they identified issues like the development of appropriate skills and the encouragement of a long-term career. According to the respondent from the HR Department:

> *"Vodafone is an important source of employment and skills transfer in Ghana. It provides incomes, benefits and the potential for a high technology sector career path for around a 1,200 persons in the country. It also has contractual relationships with many distributors, suppliers and partner companies in the country each of which relies to a greater or lesser extent on revenues from Vodafone to pay their employees' wages".*

Another respondent also noted:

> *"Vodafone engages in business transactions with companies and individuals in the supply chain. A lot of people are involved in Vodafone related products and services as (major distributors, wholesalers and retailers). There are also those who handle the mobile money transfer services. The multiplier effect is huge, due to the presence of, especially street vendors and those who have small kiosks or tables".*

A few identified some of the steps which were taken to prevent discrimination in any form and also the penchant for the company to consult with employees on matters they deem critical. There were different positions on this matter among some of the discerning respondents. The impression was that, a lot of these issues have been presented to the outside world through official sources which do not reflect what happens at the work place.

Other responses received from the workers still show that the staff of Vodafone do not enjoy all the benefits which can be associated with a CSR compliant multinational. Although their documents provided information in the following areas, further probing show that the workers were at a disadvantage. For instance, is Vodafone Ghana committed to the "health and safety of its staff" while ensuring diversity in the workforce? Is the company undertaking fair labour practices like a fair recruitment regime and “fair pay and working conditions”? The answers to these questions showed clearly that there were still some gaps in performance at the Vodafone work place. Some of them admitted to the existence of a code of conduct type of document and also explained that there is a fair system for evaluating the staff of Vodafone. Still within the realms of employee care, respondents indicated that the company adheres to “fair human rights principles” and also engages in “affirmative action policies” when it comes to women and persons with disability (PWDs).

As far as community relations is concerned, all of them indicated that the company is involved in community and stakeholder engagement activities. As one respondent explained:

> *“We have been engaging select stakeholders by holding face-to-face discussions, interviews and stakeholder forums twice every year. We give feedback to our stakeholders on all issues which come up during such activities”.*

Another respondent also stated that:

> *“Our company, through its various client service units is ensuring that every grievance from any community member is dealt with fairly and promptly and decisions are communicated to such clients and the public as a whole”.*

They identified activities like generous contributions to vulnerable groups like orphanages, less financially endowed sections of the society and again, PWDs. One respondent from the Vodafone Foundation explained that Vodafone contributes to charitable causes:

> *“We have made philanthropic contributions to several organisations. For instance, I can talk about the cerebral palsy project which with the help of some partners led to our contributing a 40,000 cedi seed capital for building a rehabilitation centre with a physiotherapy room and a hostel for the staff. We have also contributed to the purchase of fibre glass speed boats to the National Disaster Management Organisation (NADMO), and also made incubator donations to the Tamale Teaching Hospital among several other charitable donations”.*

Vodafone Ghana is also noted as contributing to major sections of the economy like education, health, sports, culture and direct and in-direct employment. Some of them identified the involvement of the company in community projects. As far as other issues are concerned, Vodafone Ghana has a foundation, schedule officers and produces CSR/Sustainability annual reports which provide an in-depth knowledge of all the activities the company is involved in.

One respondent explained that for most people, the sponsorship of the Healthline programme on TV is to them the flagship CSR/Sustainability contribution of Vodafone Ghana.

> *"Apart from providing information about infectious diseases, hypertension, pain and pregnancy among others, this programme has saved lives by paying for the treatment of several indigent patients who were in dire need of immediate medical attention. For instance, the first episode showcased Theresa whose motor skills had been seriously affected because of a severe fistula. This patient underwent a surgical operation in the Bator Catholic Hospital. Another 8 year old girl who had been diagnosed with a hole in the heart was also given an open heart surgery which was sponsored by Vodafone. I could go on and on".*

This multinational also has a corporate governance system with a board whose duty it is to ensure success in the long term, producing the strategy and also making sure that there is an effective reporting of the corporate governance system. The Chairman is responsible for setting the agenda and meets with the Chief Executive Officer (CEO) and the members of the top management team so that he will be in the know about activities generally. The CEO heads the day-to-day management of activities and is responsible for executing strategy and policy. Vodafone Ghana is managed under a corporate governance regime through which company objectives are set while clearly identifying how these objectives are attained and how the performance is monitored. According to a respondents:

> *"Vodafone's governance structure has an impact on poverty alleviation, social stability, public health and education among other issues by helping raise the standard of governance*

> *in the telco industry in the country by being transparent and implementing good practices".*

Another respondent, a manager within the Foundation also explained thus:

> *"Since the beginning of its operations in Ghana, Vodafone has upheld the highest ethical standards in all of their business practices: responsible network deployment; responsible marketing; legal compliance, staff and stakeholder engagement".*

DISCUSSION AND CONCLUSION

A review of the Instrumental Theories shows that there are particular outcomes associated with these theories and are firmly grounded in the overarching prerogative of wealth creation. Designated social activities are pursued mainly because they are a means to achieving economic results. The long term interests of the company is served when it provides amenities to the community. Under such circumstances shareholder value maximisation aligns with meeting the needs of stakeholders; and finally the pursuit of business tactics targeted at persons at the bottom of the pyramid, in some cases through "disruptive innovation"(Garriga and Mele, 2004)

An examination of the larger CSR context in the country shows that corporate entities see CSR compliance in terms of offering financial contributions for the support of health, education, environment, assistance for the socially vulnerable and sports. Essentially for the Instrumental perspective, the goal is to ensure long term profits, even if in the case of Vodafone, like the other telecommunications companies in the country, apart from the leading company, Mobile Communications Network (MTN), are not making any profits. These theories and approaches can best be articulated by the Friedman (1970) position that the responsibility of business is to enhance profits, all within the legal context and the ethical tradition of the country. This preoccupation with the profit motive also incorporates the needs of stakeholders (Garriga and Mele, 2004). In fact there is the position that a reasonable amount of investment in social concerns and philanthropy is appropriate for the sake of profits (McWilliams and Siegel, 2001). Some studies have tried to relate CSR with corporate financial performance with a certain number showing that CSR generally correlates with financial performance (Key and Popkin, 1998; Roman et al, 1999). However these conclusions cannot be affirmed in every case (Griffen, 2000; Rowley and Berman, 2000)

This case study set out to describe CSR in Vodafone Ghana with some explanations about how to appreciate the policy and practice. Some conceptual positions provided an understanding of CSR from the individual and organisational perspectives (Pacesila, 2018). In fact, in this vein, Hatch and Stephen (2015) take the position that OSR takes cognisance of a person's perception of the part that entities should play in the society. ISR is therefore a commitment of an individual to permanently behave in an ethical and philanthropic manner and within a corporate entity, that manifest orientation in the person which is reflected in SR activism, volunteerism or lobbying for improving on the quality of life of some or all the stakeholders (Pacesila, 2018).

While the cases listed above operate within the corporate level, there are other examples which can capture how non-CEOs are involved in ISR activities incorporating EVP and PSR. On the whole, however, ISR/PSA will resonate more with Ghanaians because the literature shows how every person is obliged to work for the society; be responsible for the impact of his/her actions on the society; cultivate ISR principles among children and adolescents etc. (Pacesila, 2018).

One of the most contested issues is whether corporate entities in Ghana are committed to the five areas for measuring CSR, namely: marketplace, workplace, community, environment (Whooley, 2004) and corporate governance. Some of the studies which have been reviewed showed clearly that most firms, even those positioned as the most CSR compliant have challenges with the environment (Boateng, 2017; Anku-Tsede and Deffor, 2014; Apronti, 2017). Corporate governance is also another area which has been fairly covered in the CSR related literature in Ghana (Rockson, 2016; Atuguba and Dowouna – Hammond, 2006; Boateng 2017; Anku-Tsede and Deffor, 2014; Rockson, 2008). There is a lot of focus on CSI or corporate philanthropy by virtually all CSR inclined measurement criterion of community, these CSI contributions are the most common in Ghana and it defines CSR practice (Rockson, 2016; Rockson, 2008; Apronti, 2017; Boateng, 2017; Mensah, 2015).

The issue of whether CSR should be voluntary or mandatory is also another matter of contestation. In European countries there is the mandatory requirement for reporting on CSR activities while India has CSR laws which mandate corporate entities beyond a designated threshold to allocate a small percentage of net profits and set up a CSR board committee (Sridhar and Bhushan, 2015). Atuguba and Dowuona-Hammond (2006) and Anku-Tsede and Deffor (2014) identify the loopholes in the policy and legal framework for CSR and then call for an all-encompassing legal framework to guide CSR practice in Ghana. Whether it is the call for a legal framework or policy framework, the issue has been identified at the national level which has culminated in the National Corporate Social Responsibility Policy (NCSRP). The aim of this policy is to optimise the socio-economic and environmental impact of the investments and activities of the state and non-state actors towards sustainable development. The document concedes that there is no comprehensive CSR policy or law, neither is there an institutional body to streamline corporate activities on CSR.

The adherence to the dictates of corporate governance appears to be the most challenging issue for corporate entities. It goes to the very heart of the issue of the instrumental nature of CSR. Gond, Palazzo and Basu (2000) used the Mafia metaphor to show the similarities between businesses and the Mafia since they all exploit the loopholes in the national governance superstructure. These authors use “corrupt organisations” as benchmarks and reiterate the position canvassed by Gerber (2000) that there is no distinction between “organised crime and organisational crime”. This paper supports the position that companies are no different from the Mafia since the two groups exploit the deficiencies in the state system, they all have a good organisational system which distinguishes between the internal and external, and the two types of business entities also strive to make profits. The authors noted that such practices can be associated with emerging economies with “inadequate governance”.

On the whole, an examination of the policies and practices at Vodafone Ghana showed that they are in essence CSR compliant, based on the five scientific criteria identified. However a lot of emphasis is placed on the market place and the community with less emphasis on the workplace, the environment and corporate governance. It is our expectation that companies will promote more effectively industrial relations issues and corporate governance issues in order to show explicitly their commitment to the broad phenomenon of CSR

It can be concluded that the Instrumental Theories and the various approaches under these theories offer a broad framework for understanding what CSR is globally and the extent to which its practice for a multinational can be replicated in a subsidiary in an emerging economy. The second point for discussion is the extent to which CSR practice in general in an emerging economy is largely similar among firms whether they are local firms or are affiliated to their principals therefore operating within the framework of management practices transfer. The real challenge from the perspective of the Instrumental Theories and the Ethical Theories is whether a definitive conclusion can be arrived about whether the above assertion about the differences between multinational affiliates and local firms can be ascribed to the Instrumental Theories.

Further studies, on a quantitative level should be able to provide a more comprehensive picture about whether local firms are more ethically inclined, than being more concerned about using CSR for financial benefits. On the issue of the scientific criteria, it will be appropriate to undertake some studies with larger samples for the two groupings (MNE subsidiaries and local firms) to find out whether they focus on meeting all the benchmarks for CSR scientific measurement. For instance, are they inclined towards "community" and "market place", than other areas like "work place" and corporate governance? All in all, the fundamental debate about whether CSR is an ethical practice, a "business strategy" (Rowe, 2005) or even "externalities recognition" (Crouch, 2006) is still not resolved. If the spread of the sample is comprehensive enough, such a larger endeavour should provide insights into a greater appreciation of what CSR is at the global level.

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TOWARDS EFFECTIVENESS OF ADVERTISING RECALL ON BRAND PREFERENCE IN GHANAIAN TELECOMMUNICATION COMPANIES.

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ABSTRACT

Advertising recall is one of the categories of measures of the cognitive response which have been developed. What remains a dilemma to advertisers is whether there is a correlation between recall of advertising and brand preference or not? This study sought to determine the relationship between advertising recall and brand preference among young communication students in Accra. Expectancy Value Theory and Media System Dependency Theory were used. The study adopted simple random sampling procedure to respond to two propositions: 1. That there is no relationship between advertising recall and purchase of product or service; 2. That there is no relationship between advertising recall and brand preference. Findings indicate that relationship between advertising recall and brand preference is significant. Majority of the respondents also emphasized that, in the future, their next choice of brand will be based on 'efficiency of service'.

Keywords: Advertising Recall, Brand Preference, Television Commercials (TVCs), Retrieval Cues and Advertising Effectiveness.

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INTRODUCTION

Advertising and promotion efforts in Corporate-Ghana are quite strategic and directed towards consumers for spontaneous or otherwise, delayed response. In recent times, the business environment in Ghana has realized a competitive inclination to advertising and promotion strategies among four telecommunication companies namely, MTN, TIGO, VODAFONE and AIRTEL. Among other factors, these telecommunication companies, supposedly, advertise with the aim to establish their unique brands. A brand has been considered as one of the most powerful assets that a company has. (Aaker, 1997).

The purpose of this study was to investigate the effectiveness of advertising claims and brand preference among the most active users in the ever dynamic and competitive telecommunication industry in Ghana. More specifically, this study sought, among others, to investigate whether advertising claims recalled by consumers elicit consumer brand preference or not, and to determine the relationship between recalled brands and purchase of Telecom services among the most active users. The study also sought to examine the thoughts and feelings that consumers associate with recalled brands and TVCs and the conceptual implication for Advertising Recall (AR), Brand Preference (BP), and Product Purchase (PP).

While the literature may be replete with studies on advertising recall, most of these studies have been based on societies other than Ghana. Meanwhile, advancement in and indispensability of internet-driven applications and products makes telecommunication networks critical to the Ghanaian society. Consequently, the research questions this study seeks to address are as follows: What is the correlation between advertising recall and consumer brand preference? What is the relationship between recalled brands and purchase of Telecom services among active users? How does the thoughts and feelings of consumers resonate with TVCs after watching? How does consumer recall of TV adverts influence brand salience?

MEMORY INTERPLAY IN ADVERTISING

Memory means retrieving a past experience (Sutherland and Sylvester, 2006) and the ability to recall is aided by good memory. Meanwhile, memory strength regarding advertising recall is also dependent on 'retrieval cues', which enable consumers to remember key issues in the advert. ‘The relevance of this to advertising is that advertisers want their brand to be cued into the minds of consumers when they think of making a purchase from that product category’ (Sutherland and Sylvester, 2006). Considering this assertion by Sutherland and Sylvester, then it can be argued that there must be a correlation between advertising and purchase decisions, at least in the same product category.

Memory plays a key role in the behaviour of a critical consumer and how that behaviour is influenced by advertising. Memory means retrieving a past experience (Sutherland and Sylvester, 2006) and the ability to recall is aided by good memory. It is the ability of one’s mind to encode, store and recall information. Our memories are triggered by retrieval cues (Sutherland and Sylvester, 2006). Retrieval cues enable consumers to remember other things. For example, if one is trying to recall somebody’s name, and the name would not come to mind instantly, the individual is likely to resort to some features or attributes associated with the person to help retrieve the name.

Consumers usually do not choose brands at the time of advertising exposure; rather, it is the memory of the advertising messages that influence consumers (Mehta and Purvis, 2006). This phenomenon, amazingly, is also true in advertising and brand recall among consumers. Consumers by association have learned that adverts must present attractive, persuasive, glamorous and intriguing elements for effective communication to take place. As they connect to such elements in the ad, they take note of the elements that appeal to them and then memorize them. Such elements may include jingles, attractive models, celebrities, colour schemes, and messages. That is the more reason why presentation of advertising messages, regardless of the style, must possess retrieval cues (elements) that are capable of helping consumers to memorize advertising messages and related brands. Advertisers must, therefore, ensure that they expose consumers to ads with strong retrieval cues that can help them tie the brand to the advertisement.

RECALL AND RECOGNITION

Advertising recall is one of categories of measures of the cognitive response which have been developed (Lambin, 2007). Recall can be one of the techniques that require the mind to search for traces of awareness of a brand or an advert (du Plessis, 2005). Recognizing something involves linking the fragments we have seen together, linking them by associative strengths into a coherent representation in our minds (Sutherland and Sylvester, 2006). The same pattern of connectivity in the brain is stimulated in different ways by different prompts. If the prompt material is ‘rich’, and triggers lots of neural activity, the output (memory triggered) is also likely to be rich (du Plessis, 2005).

The ability of a consumer to recall a brand can affect his or her brand preference. A stingy or indirect way of remembering a brand will produce little output (du Plessis, 2005). You cannot remember an experience unless you first create a record of it (learning), and you cannot learn from this experience unless you retain this record (memory), (Lieberman, 2012). Sutherland and Sylvester (2006) reinforce Lieberman’s assertion by emphasising that “connections are like muscles, when they are exercised they get stronger, when they are not exercised, they become weaker”.

The simplest level of cognitive response is the knowledge of the existent of a product or a brand (Lambin, 2007). Brand Awareness is the ability of a potential buyer to recognize the brand with sufficient detail to propose, recommend, choose or use the brand to meet the need of a certain product category (Lambin, 2007). According to Lambin (2007), two types of brand awareness can be distinguished and they are; Brand recognition: a minimal level of awareness, which will be particularly important at the point of purchase when choosing a brand; Brand recall: a much more demanding test; Top Of the Mind Awareness (TOMA): refers to the first named brand in a recall test. The brand is ahead of all the other competing brands in a person’s mind.

Testing an individual to know whether he or she has an idea about an advert could be done by applying four types of recall test. They are Aided Advertising Recall, Aided Brand Recall, Unaided Advertising Recall and Unaided Brand Recall. Aided advertising recall is one’s ability to remember an advert with the help of a cue about the media vehicle involved (Sharma and Singh, 2011). A set of brand names from a given product class are presented to respondents, who are asked to note the ads they have heard of before (Lambin, 2007). Unaided advertising recall is one's ability to remember an advert without the help of a cue; rather just the name of the product will be provided (Sharma and Singh, 2011). According to Lambin (2007), it is the case where the respondent is questioned about a brand without reference to any brand. This study adopted the Aided Advertising Recall and the Aided Brand Recall to test the recall level of its respondents based on the elements and constructs emanating from the TVCs of the Telecom companies under study.

BEHAVIOURISM AS LEARNING THEORY.

In the late 19th century, American psychologists studied behaviour after recognizing that there was apparently no appropriate method to study human mental processes (Tomic, 1993). Alluding from Tomic, Behaviourism is a learning theory that only focuses on behaviours that are observed objectively and its connection with mental processes. Behaviourism was a matter of concern to this study because from the extant literature, previous studies have not provided a comprehensive look at the role of behaviour and effects that TVCs tend to have on consumers. Therefore, the experiment of Messarris (1997) was of essence to this study because Messaris attempted to test the behavioural disposition of some per-adolescents and the subsequent chain of displacement of emotions that formed part of his assumptions.

According to Tomic (1993), behaviourist believe that unlike mental processes, behaviour is observable, and that research should focus exclusively on observable behaviour and not the unobserved phenomena of consciousness. One type of conditioning (learning) is classical conditioning. In classical conditioning, we learn to associate two stimuli, thus, to anticipate events.

MEMORY AND CONSUMER BEHAVIOUR.

Memory is a critical part of consumer behaviour and how advertising influences consumer behaviour (Mehta & Purvis, 2006). "Memory is the process of maintaining information over time" (Matlin, 2005). Retrieval of past experience involves a process of pattern completion, in which a subset of the features comprising the particular past experience are reactivated, and activation spreads to the rest of the constituent features of that experience (Sutherland & Sylvester, 2006). Paying attention involves the use of all sensory receptors including the mind (Quincy, 2014). Information in the sensory register that does not get a person's attention typically disappears from the memory system (Ormrod, 2009). Without memory, we cannot learn anything.

Hebb (1949) proposed that there are two types of memory: Short-term memory (STM) and Long-term memory (LTM). Retrieving information from long-term memory basically involves going down memory lane and following a pathway of associations. The bits and pieces of a memory are distributed throughout different parts of the brain (Sutherland & Sylvester, 2006). What binds them together into a coherent memory is their connections and associative strength of those connections. Raaijmakers and Shiffrin's (1981) model of memory, for example, assumes that the creation of a memory record depends on the formation of associations between the elements of a scene and that subsequent retrieval of this record depends on retrieval cues activating some of these elements, with this activation then spreading to the other elements (Lieberman, 2012).

It is based on this phenomenon that this study also sorts to determine how young tertiary communication students, through TVCs, are able to connect stimulus and the strength of connection between stimulus based on the elements portrayed in the TVCs of Telecom companies. So that, if the subsequent retrieval of some records arises through retrieval cues, then, it is imperative for memory to be induced with attractive elements in TVCs.

LITERATURE REVIEW

According to Media Dynamics Inc., (2006), the advertising environment is becoming increasingly cluttered. However, an advertisement needs to cut through the clutter to be noticed by the viewer and therefore be processed in memory. This justifies the need for recognition and recall in several respects as companies in Ghana, especially the Telecom companies, strive to have their adverts recognized and recalled. In related studies, recognition and recall of adverts to determine effectiveness of TVCs have been examined. Anderson and Bower (1972) described a model of free recall which identified 2 processes: (a) retrieval, by which 'S' accesses the words; and (b) recognition, by which 'S' decides whether an implicitly retrieved word is a to-be-recalled word or not? The authors confirmed the prediction that S's ability to retrieve the words would increase as more overlapping sublists were studied.

Ojenike (2012) studied the influence of advertising to determine consumers' preference for telecom services offered by telecommunication providers was investigated in a study based on a survey of 250 randomly selected users of telecom services in Lagos and Ibadan towns in South-western Nigeria. Ojenike (2012) discovered that advertising had an equal impact on male and female consumers of various ages in terms of brand choice. Out of the numerous communications businesses evaluated, MTN was preferred by 38.00 percent of the users.

Meanwhile, Rishante (2014), in her study, suggested that television advertisement of mobile telecommunication networks had no significant effect on viewers' preference. However, he claims that there was a substantial effect of age on viewers' preference for mobile communications network advertisements on television. Owusu and Nyarku (2014) realised in a related study that Tertiary students in the Cape Coast Metropolis consider the prices charged by the telecom operators and the quality of the service delivered by the telecom operators before deciding on which particular network to purchase from. According to Olalekan, Babatunde, and Ishola (2015), advertisements are significant for communications service selection in Nigeria, but they have a limited impact. In addition, the self-service price and service quality of a product are very important factors in deciding which telecommunication services to use in Nigeria.

Recent studies in the field have to a large extent treated the role of recognition and recall in advertising effectiveness and brand preference for various industries. However, within the Telecommunication industry in the Ghanaian context, very few studies have been conducted to reflect the moderating role of recognition and recall in brand preference. Moreover, in terms of media used for advertising, literature reviewed indicates a gap which this study seeks to plug in the context of Television advertising. This study, therefore, sought to fill the gap in literature by adding to the body of knowledge in the area of effectiveness of Television advertising recall and brand preference in the Telecommunication industry in Ghana.

THEORETICAL FRAMEWORK

The study was underpinned by the Expectancy Value Theory (DeFleur's Uses and Gratification perspective, 2010), Media System Dependency Theory (Ball-Rokeach and DeFleur, 1976) and Chain of Displacement of Emotions Theory (Messaris, 1997). Concerning the Expectancy Value Theory, DeFleur (2010) posited that the growing conviction that individuals actively seek out media content that provides them with personal satisfactions of various needs eventually lead to a new explanation. According to Sheath and Tuncalp (1974) and relevant to this study, the theory has certain components which represent a person's expectations about an object or concept with respect to a set of salient beliefs and the value of those beliefs.

Media System Dependency Theory was originally proposed by Ball-Rokeach and DeFleur (1976). The theory integrates several perspectives: first, it combines perspectives from psychology with ingredients from social categories theory. Second, it integrates systems perspectives with elements from more causal approaches. Third, it combines elements of uses and gratifications research with those of media effects traditions, although its primary focus is less on effects per se than on rationales for why media effects typically are limited. Core assumptions and statements of the Dependency theory proposes an integral relationship among audiences, media, and the large social system. This theory predicts that audience depend on media information to meet certain needs and achieve certain goals, like Uses and Gratification theory. But they do not depend on all media equally. Two factors influence the extent to which consumers depend on the media. First, consumers become more dependent on media that significantly meet their needs than on media that provide just a few.

These theories are relevant to this study because of traditional concerns with the content of media messages and their effects on audiences (cognitive, affective and behaviour). Telecommunication Companies in Ghana use a multiplicity of media for advertising campaigns and television is the main advertising medium they adopt. While they use the television medium, what effect does it have on their catchment groups and to what extent do their audience depend on them for information and subsequent recall of their brands?

Messaris (1997) introduced 'The role of Images in advertising' and emphasized the persuasive use of images in the Chain of Displacement of Emotions Theory. He posits that a major reason for using images in advertising is to ensure consumers elicit a desired response (visual connection), which is influenced by an underlying reaction of our perception of images seen on screens (e.g. Television), as an embodiment of the physical attractions of the real world. Of the assumptions proposed by Messaris (1997), the Chain of displacement of emotions is most relevant to this current study. It occurs in the model Person Image (celebrity) → Brand Image → Product (actual product on the market), that is from an individual to image of the celebrity, to image of brand and then to the actual product on the market. Messaris, believes that the juxtaposition of the image of the celebrity and the product in the advert was the main embodiment of the key issues of this study. This is because the chain of displacement of emotions has the potency to connect variables through a linear hierarchy of effect, where what happens to one variable also affects the next variable in the hierarchy. Whether or not celebrities are used in TVCs, there is always a relationship between the image of the celebrity and the image of the medium which also connects to the image of the product or the brand. Considering the main variables under study, it is worth conceptualising, based on the chain of displacement of emotions (Messaris, 1997), that 'elements' used in a TVC (including a model/celebrity), have a relationship with the 'image of the medium' which decodes the'retrieval cues and recall' which also connects with 'brand preference' and 'brand purchase', as represented in a model as this;

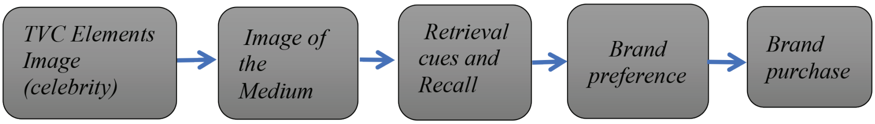

Figure 1: A chain of displacement of emotions among key variables

While the chain of displacement of emotion may assume this linear hierarchical model, the placement of this in Messaris assumptions, will be determined by the outcome of the hypotheses and results of this study and whether or not these correlations occur in the telecommunication industry in Ghana?

METHODOLOGY

The study used quantitative research approach, specifically, a survey to gather and analyse data. Questionnaires were used to collect data from university students, who may be considered to be among high consumers of telecommunication products to ascertain the impact of advertising recall, product preferences and purchasing action. Final-year (level 400) and third year (level 300) degree students were purposively selected based on their need for telecommunication products at those levels of their studies and social life as students pursuing a professional communication programme. According to Cohen et al (2011), although results from purposive sampling may not be generalizable, that is not the primary concern. Rather, the concern is to acquire in-depth information from those who are able to give it. A total number of 967 students participated in the research: 514 level 400 students and 453 level 300-degree students of the 2018/2019 academic year. Then, A total of 308 students from both groups were randomly sampled. Level 400 students participated most in the study with a representation of 69.8% followed by level 300 students with 30.2%. The data collected was analyzed quantitatively with The IBM Statistical Package for Social Sciences (SPSS) V.20. The analyses used percentages, mean and standard deviations, Pearson Chi-Square and Linear-by-Linear Association to establish the relationship between variables.

The analytical framework was based on the principles for Aided Brand Recall and Aided Advertising Recall (Till and Baack, 2005). The test for recall was guided by the Television Advertisement Influence Scale (TAS) developed by Vinod and Sharma (2009) to measure recall of television advertisement. The TAS was accompanied with snapshots or thumbnails of the TVCs of each brand under study. These snapshots served as retrieval cues to aid the memory of the respondents before attempting to respond to the questions. The last segment of the questionnaire asked respondents to rate a number of constructs according to some definite criterion to test brand Salience (Sutherland and Sylvester, 2006).

The telecommunication industry in Ghana

The table below indicates the current market share of the major Telecom companies in Ghana. Mobile Voice Subscription for May 2019

MTN	MTN's voice subscriptions for the period was 21,181,828 representing a percentage increase of 01.36% from April 2019's figure of 20,896,784. MTN's market share for the month under review was 51.42%.
VODAFONE	Vodafone's mobile voice subscriptions decreased from 10,239,987 as at the end of April 2019 to 10,151,337 as at the end of May 2019. This represents a percentage decrease of 0.87%. Vodafone's market share for May 2019 was 24.64%.
AIRTELTIGO	AirtelTigo's voice subscriptions decreased from 9,503,327 as at the end of April 2019 to 9,134,114 as at the end of May 2019 indicating a percentage decrease of 3.89%. Their market share for the month under review was 22.17% as compared to 22.98% in April 2019.
GLO	Voice subscriptions of Glo increased from 722,058 as at the end of April 2019 to 725,793 at the end of May 2019. With a percentage increase of 0.52%, their total market share for the month under review was 1.76%.

Source: (www.nca.org.gh).2019

FINDINGS

Findings are presented with its related interpretations based on the stated research objectives and hypotheses, delving into the attributes of individual variables and how they relate to other variables. Demographically, majority of respondents (86.4%) were between the ages of 21 to 26 years. Gender of respondents were recorded as follows; 60.7% (187) of the respondents were females whiles the remaining 39.3% (121) were males. Most recalled TVC, went in favour of MTN (53.2%), followed by Vodafone TVCs (30.5%), and followed by TIGO TVCs with (16.2%). Major findings of the study are categorised as follows;

i. Subscriber base.

Level of voice subscription to networks and multiple responses to find the subscriber base for each of the telecommunication companies was analysed. The results indicates that MTN has the largest subscriber base represented by 50.5%, followed by Vodafone represented by 27.4%. TIGO was next, represented by 19.4%. The least was AIRTEL which accounted for only 2.7% of the total. If subscriber base for MTN was that strong, then a follow up question to establish whether consumers "buy product or service after seeing the adverts" was significant. According to the multiple response results, majority (37.5%) indicated that "it was because their services are good".

ii. Recognition and Recall of TVCs of Telecom Companies.

The next category of the analysis presents the extent of recognition and the resultant effects on recall of TVCs of the various Telecom companies. The test for recognition of TVCs offered respondents the opportunity to identify a list of catch phrases from each telecom brand and choose the most recognised within the clutter. MTN '4G Switch' was the most recognized catchphrase (30.3%) within the clutter of MTN TVCs. TIGO 'Drop that Yam' was the most recognized catch phrase (37.2%) within the clutter of TIGO TVCs . VODADONE 'Cash Ekiki Mi' was the most recognized catch phrase (49.9%) within the clutter of VODAFONE TVCs. Airtel 'Too Much' was the most recognized catchphrase (31.9%) within the clutter AIRTEL TVCs.

Respondents recognition of the most popular catchphrases as enumerated above, cast a strong reflection and direct effect on the recall of TVCs of the various Telecoms under study. MTN '4G Switch' was the most recalled TVC within the clutter (32.8%) because the same catch phrase was the most recognized as indicated above. TIGO's 'Drop that Yam' was the most recalled TV commercial within the clutter polling 57% because the same catch phrase was the most recognized. VODADONE 'Cash Ekiki Mi' was the most recalled TV commercial within the clutter polling 54.2% because the same catch phrase was the most recognised. AIRTEL 'Flex', instead of the anticipated AIRTEL 'Too Much' catch phrase, turned out to be the most recalled TVC within the clutter polling 32%, even though it was not the most recognised catch phrase earlier. In effect, the rate of recognition (of catch phrases), determined the rate of recall of the most popular TVCs.

iii. Effectiveness of Elements in TVCs.

Some television adverts of each of the telecommunication companies was examined to ascertain which elements respondents remember; whether it was the message, the catch phrase, the beautiful models, the location and language used or the creative concept? For 'TIGO-Drop That Yam' TVC, the analysis of the multiple responses in table 1 shows that majority, 27.2% indicated that the creative concept is the key element that triggered memory of the advert.

Table 1: Elements of 'TIGO-Drop That Yam' TV advert that aided respondents' recall of the adverts.

Elements	Responses	
	N	Percent
The Message	213	26.80%
The catch phrase (swag up)	152	19.10%
The beautiful models that were used	72	9.10%
The local setting and language used	141	17.80%
The creative concept	216	27.20%
Total	794	100.00%

Responses on whether or not the elements used in the advert were enough to influence respondents to subscribe to the network was analysed with reference to table 2 below; 6.5% of the respondents strongly agreed that elements used in the "TIGO-Drop That Yam" TVC influenced their network subscription while 3.5% and 20.1 % agreed and quite agreed respectively. This equates to a significant 70.1% agreement on the relationship between elements used in TIGO's TVC and people's subscription to the network.

Table 2: Elements used in the 'TIGO-Drop That Yam' TVC were enough to influence them to subscribe to the network.

Options	Frequency	Percent
Strongly Agree	20	6.5
Agree	134	43.5
Quite Agree	62	20.1
Disagree	61	19.8
Strongly Disagree	11	3.6
No response	20	6.5
Total	308	100

Elements of ‘MTN Music Plus’ TVC that aided respondents’ recall revealed that the TVC had some elements in it that made respondents remember the advert. Analysis of the multiple responses of such elements shows that, for the majority 27.80%, the catch phrase (swag-up) is what made them remember the advert.

Responses on whether or not the elements used in the advert were enough to influence respondents to subscribe to the network was analysed with reference to table 3 below; 3.2% of the respondents strongly agreed that elements used in the ‘MTN Music Plus’ TVC influenced their network subscription while 36.7% and 26.6% agreed and quite agreed respectively. This equates to a significant 66.5% agreement on the relationship between elements used in MTN’s TVC and people’s subscription to the network.

Table 3: Whether the elements used in the “MTN Music Plus” TV advert were enough reason to influence them to subscribe to the network?

Options	**Frequency**	**Percent**
Strongly Agree	10	3.2
Agree	113	36.7
Quite Agree	82	26.6
Disagree	51	16.6
No Response	52	16.9
Total	308	100

Responses on whether or not the elements used in the advert were enough to influence respondents to subscribe to the network was analysed within the scale of measurement in table 4 below; 6.5% of the respondents strongly agreed that elements used in the ‘AIRTEL Flex’ TVC influenced their network subscription while 40.3% and 26.6% agreed and quite agreed respectively. This equates to a significant 73.4% agreement on the relationship between elements used in AIRTEL’s TVC and people’s subscription to the network. It was also gathered that the highest-scored element in the AIRTEL Flex ad that respondents remember most was the catch phrase - ‘Now you dey flex oo’.

Table 4: Whether the elements used in the "AIRTEL Flex" TV advert were enough reason to influence them to subscribe to the network?

Options	**Frequency**	**Percent**
Strongly Agree	20	6.5
Agree	124	40.3
Quite Agree	82	26.6
Disagree	51	16.6
Strongly Disagree	11	3.6
No response	20	6.5
Total	308	100

Whether or not the elements used in the advert were enough to influence respondents to subscribe to the network was analysed with reference to table 4 below; 9.7% of the respondents strongly agreed that elements used in the VODAFONE 'Yendi Agoro' TVC influenced their network subscription while 43.5% and 23.4% agreed and quite agreed respectively. This equates to a significant 76.6% agreement on the relationship between elements used in VODAFONE's TVC and subscription to the network.

Table 4: Whether the elements used in the 'Vodafone Yendi Agoro (Dubai)' TV advert were enough reason to influence them to subscribe to the network?

Options	**Frequency**	**Percent**
Strongly Agree	30	9.7
Agree	134	43.5
Quite Agree	72	23.4
Disagree	61	19.8
No response	11	3.6
Total	300	100

Elements of VODAFONE 'Yendi Agoro' TVC that aided respondents' recall revealed that the catch phrase 'Eii! As3 Weather Nu Asesa' (26.6%) of respondents, is what made them remember the advert. Explicitly, respondents recalled the ads due to the catch phrases. This suggests to telecommunication networks that using good catch phrases aid consumers to recall ads easily and this can make them develop interest for a brand.

More attention must therefore, be paid to 'catch phrases' as a predictor of brand recall and brand preference.

iv. Thoughts and Feelings after watching TVCs of the Telecoms

Thoughts and feelings that TIGO's 'Drop That Yam' TVC evoked in consumers, indicated within the scale of measurement in table 5, that the TVC was 'funny', which connotes a feeling of 'fun' in the chain of displacement of emotions of respondents. Another 13.0% indicated that the 'Brand attracts actual and potential customers together; triggering a feeling of 'attraction' in the chain of displacement of emotions of respondents.

Table 5: Thoughts and feelings of TIGO's 'Drop That Yam' TVC.

Chain of displacement of emotions	**Frequency**	**Percent**
Funny	41	13.3
Brand attracts actual and potential customers together	40	13.0
Good to use its service	22	7.1

In a quest to test the thoughts and feelings that MTN's 'Mobile money Fraud Alert' TVC evoked in consumers, results indicated that 'to avoid customers fall victims to fraudsters' scored 16.6%, which predicts that the TVC probably triggered a feeling of 'avoidance' in the chain of displacement of emotions of consumers. Another 13.3% indicated that the same TVC induced a feeling of 'Security-consciousness', in the chain of displacement of emotions of consumers. Another 9.7% indicated that 'they care about their customers; invoking a feeling of 'care' in the chain of displacement of emotions of consumers.

Table 6: Thoughts and feelings of MTN's 'Mobile money Fraud Alert' TVC

Chain of displacement of emotions	**Frequency**	**Percent**
Security-conscious	41	13.3
They care about their customers	30	9.7
To avoid customers fall victims to fraudsters	51	16.6

In a quest to test the thoughts and feelings that 'Airtel Talk Chaw' TVC evoked in consumers, 'Cheaper brand compared to others' scored 36.3% ; triggering a feeling of 'affordability' in the chain of displacement of emotions of consumers. Another 6.8% indicated that the same TVC induced a feeling of 'Care for their customers'; predicting a feeling of 'care' in the chain of displacement of emotions of consumers. Another 6.5% indicated that the 'Brand tends to attract actual and potential customers together'; which connotes that the TVC probably triggered a feeling of 'attraction' in the chain of displacement of emotions of consumers. Another, 6.5% indicated that AIRTEL'Talk Chaw' TVC was persuasive; triggering a feeling of 'influence' in the chain of displacement of emotions of consumers.

Table 7: Thoughts and feelings of 'AIRTEL Talk Chaw' TVC

Chain of displacement of emotions	**Frequency**	**Percent**
Brand attracts actual and potential customers together	20	6.5
Care for their customers	21	6.8
Cheaper brand compared to others	112	36.3
The Ad was persuasive	20	6.5

Finally, to test the thoughts and feelings that VODAFONE Cash '(Ekiki Mi)' TVC evoked in consumers, 'care for customers' scored 13.3%, which connotes that the TVC probably triggered a feeling of 'care' in the chain of displacement of emotions of consumers. Another 10.1% indicated that 'VODAFONE 'Cash Ekiki Mi' TVC induced a feeling of 'goodness' in the chain of displacement of emotions of consumers. Another 6.8% indicated affordability; stimulating a feeling of 'low-cost' in the chain of displacement of emotions of consumers.

Table 8: Thoughts and feelings of VODAFONE 'Cash Ekiki Mi' TVC.

Chain of displacement of emotions	**Frequency**	**Percent**
Affordability	21	6.8
Caring for customers	41	13.3
It is good	31	10.1

Thoughts and feelings are part of the key constructs for testing the effectiveness of advertising within a product category in a cluster of adverts. Inferring from the thoughts and feelings that TVCs evoke in consumers, this researcher identifies emerging themes, patterns, insights and constructs are worth noting for academic and industrial discourse.

Some of the evolving consumer insights that emerged in this segment include care, attraction, goodness, security, affordability, low-cost, avoidance and persuasion. These insights do form consumer-constructs or patterns that describe the real feelings and thoughts of consumers; sending clear signals to stakeholders and policy-makers of the main Ghanaian Telecommunication Network Brands.

Arguably, these signals are likely to affect future purchasing decisions of consumers and therefore, imperative for marketing executives to consider stimulating the thoughts and feelings of potential consumers by emphasizing and reinforcing these constructs in the mental filing cabinets of consumers.

Table 9: Subscription to network and factors that are likely to influence choice of brand in the future.

Influential factors	**Responses**	
	N	Percent
The concept of the TV adverts	83	11.90%
The message of the TV adverts	113	16.10%
What appeals to you in the adverts	10	1.40%
The efficiency of the service	256	36.60%
The cost of using the service	145	20.70%
Recommendation from friends	93	13.30%
Total	700	100.00%

To further ascertain whether these constructs may have an effect on the future purchasing decisions of consumers, respondents were further interrogated about what in the future, will influence them to subscribe to a network and what factors are likely to influence their choice of brand? Table 9, provides the results in multiple response. The analysis shows that majority, thus 36.6% would consider the efficiency of the service; Marketers must therefore beware of these new developments.

Salience through Top-of-Mind Awareness (TOMA)

The final category in this segment was to determine Top of Mind Awareness (TOMA) among the four main Telecommunication Network brands in Ghana, after all these years of running advertising campaigns that have targeted their prime consumers; which is young people between the ages of 18-35years of age; a catchment group.

In order to ascertain brand salience among this targeted group, respondents were asked a basic question; when you hear the phrase “Mobile Telecom network companies in Ghana”, which brand comes to mind first? Analysis of the multiple responses is displayed in table 10. Majority 70.1% (216 respondents) claimed that MTN is the most salient brand on top of the mind of consumers; followed by Vodafone which constitute 13.3%; TIGO follows closely with 9.7% and least is AIRTEL which is 3.2%.

Table 10: When you hear the phrase “Mobile Telecom network companies in Ghana”, which brand comes to mind first?

Options	**Frequency**	**Percent**
MTN	216	70.1
VODAFONE	41	13.3
AIRTEL	10	3.2
TIGO	30	9.7
No response	11	3.6
Total	308	100

Proposition 1:

H1: That there is no significant relationship between advertising recall and purchase of product or service. Table 11a indicates, that there is a significant relationship between advertising recall and purchase of product or service. The chi-square value of 22.583, df = 2, p-value = 0.000 shows this. This is further confirmed in Table 11b, that the proportion (i.e. 39.9%) of respondents who recall MTN TVCs purchased the product or service after watching the adverts. The null hypothesis, that there is no significant relationship between advertising recall and purchase of product or service was therefore rejected. This study, therefore, supports the assertion that there is a significant positive relationship between advertising recall and purchase of product or service. That means advertising recall is a predictor of brand purchase.

Table 11a: Cross tabulation of Advertising Recall against purchase of product

	Purchase of product or service		
Recall of TV Commercials (TVCs)	Yes %	No %	Total%
TIGO	10	40	50
	20.0	80.0	100
MTN	61	92	153
	39.9	60.1	100
VODAFONE	10	73	83
	12.0	88.0	100
Total	81	205	286
	28.3	71.7	100

Table 11b: Chi-Square Tests

	Value	**df**	**p-value**
Pearson Chi-Square	22.583	2	0.000
Likelihood Ratio	24.005	2	0.000
Linear-by-Linear Association	3.319	1	0.068
N of Valid Cases	286		

Proposition 2

H2: That there is NO significant relationship between advertising recall and brand preference. It was revealed from table 13a that there is a significant relationship between advertising recall and brand preference. The chi-square value of 74.198, df = 6, p-value = 0.000 shows this. In other words, the preference of brand is because people recalled the advertisement made about it. Also, it was confirmed by Table 13b that MTN advertisement was recalled most was the preferred brand representing 50.6%. The null hypothesis, that there is no significant relationship between advertising recall and brand preference was therefore rejected. This study supports the assertion that there is a significant relationship between advertising recall and brand preference. That is an indication that advertising recall is a predictor of brand preference.

Table 13a: Chi-Square Tests

	Value	Df	p-value
Pearson Chi-Square	74.198	6	0.000
Likelihood Ratio	94.818	6	0.000
Linear-by-Linear Association	0.632	1	0.427
N of Valid Cases	298		

Table 13b: Cross tabulation Recall of Advertisement against Brand preference

	Brand preference		**Total**		
Recall of Advertisement	Yes(%)	No(%)	Somehow(%)	Other	
TIGO	0	40	10	0	50
	0.0	28.2	18.9	0.0	16.8
MTN	41	91	21	11	164
	50.6	64.1	39.6	50.0	55.0
VODAFONE	40	11	22	11	84
	49.4	7.7	41.5	50.0	28.2
AIRTEL	81	142	53	22	298
	100	100	100	100	100

DISCUSSION

Two propositions were tested in this study. Proposition 1; that there is no significant relationship between advertising recall and brand preference has also been proven to be false. Results analysed indicate that there is significant relationship between advertising recall and brand preference. The chi-square value of 74.198, df = 6, p-value = 0.000 is in the affirmative. Also, it was confirmed that MTN TVCs were the most recalled as well as the preferred brand with a recall rate of 50.6%. In effect, consumer preference for MTN brand is significantly due to recalled MTN TVCs. This study, therefore, supports the assertion that there is significant relationship between advertising recall and brand preference in the Telecommunication industry in Ghana.

Proposition 2; that there is no significant relationship between advertising recall and purchase of product or service has been proven to be wrong.

Results analysed indicate that there is significant relationship between advertising recall and purchase of product or service. The chi-square value of 22.583, df = 2, p-value = 0.000 shows 39.9% recall rate for MTN. This study supports the assertion that there is significant relationship between advertising recall and purchase of product or service. Four main issues emanating from this study are worth discussing for academic discourse, policy and practice.

i. Importance of Brand Salience.

Brand salience through Top Of Mind Awareness (TOMA) in this study, has proven to be significant as MTN topped the “Salience” list. With regard to brand salience, MTN happened to be the most salient brand in the minds of majority of the respondents with70.1% (216 respondents) of the sampled population subscribing to MTN. This shows that there might be a significant relationship between subscription and saliency. It then suggests to the telecommunication networks that there is the need to get more people to subscribe to their brands using more persuasive ways in order to keep their brands salient in the minds of people. MTN must therefore find additional means of still remaining salient. Advertisers must therefore maintain a strong relationship with their prime audience and deliver on their promise in order to attain brand-saliency to facilitate purchasing decisions. VODAFONE, however, must keep up their good work in terms of advertising but should make their service (brand) more efficient, since majority of the respondents claim their next choice of brand will be based on ‘efficiency’.

ii. Elements of TV advertisements as a catalyst.

Elements used in TVCs and their impact on the respondents were tested through the two determinants; ‘thoughts’ and ‘feelings’. The results indicate that for all the four brands (MTN, Vodafone, Airtel and Tigo), majority of the respondents feel the brand is ‘interesting’ and their offers are ‘cool’.

With regards to the elements used in the various TV ads of the mobile networks, it is interesting to note that some of the respondents remember the ads because of the various catch phrases used in each ad. Others remember the ad because of the ‘message’, ‘models used’, ‘the local setting’, ‘language used’ and others, because of the creative concepts of the ad. For each ad, respondents had different cues that helped them remember. This can be explained using the arguments of the Expectancy

Value Theory which suggests that people's behaviours are subject to their expectations and the goal they seek to achieve. Advertisers must therefore be aware that consumers make decisions that best serve their interests and not what you make them think about your brand. MTN must consider this result as an advantage to their brand and forthwith improve the elements in their TVCs that will increase the level of recall among their audience.

This phenomenon, amazingly, is also true in advertising and brand recall among consumers. Consumers by association have learned that adverts must present attractive, persuasive, glamorous and intriguing elements for effective communication to take place. As they connect to such elements in the ad they take note of the elements that appeal to them and then memorize them. Such elements may include jingles, attractive models, celebrities, colour schemes, and messages among others. That is the more reason why presentation of advertising messages, regardless of the style, must possess retrieval cues (elements) that are capable of helping consumers to memorize advertising messages and related brands. This is consistent with the assertion of Sutherland and Sylvester (2006), that 'That advertisers want their brand to be cued into people's minds when they think of making a purchase from that product category.'

iii. Choice of brand in the future.

With regard to factors that would influence choice of brand in the future, 37.5% consented that 'efficiency of the service' is a factor that is likely to influence their choice. This reflects the fact that consumers seek for 'efficiency' and are not always persuaded by the fact that they remember an ad. Defleur's (2010) theory of Cognitive Processing confirms this outcome, referring to how people handle information mentally when they consciously encounter through the media, some object, event or situation with their senses. Efficiency of service as an outcome in this study, is also consistent with the studies of Owusu and Nyarko (2014) and Olalekan, Babatunde, and Ishola (2015) since it has been found as a catalyst for brand preference. Advertisers must therefore emphasize on the efficiency of their products and its benefits to users.

The three main assumptions highlighted by Messaris (1997) are; (1) Juxtaposition of a particular brand with an image of a celebrity (2) Transfer of like. The emotional response elicited by the image of the celebrity is transferred to the brand (3) The Chain of displacement of emotions. The results gathered by the researcher did not reflect Messaris' assumptions that much even though most of the respondents agree that elements in adverts that cued them to remember the adverts had influence on their subscription to the networks, especially for MTN.

With respect to recall, MTN had the highest recall levels. The element of the ad that scored the highest was the catch phrase, "4G is life". This is strengthened by Hussain and Arthur Sweeney (2005) who stated that, frequency of advertisement exposure is an important determinant for advertising effectiveness in traditional mass communication such as broadcast and print because most media decisions are based on advertising frequency (Cambell & Keller, 2003; Hitchon & Thorson, 1995). One way of measuring advertising effectiveness is through brand awareness, which is an essential initial step for a communication process to begin; without brand awareness, no other communication effects can occur (Rossiter & Percy, 1998 as cited by Hussain and Sweeney (2005).

iv. Thoughts and Feelings as a Solution for Significant Relationship.

This researcher recommends that advertisers take into consideration, the thoughts and feelings of consumers in order to win their hearts. Evolving constructs that emerged from the dictates of thoughts and feelings were identified as 'care', 'security' and 'avoidance'. Telecom companies must therefore, be aware and take precautions to ensure that these constructs (consumer concerns) are adhered to in service delivery. Furthermore, based on the evolving constructs enshrined in the Conceptual framework (figure 2), Telecom companies must continue to deploy TV advertising appeals that are 'attractive' and 'persuasive elements' enough to stimulate advertising and brand recall to induce purchase of product and brand preference.

For Low-involvement products, this study recommends that evolving constructs that include 'goodness', 'affordability' and 'low-cost', are major consumer concerns that determine purchase of Telecom products or service. Telecom service providers must therefore consider these evolving constructs as a function for purchase of products.

Considering the significant relationship between Advertising recall, brand preference and purchase of product or service among students in tertiary communication institution, it is imperative to consider the three major themes and constructs that resonate as shown in figure 2.

a) Thoughts and feelings - to be infused with Care, Security and Avoidance are emerging constructs and consumer concerns resulting from this study.

b) TV advertising Appeals - to be infused with Attraction and Persuasive elements in order to trigger advertising recall as indicated by respondents in this study.

c) Low-Involvement products - to be infused with Goodness of service, Affordability of product or service and lower-cost of low-involvement Telecom products which emerged as major concerns of consumers resulting from this study.

	Themes	**Infuse Emerging Constructs**	**Solution**
a.	Thoughts and feelings	Care, Security and Avoidance	Significant relationship
b.	TV advertising Appeals	Attractive and Persuasive elements	Significant recognition and recall of Brand.
c.	Low-Involvement products	Goodness of service, Affordability of product or service Lower-cost of low-involvement Telecom products	Significant recall of product and purchase of product or service.

Figure 2: Conceptual Framework for Advertising Recall and Brand Preference in the Telecom Industry in Ghana

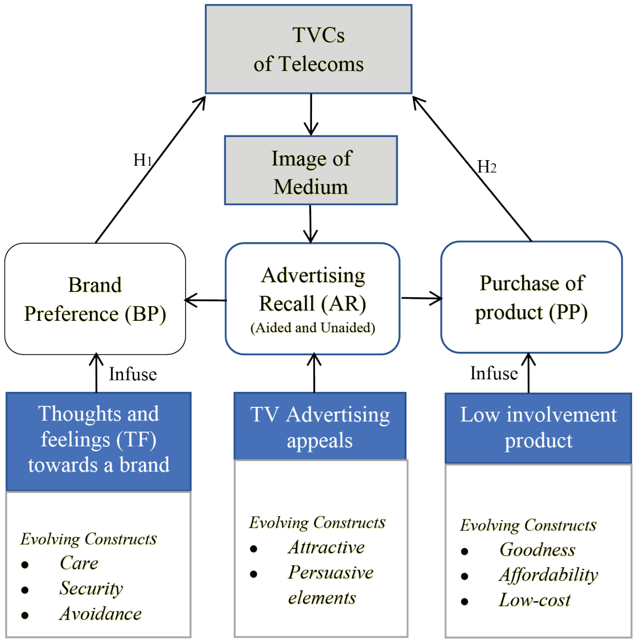

Figure 1: *Conceptual Framework for Advertising Recall and Brand*

A critical analysis of this proposed Conceptual framework, indicates that the chain of displacement of emotions as posited by Messaris (1997) assumptions, may not necessarily follow a linear hierarchical model, at least within the context of this study and the proposed framework. This is due to the outcome of the study and the test emerging from the hypotheses of this study. It is evident from the Conceptual framework, that the chain of displacement of emotions, assume a top-to-bottom triangular approach before a linear path.

That the exposure of TVCs of Telecoms, through the image of the medium, triggers advertising recall. However, the recall is triggered by the inducement of TV advertising appeals and the amount of elements that are presented in the advert; which also require the infusion of evolving constructs such as ‘attractive and persuasive elements’. What it means then is that, there is a vertical or discourse relationship between TVC of Telecoms, Image of medium, Advertising Recall (AR) and Advertising appeals (with induced elements). While this occurs, it is obvious in the figure 2, that ‘Advertising

Recall (AR)' (whether aided or unaided), have the potency to trigger 'Brand Preference (BP)' (to the left hand) and also trigger 'Purchase of Product (PP)' (to the right hand).

This reveals the moderating role of Advertising Recall (AR) which can swing the consumer decision pendulum to either direction. Notwithstanding, both BP and PP are induced by some evolving constructs emanating from this study. Whereas BP is inspired by evolving constructs such as Thoughts and Feelings (TF) it may all together be triggered by AR, if BP is induced with consumer concerns such as 'Care', 'Security' and 'Avoidance'. Purchase of Product (PP) on the other hand, will only be stimulated by Advertising Recall (AR) only if it is induced with the evolving consumer concerns 'Goodness', Affordability', and 'Low-cost' that are associated with Low Involvement (LI) products.

It is therefore imperative to note that Advertising Recall (AR), as it occurs among consumers, is a psychological dissonance and a predictor of Brand Preference (BP) and Purchase of Product (PP), however, AR is influenced by some underlying factors such as Image of the Medium and TV Advertising appeals (with its elements). Those elements if well treated, have the potency to serve as retrieval cues for recall.

Much as this researcher agrees with the first two assumptions of Messaris (1997), there is some disagreement with his chain of displacement of emotions within the context of the Ghanaian consumer situation. That the chain of displacement of emotions, does not assume the same linear hierarchy of effects approach within the Telecom industry in Ghana. That the linear hierarchy of effects approach is truncated by a rather top-to-bottom hierarchy approach interlaced with a converse or triangulation mapping and the relationship between the variables tested in this study is not all together linear.

Stakeholders, must therefore put these themes and constructs in context to encourage students to recognize and recall TVCs and subsequently stimulate the significant relationship between advertising recall and brand preference and purchase of low-involvement Telecom products or services.

CONCLUSION AND RECOMMENDATIONS

As suggested by Defluer (2010), cognition is influenced by a host of cultural, social, personal, and psychological factors. These factors therefore influenced the answers by the respondents at particular times as each individual has a unique pattern of cognition. With regard to the findings of this research, it can be deduced that the above mentioned variables play vital roles in the struggle to win the attention and minds of consumers. Advertisers and telecommunication networks should not only focus on aesthetic appeal of adverts but rather the goals of the campaign and how other forms of integrated marketing communications such as personal selling, sales promotions among others, could be adopted to enhance the consumer's pattern of cognition and recall.

This study has shown that, there is significant relationship between advertising recall and brand preference similarly as there is significant relationship between advertising recall and purchase of product, at least within the telecommunication industry in Ghana. It is also unambiguous that in the future it is not adverts but rather the 'efficiency of service' that will influence subscribers to choose a brand.

This research thus makes some recommendations. Advertisers, creative directors and copy writers should recognise the need for more attractive elements to be embedded in the adverts to serve as retrieval cues that will help consumers easily remember the ads and the brands and subsequently choose a brand. Advertisers should also take notice of the fact that recall of TVCs do significantly lead to brand preference and purchase, however, efficiency of the network/ service is also of significance to elicit brand preference and purchase, among tertiary communication students. This researcher recommends that these telecommunication companies must foster a good balance between 'efficiency of service' and 'recall of TVCs' to provide a double-barrel effect to patronage rather than depending solely on recall of TVCs. Finally, thoughts and feelings of consumers concerning the brand have been discovered as a moderating variable in this study and Telecom companies must treat it immaculately with considerations given to the major themes and constructs that come with it. The caveat is that 'Thoughts and feelings' alongside 'TV Advertising appeals' among Low-Involvement products, are significant enough to trigger advertising recall which significantly affect brand preference and purchase of product or service. Telecom companies must therefore be sensitive to this moderating variable.

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ASSESSMENT OF THE DETERMINANTS OF PHYSICAL HEALTH QUALITY OF LIFE OF THE AGED WITH DISABILITY IN SELECTED DISTRICTS IN GHANA

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ABSTRACT

There is increasing proportion of the aged population in Ghana who are affected by physical and visual disabilities. Therefore, this study assessed the determinants of physical health Quality of Life (QOL) of the aged with disability in selected Districts in the Upper West Region of Ghana. The International Classification of Functioning, Disability and Health (ICF) model was adapted to guide the study. The study used a census survey and questionnaires to collect data from 810 respondents. Those who were aged 60-69 years had the highest physical health QOL mean score and lowest for those aged 80 years and older. Physical health QOL mean score was highest for those who were married and lowest among those who were separated / divorced. Aged with physical disability scored higher in physical health QOL as compared to those with visual disability. It was observed that age, marital status and type of disability of the aged with disability determined their physical health QOL.

Keywords: Aged with disability, Ageing, Old age, Physical health quality of life, Quality of life

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INTRODUCTION

Ageing is a normal biological process, which involves the cumulative deposition of damaged and defective cellular components, loss of organ physiological functions and inability to perform physical activity (Giddens, Duneier and Appelbaum, 2005; Aydos, 2012). The immunological theory asserts that the immune system of an individual is programmed to decline over time, which propels ageing, diseases and disability (Jin, 2010). In spite of the fact that the proportion of older people is greater in high-income countries, older people in these countries are relatively less disabled than their counterparts in low- and middle-income countries like Ghana (World Health Organization [WHO], 2011). Disability which is a limitation of an individual in performing specific tasks at expected levels considered as normal adversely affect individuals in their activities of daily living (Mann, 2004; WHO, 2011). Mobility disability in particular affect individuals because the ability to ambulate is critical to many activities that allow individuals to be independent (Chappell and Cooke, 2010).

According to the Ghana Statistical Service [GSS] (2012), 3.0 percent of the total population of Ghana are battling with some forms of disability including physical, visual or sight, speech, intellectual and emotional or behavioural. The highest form of disability is visual or sight (1.2%) followed by physical (0.8%) and 0.6 percent being emotional/behavioural (GSS, 2012). It is indicated that about 12 percent of the elderly has one or more kinds of disability as compared with 2 percent of the population aged less than 60 years (GSS, 2013a). In the Upper West Region in particular, out of the total disability population of 25,746, those with visual or sight disability are 9,655 and that of those with physical disability are 5,417 (GSS, 2012; GSS, 2013b). In the midst of these disabilities, the aged with disability are particularly vulnerable due to their reduced income and physical capabilities (Steiner-Asiedu et al., 2010).

Though, there have been some research on issues of the aged and disability in Ghana, scanty studies have been conducted on the physical health Quality of Life (QOL) of the aged with disability. For instance, Tawiah (2011) revealed that in Ghana elderly females are branded as witches and are subjected to abuse and torture. Sackey (2015) found that inadequate political representation of PWDs was linked to stigmatization and negative social perception regarding the capabilities of PWDs. Another study showed that the built environment of the University of Ghana presented barriers of varying degrees to persons with mobility disabilities (Ashigbi et al., 2017). In order to contribute to the limited literature on QOL of the aged in Ghana, the study assessed the determinants of physical health QOL of the aged with disability in selected Districts in the Upper West Region of Ghana (Wa Municipality, Nadowli-Kaleo, Jirapa and Wa East Districts).

Conceptual and theoretical issues

Ageing and old age are viewed differently among many scholars, societies and regions globally (Kinsella and Phillips, 2005). Harman (1981) defines ageing as the progressive accumulation of physiological changes with time which result to an ever-increasing susceptibility of an individual to disease, disability and death. Similarly, ageing means declining vision, hearing loss and wrinkles as the skin's underlying structure of an individual becomes more and more brittle (Giddens et al., 2005). Ageing is not only fatal, but also costly because the elderly must constantly undergo treatment for their old age associated diseases and disabilities (Hung, 2011).

The concept of old age differs among authors (Heslop and Gorman, 2002; Giddens et al., 2005). For instance, old age is that late part of the human life span when the physical and mental capabilities become more restricted than that of the younger age groups (Heslop and Gorman, 2002; WHO, 2002a). In some regions, individuals are considered to be old when they reach age 55; in other areas it is age 60 or 65 (Giddens et al., 2005; National Population Council, 2007). In Asia for example, old age sets in at retirement age, which ranges from 55 in Indonesia, Malaysia, and Thailand, to 65 in the Republic of Korea and the Philippines (Park and Estrada, 2012). Besides, old age is grouped into three based on the chronological threshold considered; the 'young old' for those aged 65 to 74, the 'old old' consisting of those aged 75 to 84, and the 'oldest old' for those aged 85 and older (Giddens et al., 2005). In Ghana for instance, most public sector workers go on retirement at age 60 and old age sets therein (National Population Council, 2007).

Old age is said to have untoward effect on QOL of individuals (WHO, 1996). Notwithstanding one's age, Diener and Suh (1997) contend that QOL is based on the satisfaction obtained from one's preferences, because in the midst of scarce resources individuals will select those things that will most enhance their life. Quality of life equally conveys an overall sense of well-being, including aspects of happiness and satisfaction with life as a whole

(Centers for Disease Control and Prevention, 2000; Tripathi, 2012). Physical health QOL concerns the efficient functioning of the body and its systems in activities which require mobility and exertion of some level of energy (WHO, 1996; WHO, 2001). In another perspective, physical health QOL is described as the way individuals perceive their ability to reduce physical pain and fatigue and the use of required medical aids in improving their motor skills (WHO, 1996; World Health Organization Quality of Life [WHOQOL] Group, 1997). It is further argued that the physical health QOL of individuals is adversely affected by their state of disability (WHO, 2011). Disability in one way depicts the inability of an individual to do certain things, as a result of having impairment thus partial loss or the total loss of a physical function including seeing, hearing, talking and movement (HelpAge International, 2004; WHO, 2014). In another vein, disability is portrayed as a limitation in performing tasks, activities and roles at expected levels in physical and social contexts (Mann, 2004; WHO, 2011).

In addition, the medical and social models of disability have been propounded to explain the concept of disability. The medical model of disability which traces its roots to the rise of the medical profession in the late 19th and early 20th centuries conceives disability as an individual problem (Midgley and Michelle, 2009; Sullivan, 2011). The medical model views disability as a problem that is directly caused by diseases, trauma, accidents or other health conditions and this ill condition requires professional medical care (Rowlingson and Berthoud, 1996; WHO, 2001). It has been stressed that disability is a personal tragedy borne by the victim (Waddell and Aylward, 2010). The medical model is skewed to the individual by regarding the difficulties that an individual with disability experiences as being caused by his/her defective condition (Rowlingson and Berthoud, 1996; Carson, 2009).

The WHO (1980) in line with the medical model perceives the concept of handicap as a disadvantage for a given individual, resulting from an impairment that prevents the fulfilment of a role that is normal depending on age, sex, social and cultural factors for that individual. The WHO in this same vein describes impairment as any abnormality of the psychological and physiological function of an individual. The medical model suggests that the desired solution to disability challenges is often a medical cure or rehabilitation in order for the individual to attain some level of normalcy (Rowlingson and Berthoud, 1996; Midgley and Michelle, 2009; Waddell and Aylward, 2010; Sullivan, 2011). For instance, specific medical advances including cataract surgery, antidepressant medication and hip replacements have been most important in preventing and reducing the functional limitations of individuals with disability (Cutler, Wise and Woodbury, 2009). Notwithstanding, it has been argued that the medical model, aside focusing on diagnosis of diseases and treatment of individuals sometimes leads to management challenges and neglect of people with disability (Waddell and Aylward, 2010).

The social model of disability is contrary to the medical model (Gilliard et al., 2005). This model sees disability mainly as a socially created problem and does not limit it only to the individual who has impairments and physical limitations (WHO, 2001; Mitra, 2006; Murphy et al., 2007). The social model in its broader context proposes that disability resides in the social, physical, economic and political environments within which people live (Murphy et al., 2007). For instance, poor architectural planning creates physical obstacles for people who use wheelchairs, those who cannot climb stairs and for other people who cannot open doors and all these exclude individuals with disability from participating in major aspects of life (Wendell, 1996). This model provides the framework for exploring the experiences of the aged with disability within the person-environment relationship, allowing for a rich assessment of age-related issues including QOL (Putnam, 2002). However, the social model of disability downplays the reality of what impairment means for disabled people and takes disability as an ordinary part of life (Albert, 2004).

Several theories and models of ageing, disability and QOL have been reviewed, however, the International Classification of Functioning, Disability and Health (ICF) model as portrayed in Figure 1 was adapted for this study (WHO, 2001; WHO, 2002a). The ICF model shows that the health condition of an individual is determined by the interaction of five broad factors (WHO, 2001). The body functions and structures depict the functioning or impairment of an individual's physiological, anatomical and psychological characteristics (WHO, 2001; van Roekel et al., 2014). The activity aspect describes a person's functional status including mobility, interpersonal interactions, self-care and domestic life (WHO, 2001; Stucki, Cieza & Melvin, 2007; Badley, 2008). The participation subcomponent relates more to the involvement of an individual in work/employment, interpersonal relationships and social life (WHO, 2002a; Kostanjsek, 2011; van Roekel et al., 2014).

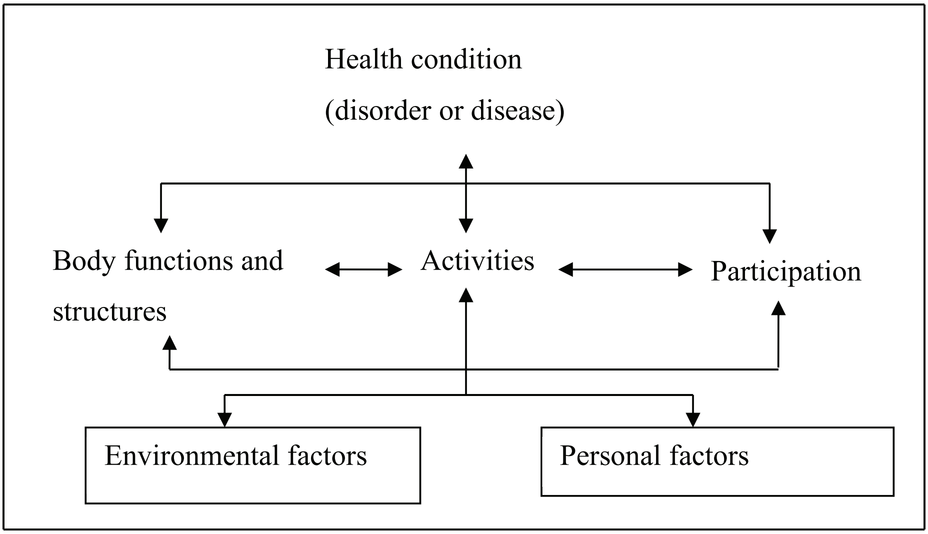

Figure 1. Interactions between the components of the ICF
Source: WHO (2001).

The environmental factors are described as the external factors that make up the physical, social, and attitudinal factors that people live and conduct their lives (Hemmingsson & Jonsson, 2005; Saleeby, 2007). Personal factors on the other hand are individual's background characteristics such as age, sex, educational level, lifestyles and race (Jette, 2006; Saleeby, 2007; Quinn et al., 2012). The ICF model is a universal framework for assessing the health condition of individuals (WHO, 1996; WHOQOL Group, 1998). Though, the ICF model is robust in nature, it was adapted to show the interactions between the determinants of physical health QOL of the aged with disability (Figure 2).

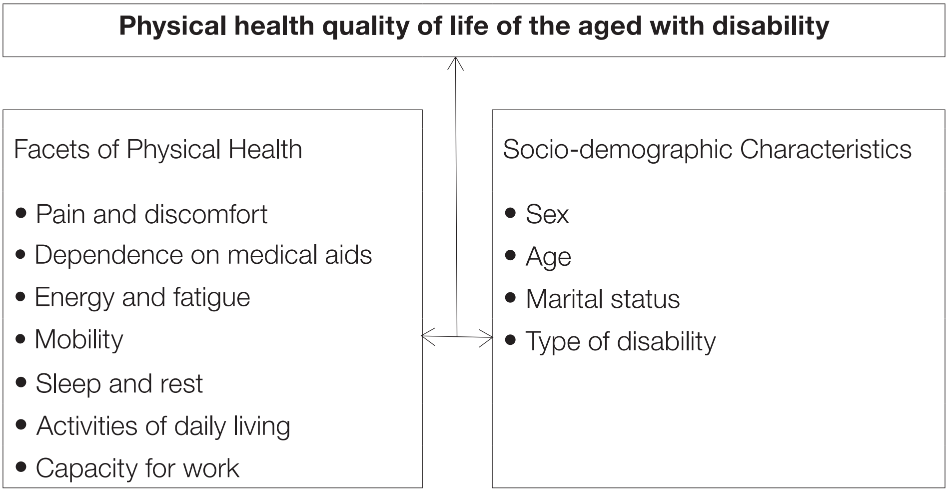

Figure 2. An Adapted Conceptual Framework on Interactions Between the Determinants of Physical Health Quality of Life of the Aged with Disability
Source: WHO (1996); WHO (2001).

From Figure 2, the physical health QOL of the aged with disability is determined by the interaction of facets of physical health and socio-demographic characteristics (WHO, 1996). Each of these two domains has other subcomponents which interact in an intra and inter-symbiotic manner to determine the physical health QOL of the aged with disability (WHO, 1996). For instance, it has been revealed that people with higher level of education are more likely to engage in healthy behaviours which could improve their physical health QOL compared to those with lower level of education (Van Oort, Van Lenthe and Mackenbach, 2004). The study was guided by the hypothesis that socio-demographic characteristics (sex, age, marital status and type of disability) of the aged with disability have no significant effect on their physical health QOL (Figure 2).

STUDY AREA

This study was conducted in the Upper West Region of Ghana. The region shares borders to the north with Burkina Faso, to the east with the Upper East Region, to the south with the Northern Region and with Côte d'Ivoire to the west (GSS, 2013c) (Figure 3). The region is located in the Guinea Savannah belt and covers a geographical area of 18,476 square kilometres (GSS, 2013c). One of the main reasons for choosing the Upper West Region is that it has 3.7% of its population with some form of disability which is more than the national average of 3.0 percent (GSS, 2012).

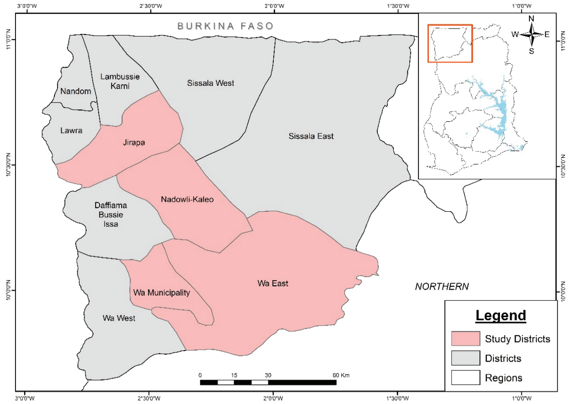

Figure 3. Map of the Upper West Region showing the Study Districts
Source: Cartography and Remote Sensing Unit of the Department of Geography and Regional Planning, University of Cape Coast (2016).

Another reason for the choice of the Upper West Region is that it has the highest proportion of rural population of 83.7 percent and it has been established that more than half (54%) of the aged population in Ghana reside in rural areas (GSS, 2012; GSS, 2013a). The concentration of aged population in rural areas coupled with out-migration of young people from these areas to urban centres for greener pastures leaves older people isolated with little means of support (WHO, 2002b). Consequently, the Wa Municipality, Nadowli-Kaleo, Jirapa and Wa East districts of the Upper West Region were specifically chosen for the study (Figure 3). The basis for the choice was that these districts had data on people living with disability.

DATA AND METHODS

The data for this paper was extracted from a thesis work submitted to the School of Graduate Studies of the University of Cape Coast, Ghana. The primary data were obtained from interviewer administered questionnaires whilst the secondary data were sourced from databases and reports of the Wa Municipality, Nadowli-Kaleo, Jirapa and Wa East District Assemblies, most particularly their data on lists of People with Disabilities (PWDs). The study population were the aged with visual and physical disability in the study Districts. In this study, visual disability is a limitation in the performance of an individual's sight as a result of impairment or malformation of the eye (s) (WHO, 2011; GSS, 2012). Physical disability on the other hand is a limitation in the performance of an individual's motor skills due to loss of function of either/or the neck, hand, arm, waist, leg and knee as a result of impairment, malformation or accident (Castañer et al., 2009; GSS, 2012). Motor skills of an individual are actions that involve movements of the arms, legs, feet, or the entire body (Castañer et al., 2009).

The study targeted all aged who were 60 years or older with visual and physical disabilities. With respect to disability, the commonest disability type in Ghana is visual or sight impairment (29.0%) followed by physical challenges (18.4%) (GSS, 2013a). In all, the target population was 950 aged with disabilities comprising 350, 216, 200 and 184 from the Wa Municipality, Nadowli-Kaleo, Jirapa and the Wa East Districts respectively (Wa Municipal Assembly, 2015; Nadowli-Kaleo District Assembly, 2015; Jirapa District Assembly, 2015; Wa East District Assembly, 2015). The total number of the aged with disability was obtained from lists of PWDs from the Department of Social Welfare and Community Development in each of the study Districts. The study used a census survey design of the quantitative methodology to collect data from all the 950 targeted population based on the assertion that a large sample size is more likely to generate a normal distribution in a data set than smaller sample size (Barnett, 1989; Islam, 2018).

The data collection instrument for the study was a questionnaire. The questionnaire was adapted from the WHOQOL-BREF questionnaire (WHO, 1996; WHO,2004). The WHOQOL-BREF questionnaire contains three sections. The first section centres on socio-demographic characteristics but for the purpose of this study the socio-demographic characteristics were adapted from questionnaires of the 2010 Population and Housing Census of Ghana (GSS, 2010). The socio-demographic characteristics contain sex, age, ethnic group, religious affiliation, marital status, level of education, employment status, type of disability, biological children, surviving children and living arrangement (GSS, 2010). The second section cover overall QOL and general health whilst the third section has physical health, psychological health, social relations and environmental health QOL domains containing 24 facets (WHO, 1996). Nevertheless, the physical health QOL domain was excerpted to guide the study. This domain has seven facets consisting of pain and discomfort, dependence on medical aids, energy and fatigue, mobility, sleep and rest, activities of daily living and capacity for work (WHO, 1996; Gholami et al., 2016). The questions and responses of each of the facets in this domain were constructed on a 5-point Likert scale (WHO, 1996). The instrument was pre-tested in the Lawra District because it has similar physical and socio-economic characteristics as the study districts. In the data collection, the research team translated the questions in the instrument into the most commonly spoken local languages such as Wali, Dagaare or Sissali. This was done because most of the respondents could not read due to illiteracy or effects of their disability. Any respondent who was not willing to participate in the study opted out without seeking for approval from the research team.

The University of Cape Coast Institutional Review Board (UCCIRB) gave approval (Ethical Clearance –ID No: UCCIRB/CHLS/2016/12) for the research to be conducted. Again, the WHO approved the adaptation of the WHOQOL-BREF questionnaire (WHO, 1996) for this study. In addition, the appropriate authorities of the various Municipality and District Assemblies and communities of the study areas were contacted and approval granted before the offset of the actual data collection.

In data processing and analysis, the questionnaires were edited and numbered serially. The International Business Machines (IBM) Corporation Statistical Product and Service Solutions (SPSS) version 20 (IBM Corporation, 2011) was used for data entry and analysis. The independent variables considered were: sex, age, marital status, level of education, type of disability and living arrangement. However, the coding of the independent variables of the questionnaire were as follows: Sex was male and female; Age was captured in absolute years but was re-coded into three age groups: 60 – 69 years, 70 – 79 years, and 80 years and older; Marital status was grouped as never married, married, separated/ divorced, widowed, and other; Type of disability was visual and physical disabilities; Level of education was captured as none, primary, JHS/Middle school, SHS/Vocational/Technical, Post-Secondary/Tertiary but these were later collapsed into two broad groups: illiterates and literates; living arrangement was categorised as: alone, nuclear family, extended family and other but was collapsed into nuclear and extended families. On the other hand, the dependent variable was physical health QOL.

The scores in this physical health QOL domain were transformed to a scale ranging from 0 to 100 to enable comparisons between different domains consisting of unequal numbers of items (WHO, 1996; Cao et al., 2016). In the 5-point Likert scale, the scores of 1, 2, 3, 4 and 5 were transformed into 20, 40, 60, 80 and 100 respectively (WHO, 1996). Also, this domain mean score was computed by finding the average of all the responses of the facets under it. A lower score indicated a lower QOL and higher score indicated a higher QOL (WHO, 1996; Khan et al., 2014). In addition, means, independent-samples t-test and one-way Analysis of Variance (ANOVA) statistical tools were used to analyse and present the findings.

RESULTS

Socio-demographic Characteristics of the Aged with Disability by Sex

Table 1 presents percentage distribution of the socio-demographic characteristics of the respondents by sex. The results showed that most of the aged with disability were aged 60 – 69 years (73.8%) with females (74.3%) being more than males (73.2%). Majority of the respondents were married (50.9%). Notwithstanding, 55.2 percent of females far more than 25.3 percent of the males were widowed. More than two-thirds of the respondents were illiterates (68.6%). More females (69.6%) than males (67.4%) were illiterates. About two-thirds of the aged with disability were unemployed (66.7%). Over half of the respondents had visual disability (52.0%). Many of the respondents lived in extended family homes (57.0%). However, more males (57.7%) than females (56.5%) lived in extended family homes.

Table 1: Socio-demographic Characteristics of the Respondents by Sex

Socio-demographic characteristics	Males (n = 359)	Females (n = 451)	Total (n = 810)
Age			
60 – 69	73.2	74.3	73.8
70 – 79	24.0	22.8	23.4
80+	2.8	2.9	2.8
Marital status			
Married	65.5	39.2	50.9
Separated/Divorced	9.2	5.6	7.1

Widowed	25.3	55.2	42.0
Level of education			
Illiterate	67.4	69.6	68.6
Literate	32.6	30.4	31.4
Employment status			
Self employed	3.6	4.7	4.2
Unemployed	69.1	64.7	66.7
Other	27.3	30.6	29.1
Type of disability			
Visual disability	54.0	50.3	52.0
Physical disability	46.0	49.7	48.0
Living arrangement			
Nuclear family	42.3	43.5	43.0
Extended family	57.7	56.5	57.0

Physical Health Quality of Life of the Aged with Disability

The socio-demographic characteristics by physical health QOL of the aged with disability are presented in Table 2. It is shown that physical health QOL mean scores were low and barely the same for both males (37.8) and females (37.9). Hence, there was no significant difference in scores of males (M = 37.8; SD = 5.47) and females (M = 37.9; SD = 5.76) in their physical health QOL [t (808) = 0.114, p = 0.909]. These results suggest that the gender of the aged with disability did not affect their physical health QOL.

Table 2: Socio-demographic Characteristics by Physical Health QOL of the Aged with Disability

		Facets of physical health QOL							
Socio-demographic characteristics	N	Pain and discomfort	Dependence on medical aids	Energy and fatigue	Mobility	Sleep and rest	Activities of daily living	Capacity for work	Overall Physical Health QOL
		Mean score	Mean score	Mean score	Mean score	Mean score	Mean score	Mean score	Mean score
Sex									
Male	359	35.7	38.2	38.8	37.4	39.6	36.6	38.2	37.8
Female	451	36.7	38.7	37.2	38.0	38.1	37.9	38.4	37.9
t-value		0.969	0.540	1.465	0.578	1.502	1.235	0.122	0.114

P-value		0.333	0.590	0.143	0.563	0.133	0.217	0.903	0.909
Age									
60 – 69	598	36.6	38.7	39.3	38.3	39.5	38.0	39.3	38.5
70 – 79	189	35.8	38.7	34.5	36.1	37.1	35.6	35.8	36.2
80+	23	32.1	32.1	30.4	37.3	34.7	33.9	33.0	33.4
F-value		1.154	2.987	9.632	1.792	2.864	2.506	5.300	19.950
P-value		0.316	0.051	0.000**	0.167	0.058	0.082	0.005**	0.000**
Marital status									
Married	412	38.0	40.1	40.0	38.6	40.1	39.6	39.2	39.4
Separated/									
Divorced	58	33.7	35.1	36.9	37.2	35.5	35.5	37.5	35.9
Widowed	340	34.7	37.1	35.5	36.8	37.7	34.9	37.4	36.3
F-value		5.821	7.395	8.007	1.616	4.220	10.027	1.426	33.662
P-value		0.003**	0.001**	0.000**	0.199	0.015*	0.000**	0.241	0.000**
Type of disability									
Visual disability	421	35.6	37.9	37.2	37.5	37.9	37.6	37.6	37.3
Physical disability	389	37.0	39.2	38.7	38.1	39.7	37.0	39.0	38.4
t-value		1.409	1.477	1.377	0.594	1.864	0.574	1.326	2.737
P-value		0.159	0.140	0.169	0.552	0.063	0.566	0.185	0.006**

t = Student's t-test and F=ANOVA

* Significant at 5 % level ($P<0.05$); ** Significant at 1 % level ($P<0.001$)

As shown in Table 2, physical health QOL mean score was highest for those aged 60-69 years (38.5) and lowest for those aged 80 years and older (33.4). Statistically, a one-way ANOVA was performed to determine the impact of age on physical health QOL of the aged with disability. A significant difference was found in physical health QOL [F (807) = 19.950 value, p = 0.000] across age of the respondents such that those aged 60-69 years scored (M = 38.5; SD = 5.21), 70-79 years scored (M =36.2; SD = 6.31) and 80 years and older scored (M = 33.4; SD = 6.06). The effect size observed across the age groupings was small (eta sq = 0.047). This outcome implies that age determined the physical health QOL of the aged with disability.

The results in Table 2 revealed that physical health QOL mean score was highest for those who were married (39.4) and lowest for those who were separated / divorced (35.9). A significant difference was found in physical health QOL [F (807) = 33.662 value, p = 0.000] between marital statuses of the respondents. Those who were married scored (M = 39.4; SD = 4.21), those who were separated / divorced scored (M =35.9; SD = 5.56) whilst those who were widowed scored (M = 36.3; SD = 6.58). These resulted to a medium effect size (eta sq = 0.077). In effect, these findings suggest that the physical health QOL of the aged with disability differed depending upon their marital statuses.

Additionally, the findings in Table 2 highlight that physical health QOL mean score was higher for those with physical disability (38.4) as compared to those with visual disability (37.3). Statistically, there was a significant difference in scores between those with physical disability (M = 38.4; SD = 5.21) and visual disability (M = 37.3; SD = 5.95) in physical health QOL [t (808) = 2.737, p = 0.006]. The magnitude of the differences in the means between those with physical disability and visual disability was very marginal (eta sq = 0.008). These analyses indicate that the type of disability of the aged influenced their physical health QOL.

DISCUSSION

The study assessed the determinants of physical health QOL of the aged with disability. Analyses of the socio-demographic characteristics of the aged with disability showed that most of them were aged 60 – 69 years with more females than males. This is consistent with the assertion that females experience more disability in old age than males (Chappell and Cooke, 2010). It also supports the claim that women live longer and outnumber men at old age (Himes, 2002). The study also found that more females as compared to males were widowed. This is consistent with the assertion that women are more likely than men to lose their spouses and less likely to remarry if they are widowed (Kinsella and Phillips, 2005).

The results further depicted that more females than males were illiterate. This supports the findings that among the elderly in Ghana, 73 percent of the females compared with 45 percent of the males have no formal education (GSS, 2013a). In addition, more than half of the respondents had visual disability which is in line with the finding that the commonest type of disability of the elderly in Ghana is sight (GSS, 2013a). The results further showed that more males than females lived in extended family homes. This contradicts Mba (2007) assertion that elderly men are more likely to be living in nuclear households than elderly women.

In relation to QOL, most of the literature reveal that males and females differ significantly in their physical health QOL (Cheraghi et al., 2016). In the contrary, this study pointed that physical health QOL mean scores were generally low with little differences between males and females. However, this finding is similar to Cankovic et al. (2016) who found that physical health QOL mean scores did not differ significantly with regard to gender. It could be explained that the mean scores in physical health QOL were generally low among the aged with disability due to their reduced physical capacity and inability to afford the needed medical aids to support them perform their activities of daily living.

It has been posited that age is a relevant determinant of individuals' physical health QOL (WHO, 1996; Kumar, Majumdar and Pavithra, 2014). This postulation reflected in this study such that the physical health QOL mean score was highest among those who were aged 60-69 years and lowest for those who were aged 80 years and older. The obtained results revealed that as the age of the aged with disability increased, their physical health QOL declined. These analyses affirm the observation by Chandrika, Radhakumari and DeviMadhavi (2015) that as the age of respondents increases mean scores of their physical health QOL decline.

Marriage, which is obligatory in traditional Ghanaian families provide older people with economic and human capital thereby enhancing their living conditions (GSS, 2013a). The results of this study showed that the physical health QOL mean score was highest for those who were married and lowest among those who were separated / divorced. It could be inferred from the results that marital status of the aged with disability accounted for differences in their physical health QOL. The results agree with those of Soósová (2016) who found that living with a partner improved upon the physical health QOL of the aged. In addition, this finding supports the social model of disability which views disability mainly as a societal problem created through neglect and discrimination against persons with disability (Mitra, 2006; Waddell and Aylward, 2010).

Furthermore, it is noted that the aged differ in their physical health QOL depending upon their type of disability (WHO, 2001; Cankovic et al., 2016). In line with this assertion, the results of this study revealed that the physical health QOL mean score was higher for those with physical disability than those with visual disability. Besides, these findings support the adapted ICF framework that type of disability of the aged influences their physical health QOL (WHO, 1996; WHO, 2001).

CONCLUSIONS AND RECOMMENDATIONS

The study concluded that the socio-demographic determinants of physical health QOL of the aged with disability were age, marital status and type of disability. Those who were aged 60-69 years, those who were married and those with physical disability respectively scored highest in physical health QOL. It is important for families, the Department of Social Welfare and Community Development of Ghana, non-governmental organisations and benevolent individuals to provide support including nutritional food, clothing, medical aids, physical exercise programs and possibly acupuncture interventions for the aged who are aged 80 years and older, the separated / divorced and those with visual disability in order to improve upon their physical health QOL.

The results of this study could guide the Department of Social Welfare and Community Development of the Metropolitan, Municipal and District Assemblies in Ghana in formulating and implementing policies to improve the physical health QOL of the aged with disability. Furthermore, the adapted International Classification of Functioning, Disability and Health (ICF) framework was useful and could guide other researchers to conduct similar studies on QOL of the aged with disability (WHO, 1996; WHO, 2001). Despite the contribution of this research to knowledge, it was bounded to some selected districts in the Upper West Region of Ghana and so future studies are recommended for the other regions of Ghana so as to give a nationwide picture of the physical health QOL of the aged with disability.

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THE ROLE OF SOCIAL INSTITUTIONS IN RETIREMENT PLANNING INFORMATION DISSEMINATION IN URBAN GHANA

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ABSTRACT

Preparedness inadequacy for the retirement transition is one of the key reasons behind the need for planning information dissemination. The paper examines state and other corporate institutions' role in retirement planning using qualitative data obtained from selected state and related institutions using the qualitative explorative approach. A cross-sectional exploratory design was used to investigate social institutions and how they shape retirement planning in Ghana. The study population pertained to institutions that performed retirement planning related functions such as the National Pensions Regulatory Authority, Social Security and Insurance Trust amongst

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others. Purposive sampling was undertaken in selecting 12 participants for the study. Targeted key informant interviews of social institutional officials were used in the process of data collection. Data was subjected to thematic analysis and managed with the NVivo software. The findings show that these institutions provide retirement planners with sensitisation regarding the new pension system and/or schemes, their modalities and benefits including retirement planning in general using mass communication conduits such as media forums, television, radio, outreach programmes, brochures including leaflets. However, a myriad of challenges were encountered by the pension service providing institutions in the process of their information dissemination exercises, namely difficulty in explaining the composite nature of the pension system to clients, the lack of cooperation from organisations consulted for permission before the sensitisation campaigns, poor retirement planner attitudes and low staff strength. In conclusion, the study's outcome has implications for the realisation of retirement planners' retirement goals including adequate planning knowledge. It is recommended that 'financial education' should be incorporated into the national school curriculum. Further, the role of the National Commission on Civic Education must be expanded to entail financial education of workers and all Ghanaians at large.

Keywords: Social institutions; retirement planning knowledge; socialisation; retirement planners/workers

INTRODUCTION

Retirement occurs in the life course for every human being (Wilson & Aggrey, 2012). Retirement is a transition that denotes a new stage in life that has its own name, social institutions including organisations, financial and legal infrastructure (Roncaglia, 2010) dedicated to it. Retirement is an inevitable phenomenon which is associated with pre-retirement preparations. Clearly, inadequate pre-retirement planning may culminate in years of old age poverty (Phua & McNally, 2008) in an era of longevity (Dovie, 2018a). Inadequate planning is often associated with the lack of sensitisation. This brings to the fore the essence of retirement planning information dissemination discussed in the subsequent sections.

A myriad of reasons pertain to preparing towards post-retirement life. They encompass the absence of dependents, especially in the case of childless individuals (Dovie, 2018a); declining extended family support system

(Aboderin, 2006; Dovie 2018a); the desire to live a comfortable life; the need to adjust to post-retirement life; supplementation of pension income; economic hardship.

Compulsory and non-compulsory retirement arrangements

The compulsory retirement age in Ghana is 60 years whereas the early age for the same is 45 years (Kpessa, 2011). Per the retirement arrangement, retirement income is a portion of retirees' own income that is set aside to address problems of income security at old age.

The mandatory retirement arrangement is premised on the right of all individual workers as contributors. The provident fund scheme is based on concern for both old age income security and broader developmental considerations in the early post-independence years. Provident fund denotes a pension plan under which retiring workers receive lump sum benefits in the form of financial assets (Dixon, 2002; Dovie, 2019c; Kpessa, 2011), build up over a period of time through membership contributions and investment returns (Dixon, 2002).

There was a change from provident fund to social insurance which is a reflection of a shift from lump sum payment to monthly retirement benefits payment as well as a reduction in the number of contingencies covered (Government of Ghana (GOG), 1982). Under the social insurance scheme, participants demonstrate at least 240 months of contribution to the scheme to qualify for retirement benefits under the old scheme or 180 months under the new scheme. The scheme was designed with three (3) main contingencies namely old age retirement; invalidity/disability; and dependents/survivors' benefits.

In lieu of the disability benefits, an employee must participant in the scheme for not less than three (3) years prior to the disability and must have his/her health status certified by a medical board including a medical practitioner appointed by management of the scheme. Noteworthy is that disability benefits are paid in the form of monthly income to beneficiaries. Lastly, the dependents of a deceased employed individual who contributes to the scheme for a total of 240 months or more receives lump sum benefits equivalent to 12 years' monthly retirement income.

There is also the CAP 30 scheme which has in recent times being designated to security agencies such as the armed forces, the police, prisons, immigration and a host of others. Although some workers make 5% contributions herein, it was also designed as a contributory scheme (Kumado and Gockel, 2003).

Non-compulsory retirement arrangement is in contrast to colonial old age income security policy, which was designed as an instrument to reward civil servants who served the government in honesty and as eligibility requirement of loyalty for working in the colonial administration for at least ten (10) years without blemish. Under this arrangement, employees could voluntarily retire at 45 years or compulsorily at 50 years.

Also inclusive in the non-contributory arrangement is the end-of-service benefits (see Dovie, 2018a, 2019c; Kpessa, 2011) provided by organisations such as Tema Development Corporation (TDC), (Dovie, 2017). Noteworthy is that some corporate organisations are sensitive towards workers' plight in terms of life in old age expressed in the form of End-of-Service Benefits (ESBs). Clearly, this shows that more often than not, workers' retirement plans are supplemented by organisations and/or employers. For instance, TDC and Social Security and National Insurance Trust (SSNIT) contribute towards workers' retirement plans diversely, especially through ESBs. The core constituents of TDC's ESB system include medical care and a housing scheme that comprises plots of land and houses. Workers of SSNIT are privy to enjoying employers' retirement benefits in the form of medical care till death, house provision or housing loan (Dovie, 2019c).

Under this arrangement, "an individual's pension is annuity whose size at any given life expectancy rate of interest is determined only by the size of his/her lifetime pension accumulation' (Barr, 2002: p. 4). In between the two (2) modes of retirement arrangement is the notion of the practice of familial care based on the principle of reciprocity (Kpessa, 2010).

The remainder of the paper is ordered as follows: section two consists of sources of retirement knowledge, financial education and the notion of mass communication, section three presents theoretical framework, section four discusses research methods employed, section five presents study results, section six discusses the findings and section seven concludes the paper.

LITERATURE REVIEW

Sources of retirement planning information

Retirement planners use different sources of information namely the family; friends and work colleagues; books and magazines; experiences from managing personal funds; own ideas; people's experiences; bosses and consultants; employers; television; social media; internet; churches/ mosques; banks; insurance companies; and pension service providers (PSPs) (Dovie, 2018b, 2020). These wide ranging sources are suggestive of the fact that retirement planners utilise a hybridity of non-digital and digital artifacts (Dovie, 2018b); and social institutions' support in the process of retirement planning.

Retirement planners also obtain retirement planning information from the internet; social media (Dovie, 2018b; The Techno-Social Institutions, 2018) and print advertisement (Ekerdt & Clark, 2001). Social media and texting play essential roles in maintaining communication and connectedness among family members across borders; webcams and emails are also helpful (The Techno-Social Institutions, 2018) in the provision of the requisite information. Collectively, these constitute multifaceted retirement planning sources of knowledge. Digital literacy has the propensity to facilitate retirement planning information access through enhanced media and other literacies including the related competencies; skills and dispositions. The lessons learnt from these diverse sources of planning knowledge encompass expectations about retirement; savings; pension income calculation; planning for retirement; planning early; plan diversification; retirement benefits; building social relationships; reliance on children; paid work beyond pensions and comfortable retirement life (Dovie, 2018a, 2020). Retirement planning knowledge ensures the pursuance of positive savings and investment attitudes that are significant in terms of retirement related resource mobilisation.

Contemporary sociologists (such as Robert Merton; George Ritzer; Rosebeth Moses Kanter; Talcott Parsons; Ken Allan, etc) use the term 'social institution' to refer to "a complex of positions; roles; norms and values lodged in particular types of social structures and organising relatively stable patterns of human activity with respect to fundamental problems in producing life-sustaining resources, in reproducing individuals, and in sustaining viable societal structures within a given environment" (Turner, 1997: p.6). Harre

(1979: p. 98) intimates that "an institution was defined as an interlocking double-structure of persons-as-role-holders or office-bearers; and of social practices involving both expressive and practical aims and outcomes." Social institutions are often organisations (Scott, 2001).

Financial education and retirement planning

Globally, pension reforms have been on the ascendency in response to accelerated demographic transitions in developing countries vis-à-vis old age support systems (Barrientos, 2004; Kpessa, 2011). However, there are major differences in financial literacy across developmental blocks, with developing countries namely Ghana and many across Africa having much lower financial literacy levels than their developed counterparts (Dovie, 2018b; Lusardi, 2008).

A variety of public and private pension schemes have been in existence to cater for the security of diverse categories of workers. A case in point is the International Labour Organisation's Convention on workers (SSNIT, 2015). This also encompasses a non-contributory pension scheme, the CAP 30 pension scheme, Ghana Universities' Staff Superannuation scheme including the Social Security Scheme of 1965, NRCD 127, Social Security Law, 1991 (Provisional National Defense Council Law (PNDCL) 247) and finally Act 766.

The PNDCL 247 converted the Social Security Scheme from the payment of lump sum benefits into a pension scheme as intended under NRCD 127. It radiated social solidarity regarding the pooling of resources in meeting contingencies (Ashidam, 2011). Similarly, Act 766 has three (3) core pillars namely Tier 1, Tier 2 and Tier 3, denoting pension contribution domains and their associated individual benefits.

The type of financial education and educational methods used are suggestive of factors in its effectiveness that vary in different economies depending on the level of economic growth and social development that the community, society or country has attained (Lusardi, 2008). Financial education is:

the process by which financial consumers/investors improve their understanding of financial products and concepts and, through information, instruction and/or objective advice, develop the skills and confidence to become aware of (financial) risks and opportunities, to make informed choices, to know where to go for help, and to take other effective actions to improve their financial well-being and protection (Messy & Monticone, 2012: p. 8).

Adequate planning for retirement requires extensive information, and an understanding of the elaborate rules governing social security and private pensions (Dovie, 2018a). Financial literacy impacts financial decision-making, hence failure to plan for retirement, lack of participation in the stock market and poor borrowing behaviours may be associated with ignorance of basic financial products (Lusardi, 2008).

As Dovie (2018a) notes, sensitisation campaigns provide information on the existence of pension schemes and the associated benefits. The benefits of such campaigns come in three (3) forms. First, it enables workers to obtain the requisite information for long-term savings albeit preparing for retirement. Second, sensitisation expectedly provides information that aims at broadening the knowledge base of workers regarding the pension system. Availability of such information leads to increase in the numbers of pension contributors, with increases in enrollment rates for pension scheme service providers and finally, the sustainability of the pension system. This signals a connection between financial literacy and preparation for retirement.

Dovie (2018a) argues that there are anomalies in perceptions regarding eligibility to contribute and benefit from the pension system, which connotes unfamiliarity with sensitisation messages and programmes. Hence, this study sought to investigate the role that social institutions play to avert such a situation. It is in this light that the paper sought to critically explore the extent to which pension policy through social institutions facilitate information dissemination to the general Ghanaian public including the modus operandi of attaining the same. This has implications for mass communication to some extent, as below discussed.

Notions of communication

An organisation's public image depends on the quality of its product and the services it provides including the communication skills of its management;

administration; staff and workers. Effective communication is of core significance in the emerging global business terrain. Wiio (1990) writes that mass communication does not accurately portray reality. Although, all humanity is susceptible to the influence of mass communication. Most people tend to rationalise that others are more affected by mass communication than they are (Paul, Salwen, & Dupagne, 2000).

Societies have always needed effective and efficient means to transmit information. Mass communication is reminiscent of this need. Mass communication is the public transfer of messages through media or technology driven channels to a large number of recipients. There are multiple forms of mass communication depending on personal, academic, and professional lives. These comprise print, auditory, visual, interactive media, and social media forms (Dovie, 2019b).

Mass communication and for that matter communication is vital to the success of social movements and political participation. These have been depicted in seven (7) basic functions. First, surveillance, or the “watch dog” role. Second, correlation that occurs when an audience receives facts and usable information from mass media sources. Third, the sensationalisation function of the media. This is pertinent in the context of this paper. Fourth, the media’s entertainment value. Fifth, mass communication transmits cultural values, norms and behaviours (Dovie, 2019b), sixth, mobilisation of audiences, and lastly the validation of dominant cultural values.

Theoretical framework

Mass communication theories explore explanations for human interaction with mass communication; its role; and the effects it has on individuals. “Mass communication theories are explanations and predictions of social phenomena that attempt to relate mass communication to various aspects of our personal and cultural lives or social systems” (Baran, 2002: p. 374). According to Baran (2002: p. 374) “mass communication theories are explanations and predictions of social phenomena that attempt to relate mass communication to various aspects of personal and cultural lives or social systems”. This framework combines mass communication theories such as the hypodermic needle model or magic bullet theory, two-step flow theory, gratification theory and social cognitive theory.

The magic bullet theory (also called the hypodermic needle theory) suggests that mass communication is like a gun firing bullets of information at a passive audience. It is of the view that mass communication is tantamount to a gun firing bullets of information at a passive audience. In this context, communication is perceived as a magic bullet that transfers ideas or knowledge or motivations almost automatically from one mind to another (Schramm, 2004). The model of communication suggests that mass communicators need only short messages directed at an audience and those messages would produce pre-planned and almost universal effects. This is indicative of the fact that all individuals behave in a similar manner in their encounter with media messages. Yet, individual differences among people may rule out this overly simplistic view (Lasswell, 1972)

However, the theory wrongfully assumes that all members of an audience interpret messages in the same manner and therefore by and large are passive recipients of messages. It also ignores intervening cultural and demographic variables such as age, ethnicity, gender, personality, education or sector of work, which have the propensity to precipitate different reactions to communicated messages encountered. Perhaps, mass communication outlets or mediums namely television, radio among others just release information that may not facilitate audience engagement as well as critical thinking on their part.

The two-step flow theory brought to the fore, the recognition that all audiences do not react in the same ways to mass communication including the fact that the media had less power and relatively less affect than previously assumed (Klapper, 1960). It suggests that mass communication messages do not move directly from a sender to the receiver (Katz & Lazarsfeld, 1955). For instance, Baran (2002) intimates that a small group of people, gatekeepers, screen media messages, reshape these messages, and control their transmission to the masses. Opinion leaders such as PSPs initially consume “media content on topics of particular interest to them” and make sense of it based upon their own values and beliefs. Communicated messages from PSPs, banks, the internet, social media and a host of others influence retirement planning choices and/or preferences of planners and/or workers.

The uses and gratification theory suggests that members of the audience actively pursue particular media to satisfy their own needs. In this case, "researchers focus their attention, then, on how audiences use the media rather than how the media affects audiences" (Berger, 2002: p.127). The reciprocal nature of the mass communication process no longer sees the media user as an inactive, unknowing participant but as an active, sense-making participant that chooses content and makes informed choices. Schramm (2004) argued that individuals make media choices by determining how gratified they will be from consuming a particular media.

Similarly, social cognitive theory underscores the fact that portions of knowledge acquisition on the part of an individual can be directly related to observing others within the context of social interaction, experiences as well as outside media influences. In furtherance to this, it has been intimated that individuals do not learn new behaviour (including that of retirement planning) just by trying them and succeed or fail. Instead, the survival of humanity is reliant on the replication of the actions of others (Bandura, 1986). The theory also suggests that human beings are socialised learners. Put differently, individuals observe the actions and behaviours of others, internalise that action or behaviour, and eventually replicate what they observed.

Bandura posits that learning occurs in a social context with a dynamic and reciprocal interaction of the person, environment and behaviour. This theory underscores the unique way in which individuals acquire and maintain behaviour while at the same time considering the social environment in which individuals perform the behaviour.

Theoretically, with the messages connected by social institutions albeit PSPs for e.g. individual retirement planners including workers from the viewpoint of behaviour, know what to do and how to do it by virtue of the essential or critical knowledge and skills acquired from PSPs and social institutions with regard to retirement preparation in terms of what to do in relation to investments e.g. saving, pension scheme contributions, provident fund, T-bills to mention but a few. Observational learning shows that individual planners or workers can witness and observe a behaviour that others such as social institutions conduct and reproduce those actions.

Despite the fact that these mass communication mediums transmit messages that are attractive to audiences, they are unable to produce and distribute unbiased messages that may enable consumers to create an opinion for themselves. It has been observed that most people tend to rationalise the fact that other people are more affected by mass communication than they are (Paul et al., 2000). Yet, all individuals are susceptible to the influence of mass communication.

Methodological framework

Research approach

Broadly speaking, communication research examines these components such as sender, receiver, context/environment, medium, and message, asking questions about each of them and seeking to answer those questions. In order to explore these core areas, the qualitative methodology dimension of communication research was employed. Utilising this methodology, the study sought to explore institutional perceptions and understandings of retirement planning information dissemination in relation to communication.

Study design

A cross-sectional exploratory design was utilised in investigating social institutions and how they shape retirement planning in Ghana. The cross-sectional design pertains to the collection of more than one case, generally using a sampling method to select cases in order to be representative of a population. The design collected data at a single point in time which provides snapshots of ideas, opinions, and information. Qualitative methods were employed for data collection under the cross-sectional design. In this study, the design was the most appropriate strategy that guided the research in terms of its context-specific focus on getting detailed information (Blaikie, 2010) regarding social institutional role(s) in retirement planning, while being able to also broadly understand the patterns across diverse institutions at the same time.

Study setting

Accra and Tema epitomise urban settings, which articulate social institutions and their retirement planning information dissemination including other functions. Data for this paper were collected as part of a bigger research project. It was focused on the preparations of Ghanaian formal and informal sector workers towards retirement. The data collection took a cumulative period of 16 months, from October 2015 to January 2017. The University of Ghana's Institutional Review Board approved the project. Confidentiality and anonymity were ensured.

Study population

The participant institutions comprised the National Pensions Regulatory Authority (NPRA); SSNIT; SSNIT Informal Sector Fund (SSNIT ISF); State Insurance Company's Financial Services Limited (SIC FSL); Ecobank; Fair Wages and Salaries Commission (FWSC); Labour Department (LD) and the National Labour Commission (NLC).

Sample and sampling procedure

The researchers chose their sample based on what were considered as typical cases which are most likely to provide the requisite needed data. This decision was judgmental in nature. The basic assumption under which purposive sampling is conducted is that with good judgment and an appropriate strategy, the researchers selected cases to be included in the sample and thus arrived at samples that meet data needs. Purposive sampling suggests that it is deliberate and the researchers believe that the sample is typical and representative of the social institutions or PSPs selected. The researchers selected their sample on the basis of specific characteristics or qualities, excluding those that are outside the study objectives and clearly defined criteria. This sample was chosen with the full knowledge that it is not representative of the general population. All the targeted institutions possessed characteristics of interest to the study's theme and required information. An official each was selected from each institution with the exception of NPRA, where two (2), SSNIT where three (3) and NLC where two (2) officials provided the required information including supporting figures (See Table 1).

Table 1. Sample structure

Institutions	Number of officials
NPRA	2
SSNIT	3
SSNIT ISF	1
SIC FSL	1
Ecobank	1
FWSC	1
LD	1
NLC	2
Total	12

Source: Field data

Data collection instrument

Key informant interviews were used to elicit the requisite data from the officials including observations. This was because the researchers were interested in the role of social institutions in retirement planning information dissemination and/or provision. This qualitative research study is somewhat subjective, yet nevertheless in-depth, using a probing, open-ended and free response format. The key informant interviews were open-ended, yet directed at obtaining particular information (i.e. PSPs roles in retirement planning).

The face-to-face interviews

Use was made of key informant interviews because there was the need to collect very detailed information from a smaller number of officials for depth. Key informant interviews were conducted with the participants to explore social institutional functions regarding retirement planning in Ghana from a pension planning policy viewpoint. The interviews tapped into institutional roles in relation to retirement planning information dissemination and information communication practice(s). The interviews were conducted with study participants to ascertain communication information dissemination issues and provide the requisite data for the development of an understanding of the relationships between social actors and their audience, and related practices. This provided insight into social institutional contribution(s) to retirement preparation for Ghanaians. The analysis identified three (3) kinds of core issues albeit informational functions, direct financial functions of social institutions including the challenges they encounter.

During the interviews, the voices were recorded, prior to which the consent of the participants were sought for both participation in the study and the recording of voices. The key informant interviews elicited rich, in-depth data for the study and it took the form of face-to-face and one-on-one in-depth interviews.

The interview guide was piloted to ensure accuracy in understanding, clarity, fluency and proper wording of questions. The interviews were conducted in the English language. It elicited information acquired over the past years on institutional role in pension contribution including retirement planning in general. The interviews lasted between 60 and 90 minutes.

Analytical tools used

The conversations with staff of social institutions were transcribed and afterwards the study sought to find themes across the different discussions obtained. The key informant interviews were preliminarily analysed as they were being collected based on which modifications were made in the sampling strategy before the next series of interviews to ensure gaps were ascertained and rectified. The qualitative data analysis process was undertaken following Bryman's (2008) analysis strategies. A combination of the following analytic strategies was employed in this paper. First, analytic induction which was related to reaching general explanations. Second, thematic analysis pertained to the examination of theoretical themes or hypotheses of a research through studying particular cases. Finally, narrative analysis was used to search for new themes or issues from the stories told by the research participants about their institutional roles.

The qualitative analysis focused on coding text to identify ranges of responses often categorised according to themes and named code categories. It focused on describing events, situations, people or providing information sought from asking a particular question. The goal was not to aggregate data across participants, but rather explore the similarities and differences of ranges of perceptions across voices.

In this research, the six (3) major themes identified from the literature review constituted the backbone for analysing the data collected from fieldwork in Urban Ghana in support of thematic analysis technique. The process of analysis was aided by the application of the framework method in which matrix-based comparisons such as comparative tables were undertaken. The framework table offered detailed analysis of the data within a particular theme. This therefore provided a clearer and deeper understanding of key themes within the context of the study. The efficiency of the thematic analysis carried out was ensured following a variety of principles in the course of data processing namely: repetition in search of issues that are commonly repeated by interviewees; and non-repetition in search of issues that were rarely mentioned by the interviewees; similarity and difference in a search of similar and different responses among interviewees on a given theme such as the role social institutions play in retirement planning; transitions in search of issues that link themes and sub-themes together. Theory linkage in search for linkage or connections to the outcome of research findings. These were undertaken to ensure the pursuance of the relationship between categories and themes of data, seeking to increase the understanding of the phenomenon.

NVivo Software was used to facilitate text coding and retrieve coded texts as well as interpret the data. In lieu of which the analytical process proffered by Bazeley and Jackson (2014) was followed, using five distinct steps. A project was created which comprised all the documents, coding data and related information that assisted in the process of data analysis as well as saving the NVivo project. The transcribed interview files were respectively named. Qualitative data files were imported. Also, nodes were engaged as a place in NVivo for references to code text. Chunks of data were then coded. This included finding obvious themes as well as auto-coding. The codes formed a pattern. The passages of texts were compared and contrasted for ways in which they were similar and different. A thematic multi-case analysis was employed, the comparative focus of which was on individual cases as well as the preservation of their uniqueness.

Multiple strategies were used to build validity and trustworthiness of the findings. Reliability of the instrument was facilitated by the proper wording of questions. After the interviews were completed, the transcripts were shared with two (2) independent individuals for review through a systematic checking process including sameness of themes. Prior to that, a third person also transcribed the interview data in lieu of quality assurance. The description of themes could be transferred to specific situations beyond this study, hence ensuring an extent of transferability. Dependability was ensured by subjecting the research process to clear descriptions and therefore could be audited. Thus, confirmability was enhanced by this act of transparency. Further, Smith (1998: p. 40) explains that, for qualitative research, “validity centres more on face validity – that is, establishing whether the evidence is consistent with existing theories and prior knowledge.”

Concept categories and themes

The concept categories obtained in the process of data analysis are retirement planning information provision; pension policy; etc. Similarly, a list of primary themes was obtained from the concept categories. These themes have been categorised by topics such as layout of communication messages, new national pension system and their associated examples

(See Table 2).

Table 2. Primary themes and examples of responses

Themes	Examples of responses
Communication messages	We let them know what social security is all about then the laws that governed social security in our country to date, what pension law has for us, rules of qualifying conditions we are applying, what invalidity and pension is, what surviving the lifespan is and explain to them pension benefits. We also tell them the need to ensure their contributions are intact, paying into the right account.
Layout of new national pension system	The regulation towards retirement is structured around Tier one, Tier two, Tier three.
Pension system benefits	There are five benefits namely superannuation, old age pension, emigration pension (pension income); health, housing; mortgage; additional funds components.
Qualification for pension income	Leaving work at 60, even some people leave before 60 through so many other means.
Functions of social institutions in retirement planning	We are strategising to go even to the primary schools, secondary schools and the tertiary level to educate them about social security with the social security issues simply for them to know their rights…
Challenges	One challenge is the number of months it takes for establishments and other people to respond to us to come and educate them. This challenge is something that everybody nationwide is complaining about, especially the public relation officers.

Source: Field data

RESULTS

Navigating the contours of the new pension system in Ghana

Recently, due to pension policy reforms in Ghana, a new pension policy (Act 766) was enacted in 2008 and operationalised in 2010. The new pension policy system is structured as follows: NPRA, the mother organisation, PSPs (for example, SSNIT, SSNIT ISF, SIC FSL, Ecobank) and contributors. The new national pension scheme (NPS) has distinguishable characteristic features that provide it with a degree of uniqueness, setting it apart from those that existed prior to it. First, it is constituted by three (3) Tiers namely Tiers 1, 2 and 3 (Figure 1) as mentioned early on. Tiers 1 and 2 are designed for formal sector workers yet informal sector workers can participate as well. Tier 3 was purposely designed for informal sector workers but formal sector workers can also contribute to it. This makes the three Tiers not mutually exclusive. It is a motivation for workers if employers institute Tier 3, which provides employees with additional income, especially in the case of contributions for Tiers 1 and 2.

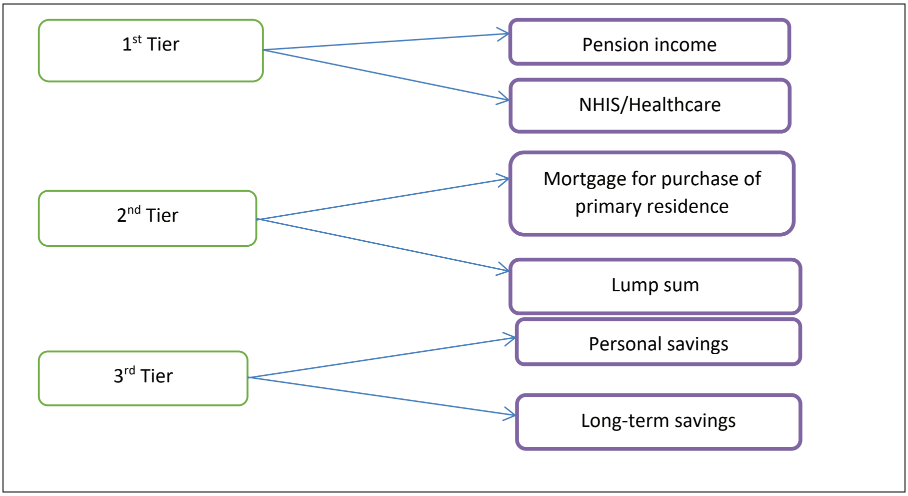

Figure 1: Composition and benefits of the new pension system

Source: Field data

Second, it categorises who should participate and contribute to the schemes by virtue of the notion of eligibility exemplified by the existence of worker-employer relationships, which is a mandatory prerogative for both formal and informal sector workers. This provides a dynamic dimension to eligibility to contribute to and benefit from the schemes. This is a distinguishing feature between the previous pension schemes, for example, those under PNDCL 247 and Act 766. The former emphasises formal sector eligibility over and above the regime of the combination of formal and informal sector workers.

Pension system benefits

The system is characterised by five (5) distinct benefit pillars namely monthly pension income including invalidity pension wherein SSNIT will have to take care of retired workers till death. Superannuation which relates to qualifying conditions and how to go about them as well as healthcare under Tier 1. Others entail the provision of mortgage for the purchase of a house and a lump sum from Tier 2, a situation where contributions are used as collateral including additional savings obtainable from Tier 3, which is supposed to provide an additional financial cushion. Figure 1 provides a summary of the components of the new pension policy including their respective benefits.

The NPRA stipulates that personal savings accounts can be accessed and utilised after five (5) years while the other remains untouched until the event of retirement. The former may also be used to secure a house as a mortgage facility as earlier stated. Hence, NPRA official 1 said:

The personal savings scheme can be touched after five (5) years of saving, tax free. Part of it can be accessed for business expansion. But a lot of people think it cannot be touched before that time. It can actually be touched before that time but it means the payment of tax on it. So, it is a bit flexible so that it can motivate the informal sector people to access the scheme.

But a lot of people think it cannot be touched before that time indicated in the preceding statement is reflective of the need for sensitisation on such issues including a challenge with information dissemination. What is noteworthy is that five (5) years is documented as the intended years for the usage of funds but in practice, accessing funds is undertaken after six (6) months of contribution according to SSNIT ISF. Tier 3 has a loan facility in-built in it. Despite this effort, the pension system still favours formal sector workers to a greater extent. The informal sector constitutes approximately 80% of the workforce in Ghana (Osei-Boateng & Ampretwum, 2011), however, they are the least covered under the pension system.

Comparatively, the SSNIT ISF's officers often needed to reach out to their contributors, the reverse of which applies to the former Tiers. As the quote below shows, the third Tier provides a provident fund which is a voluntary scheme that is meant for informal sector workers. This offers this category of workers some level of flexibility in terms of the mobilisation of financial resources towards post-retirement life. In consequence, the NPRA official opined that “the voluntary pensions was meant for informal sector workers. Tier 3 is loaded. There is a provident fund scheme over there which is for formal sector workers. And the personal pension schemes target the informal sector”. Further, most organisations have turned their provident funds into Tier 3 schemes, putting them under the management of Trustees designated under Tier 3 namely United Pension Trustees, Enterprise Trustees, Gen Trust, Petra Trust, among others. Yet, the nature of informal sector work makes it difficult to locate and take pension contributions from workers due to the changes in contributors' locations including the need for employment of personnel for for the collection of contributions. This frustrates the officials involved. Thus, SSNIT official 1 observed:

Locating them to collect the contribution is a problem. It means getting marketing personnel to be going around them collecting their monies at a cost. And then some of them, they eat into it and cannot contribute again. Some of them also change their locations. It is a whole problem. Take it that it is the Kumasi market that is burnt and take it that it is this branch, where is the informal sector worker going to?

It is in lieu of such circumstances that the NPRA seeks to formalise the sector in order to foster increase in participation from this viewpoint. Perhaps, the new digital address system may be helpful in this direction.

Participation in this Tier can be undertaken on individual or group basis, which implies that individual informal sector workers come together and contribute to the Tier, and which may take the form of the formation of associations such as orange sellers' association, tomatoes sellers' association among others. This is reflective of the formalisation of the informal sector to some extent. This process facilitates access to this category of workers more easily.

A worker not knowing the constituents of the personal savings scheme is indicative of a lack of awareness of it. Perhaps, more efforts must be channelled into increasing the level of coverage for informal sector workers' sensitisation. This can be attained through a combination of processes namely the intensification of public education, targeting informal sector workers in an aggressive manner. These are discussed in the section below.

Qualifying for pensions, pension claims and calculations

Under PNDCL 247, workers had to work for 240 months and attain 60 years, and these two (2) conditions should concur before qualifying for a full pension. Therefore qualification is also based on date of birth. Hence, a contributor who attains 240 months of work but would not have attained 60 years, does not qualify for a full pension and vice versa. Under the new three-tier pension scheme, the condition for qualifying for a full pension has been reduced to 180 months or 15 years. Yet, every additional month contributed for gives additional benefits. In this case, the contributor must have attained 60 years. Thus, five (5) years have been taken away, which may contribute to the scheme's suffering. It means that a lot more people will be retiring because of the five (5) years reduction in the length of contribution than previously would have been the case.

Inability to contribute for those required number of months leaves the people involved to be paid a lump sum under the stipulations of the new three-tier pension scheme instead of pension income as earlier stated for contributors covered under PNDCL 247. Those who opt for coverage under Act 766 are mandated to receive pension income from SSNIT including 25% of lump sum from NPRA. Contributing for 240 months or 20 years yields pension rights of 50% whereas 180 months or 15 years yields 37.5%. Any one additional month earns 0.3% pension rights.

It is the above issues and many more that pension policy mandated social institutions – NPRA and PSPs are required to communicate to present and prospective pension contributors as well as the general public through the requisite information dissemination. In consequence, the next two (2) sections discuss the role of PSPs in retirement planning.

Social institutional functions in retirement preparation

A range of state institutions by virtue of their mandates influence preparations towards retirement in diverse ways through their respective functions. These functions have been categorised into informational functions and direct financial functions.

Informational functions

The informational functions consist of financial education and guidance provided to retirement planners. These informational functions are performed by NPRA, SSNIT including SSNIT ISF at the large-scale level in relation to the functionality, operationalisation and benefits of the new three-tier pension system. At the small-scale level, indeed some organisations provide their individual employees with 'pep-talks' regarding retirement planning.

It is required of these institutions to sensitise all workers including the general public about the operationalisation and functions of the NPS as a whole. It entails the respective Tier constituents and benefits as earlier mentioned. This is indeed essential because there have been slight changes made to the pension system compared to what existed under the regulation of SSNIT and for that matter PNDCL 247 namely the three (3) core Tiers and their benefits. Yet, this singular function is performed differently by all the different institutions involved such as the modus operandi within the context of financial availability and/or constraints. All of which have almost the same goal – mainly financial literacy and a host of others. It is due to these that pension service providing institutions systematically hold financial information provision sessions for workers via a myriad of mechanisms. The tools utilised encompass media forums, television, radio, outreach programmes, brochures including leaflets. Existing studies show that sensitisation information can also be obtained from civic education forums (Arnot, Casely-Hayford, Chege & Dovie, 2010 for details).

Sensitising the general public in relation to these issues offers individuals and/or retirement planners retirement planning opportunities. This may facilitate preparing adequately and effectively towards retirement. This implies that workers may not be adequately knowledgeable about the pension system, although they may have been sensitised under PNDCL 247, particularly those who were already employed before the institution of the new three-tier pension system under Act 766. However, the new system highlights new items as stated above worth knowing by the general public. The requisite institutions such as the NPRA, consultants, Trustees and many more undertake sensitisation programmes individually and on a continuous basis.

Public education campaigns yield informational messages for workers and employers. The retirement planner-oriented messages dwell on providing workers with insights into the mandate and benefits of the NPS, updating their recurrent personal records, including how to ensure they receive prompt payments. Second, the employer-oriented messages ensure that employers safeguard the interest of their employees via the deductions and onward payments of pension contributions on behalf of the latter promptly and report any challenges encountered for remedial action. Failure to follow this directive is tantamount to a penalty in the form of payment of fines, prosecution in the courts of law including imprisonment. See the quotation from SSNIT official 1 below:

They should pay the social security and when they have problems they should come to us. We also tell them that if they default – the penalty applies, so we refer them to the section of the law with regard to the penalty. We tell them we are obliged by law to take them to court and prosecute them... and when they do not pay we send them a demand notice and when they come we do a reconciliation. They go to court, and then pay. If they do not have the money, they arrange with the court in relation to how they will pay.

This notwithstanding, some employers comply with these regulations whereas others fail to do same. The rule of thumb is that recalcitrant employers undergo reconciliatory records of accounts and then go to the court to pay the requisite deficits. In the absence of prompt payment of the money involved, the court arranges with defaulters in relation to how to pay.

Retirement planners are expected to internalise the values, norms and beliefs inherent in the knowledge impacted unto them by the social institutions and/or PSPs, to enable them play their requisite retirement planning roles effectively.

Direct financial functions

The direct financial functions performed by PSPs encompass the creation of employment opportunities, NPS regulation, collection of pension contributions, protection of pension funds including the provision of statements of accounts. These functions are mostly provided by NPRA, SSNIT, SSNIT ISF, SIC FSL and Ecobank. Specifically, their respective functions have been summarised below:

- Pension service providing institutions namely NPRA, SSNIT, SSNIT ISF, SIC FSL and Ecobank have been designated to render pension services to the Ghanaian populace.
- The regulation of NPS is undertaken by the NPRA (See Table 3). In addition, the NPRA protects collected pension funds in the form of contributions from SSNIT, SSNIT ISF, among others. For example, the schemes' trustees are required to invest funds as follows: in fixed deposits (35%), T-bills (65%), First Fund (5%), Home Finance Company (HFC), Unit Trust (5%), HFC Real Estate investment (5%), bonds (10%), stock (10%), and shares (10%) including 30% for all collective investments. This is because "the new pension scheme is supposed to give us 60% more than what pertains in the old pension scheme in terms of what people used to get from the old scheme" (SIC FSL official). Further, the NPRA monitors and supervises the pension industry in Ghana, a role SSNIT once played, promotes transparency and accountability, analyse financial statements, undertakes stakeholder engagements including handling transitional issues.
- The protection of pension funds is performed through the NPRA's receipt of monthly reports from the PSPs in relation to received pension contributions on monthly basis. This ensures the tracking of what amount is collected and how that has been invested.
- The registration of pension contributors unto respective pension schemes is a function performed by SSNIT and SSNIT ISF.
- The collection of pension contributions is also undertaken by SSNIT and SSNIT ISF.
- Provision of statements of accounts is under the mandate of SSNIT and SSNIT ISF. Evidentially, SSNIT official 3 said: "we have even put the printing of statements of accounts on hold due to migration unto a new system". In the case of the SSNIT ISF, it is in the passbook that all transactions are recorded on regular basis.
- As an investment institution, SIC FSL performs several functions as a fund manager under the pension system. First, it writes a report on monthly basis to trustees and custodians in relation

to market and investment performance and status. Second, it writes settlement request letters to custodians, for example, Ecobank to settle investments with details pertaining to counterparty's account in the bank. Third, it receives reports from Ecobank regarding settlements of request letters written to Ecobank, which helps to reconcile business transactions or investments. Fourth, SIC FSL serves as a receptor of certificates from counterparties.

- Ecobank in its capacity as a fund custodian is the one with the least functions in the pension system. It takes custody of pension contributions as well as pursues the reconciliation of investment transactions with SIC FSL.
- This way of functioning among the institutions seemingly projects a notion of transparency in the NPS. It is also reminiscent of the relative interrelatedness and interdependence of the functions performed by the institutions. These functions have been summarised in Table 3. However, this is not without certain challenges which are mentioned below.

Table 3. Direct financial functions

Functions	**Responsible institutions**
Creation of employment opportunities	SSNIT
National pension system regulation	NPRA
Collection of pension contributions	SSNIT & SSNIT ISF
Protection of pension funds	NPRA
Statement of accounts provision	SSNIT & SSNIT ISF
Investment of pension funds	SSNIT, SSNIT ISF, SIC FSL SIC FSL
Provision of reports	SIC FSL
Responsible for settlement of request letters	SIC FSL
Reconciliation of investment transactions with custodians	SIC FSL
Receptor of certificate of counterparty	SIC FSL
Receptor of power of attorney	SIC FSL
Keeper of consolidated funds	

Source: Field data

The LD, FWSC and NLC equally perform retirement planning related functions. For instance, they mandatorily resolve issues regarding conditions of service albeit salary increment, unpaid salary arrears, promotions, invigilation and supervision and a host of others. These have significant implications for retirement related investments especially with respect to additional income, which are beyond the scope of this paper.

Challenges encountered by institutions

A variety of problems were encountered by the PSPs in the provision of financial and/or retirement planning information. First, the difficulty of explaining the composite nature of the pension system to clients, second, organisations that are consulted for permission before the sensitisation campaigns often fail to respond to the requests made and in some cases the requisite responses delay. Third, retirement planners' poor attitude towards the information provided. The SSNIT ISF official said it had challenges with inadequate field staff strength. This was confirmed by observations made in the field. This is because for a whole week, drivers had been waiting for the field staff to arrive and collect their contributions but to no avail. This has negative implications for funds contributed and accumulated on the part of individual contributors. Some of the drivers indicated that they wanted to contribute frequently to enable them accumulate more money in lieu of securing a loan. It serves as another benefit of participating in pension contribution inherent in the new NPS, apart from pension income and lump sum, access to low interest rate loans also pertains, an indeed helpful facility in the mobilisation of funds for business operations and management.

Other problems entail the NPRA's inability to apply appropriate coercion in the form of sanctions to recalcitrant employers who refuse to pay their employees' pension contributions including prosecution in court and the retrieval of every penny due collection, inefficiency of NPRA in the performance of its duties, example public education, delays in implementation due to the lack of the requisite personnel.

Discussion

The functions of social institutions are informational and direct financial in nature. These depict the interconnectedness of social institutions of retirement related phenomenon and how micro and macro social processes of retirement are linked. Further, use was made of media forums, television, radio, outreach programmes, brochures and leaflets in the discharge of these functions. From the Banduran (1986) perspective therefore of retirement planners' expectations of PSPs is the replication of the sensitisation messages translated into action in the form of retirement planning and/or preparations. Also, the proactivity anticipation of the PSPs is reflected in the need for retirement planners to use communicated messages obtained as a guide to plan their pensions and/or retirement adequately. Availability of retirement planning information may have a tremendous impact on retirement planners' savings behaviours including pension contribution. This may from a theoretical viewpoint translate into message transmitter versus recipient dichotomies.

The messages provided by PSPs are targeted at retirement planners. This is contrary to Katz and Lazarsfeld's (1955) argument that communication messages do not move directly to receivers (planners) from senders. Yet, a confirmation from Schramm (2004: p. 8) intimates that "communication was seen as a magic bullet that transferred ideas or feelings or knowledge or motivations almost automatically from one mind to another". This implies that planners have communication information preferences (see Lazarsfeld et al., 1944 for details). The results also show that sensitisation campaigns yield informational messages for workers and employers. Retirement planner-oriented messages dwell on providing workers with insights into the mandate and benefits of the NPS.

Lasswell's (1972) theory intimates that an intended message is directly received and wholly accepted by the receptor or recipient. This study on the contrary articulates individual differences in example starting families before hearing about for instance, family planning as part of retirement planning does not lead to acceptance of the message.

The mandate of PSPs to disseminate retirement planning information to be adopted by retirement planners and/or workers confirms Lasswell's (1972) theoretical argument that individuals behave in similar manner as far as media messages are concerned. The articulation of the challenge of poor retirement planner attitudes is to some extent reflective of the passivity of retirement planners, even after the receipt of communicated messages from PSPs. This also attests to individual differences in response to retirement planning communicated messages.

Financial education becomes a potentially essential avenue to improve the quality of financial decision making by policy makers, organisations and individuals (Duflo & Saez, 2004). Financial knowledge influences retirement preparation by individual workers (Dovie, 2018b, 2018c; 2019b). On one hand, the acquisition of such information may provide retirement planners and the general public with financial literacy ideas or strategies. Essentially, information dissemination is tantamount to socialisation, which is “a process of social interaction by which individuals acquire knowledge, attitudes, values and behaviours essential for effective participation” (Hughes & Kroehler, 2005: p. 70) in the process of retirement planning. On the other hand, the absence of such information has the tendency to militate against workers’ retirement preparations (Dovie, 2018a). Several attitudes have been attributed to retirement and its inherent preparation (Dovie, 2018a, 2019a). As a result, “favourable attitudes towards retirement are associated with planning, counselling, personal discussions as well as exposure to news media presentations about retirement” (Barrow, 1986: p. 169). The lack of information makes people vulnerable in relation to pension contributions, including retirement planning at large, thus pension system literacy influences retirement planning. Awareness in this regard will go a long way to facilitate resource mobilisation through savings, and a host of others for onward utilisation (Dovie, 2018a, 2018b) during retirement. Public education is supposed to be a two (2) way affair between designated institutions and retirement planners, which presupposes that just as these institutions must undertake public education, workers should in turn also seek after the requisite knowledge and aim higher (Dovie, 2018a: p. 124).

The attitudes, intentions and decisions of workers towards retirement planning are influenced by the sources of information (Mansor, Abu & Choon, 2015). The financial literacy that emerged from information dissemination serves two (2) distinct functions namely being a critical tool for informed consumer choice generally on the one hand, and retirement planning in particular on the other. Access to and availability of financial knowledge and literacy makes the individual planner well equipped to that effect. Other studies (e.g. Lusardi, 2008) opine that the availability of financial knowledge has facilitated increasing participation in pension contributions and plans including savings.

Individuals who are endowed with substantial financial knowledge perform better and therefore are more oriented towards retirement planning (Mansor et al., 2015). Compared to men, women tend to depend on family relations, networks, and friends during post-retirement life (Lusardi & Mitchell, 2007) due to limited retirement planning knowledge. Perhaps, this is consistent with SSNIT's (2015) argument that the lack of sensitisation on pension or retirement literacy elicits apathy in workers. Further, such an attitude may have been worsened by virtue of systemic inefficiencies. Yet, Dovie (2018b) notes that improved financial education appears to be a primary avenue for improving retirement preparation. Mcleary (2015) documents the ability to engage in mass communication, in which he explored how people are able to access alternative sources of information through outlets such as blogs among others.

Conclusion

The new pension system has the propensity to provide contributors with 60% more than what pertains in the old pension scheme in terms of what people used to get from it. There is also a hierarchy of social institutions functioning in the retirement planning terrain compared to what previously pertained. For instance, the NPRA monitors and supervises the pension industry (constituted by SSNIT; SSNIT ISF; SIC FSL; Ecobank; Pension Trust; etc) in Ghana.

Noteworthy is that the dynamics of the new Ghanaian pension system laid out in this paper unfolds in the following forms. First, pension system benefits come under three (3) umbrellas namely Tier 1 (e.g. pension income; NHIS/ healthcare); Tier 2 (e.g. mortgage facility for the procurement of a primary residence; lump sum); and Tier 3 (personal savings; long term savings; loan facility prior to retirement).

Second, under the old pension scheme (PNDCL 247), working for 240 months and the attainment of 60 years qualify contributors for a full pension. In the same vein, working for 180 months under the new scheme (Act 766) including the attainment of 60 years qualifies a contributor for a full pension. However, failure to fulfill the required number of months predisposes contributors to the receipt of a lump sum.

Third, the pension system as it stands offers two (2) alternatives in the sense that contributors who are covered under PNDCL 247 scheme are eligible for 50% pension rights. This is in contrast to their Act 766 scheme covered counterparts, who contribute for 180 months (or 15 years) and access a pension right of 37.5%. In furtherance to that, an additional month earns a pension right of 0.3%.

Fourth, the informational functions of the NPRA, SSNIT as well as SSNIT ISF comprise financial education and guidance provided to retirement planners with respect to Tier constituents and benefits. The social institutional role players namely PSPs, banks, insurance companies in the process of retirement planning collaboratively have a common goal – retirement preparation. Use were made of media forums, television, radio, outreach programmes, brochures and leaflets in performing this function.

Fifth, the direct financial functions of the retirement planning related social institutions encompass the creation of employment opportunities; national pension system regulation; collection of pension contributions; protection of pension funds; the provision of statement of accounts; investment of pension funds; provision of reports; responsible for settlement of request letters; reconciliation of investment transactions with custodians; receptor of certificate of counterparty; receptor of power of attorney; including the keeping of consolidated funds. This also comprises the resolution of grievances related to conditions of service albeit salary increment, unpaid salary arrears, promotions, invigilation and supervision.

Finally, the functionality and operationality of the social institutions concerned were hindered by the inability to explain the pension system's composite nature, delay and non-response with respect to requests for the granting of permission to undertake sensitisation programmes. Other challenges are retirement planners' passitivity towards retirement information received, staff constraints, the NPRA's inability to sanction defaulting employers, its inefficiency in conducting public education as well as delays in implementing pension policy.

Social institutions or PSPs perform these informational, and direct financial functions in aid of retirement preparations at the macro level, which further translate into these at the micro level. Collectively, these functions provide enabling framework and environment for preparing towards retirement in the form of structures and facilities through the implementation of institutional, legislative, financial, normative and implementation tools. These will enable workers to engage in retirement planning in a more organised manner.

It is concluded that the process of retirement planning and/or preparation as well as retirement resource mobilisation is significantly influenced and facilitated by pension system literacy, a depiction of an enabling environment. Enabling environment fosters conducive retirement planning atmosphere for workers. Thus, macro and micro level contexts work jointly to shape retirement planning based on partnerships centred on the mobilisation and harnessing of resources, efforts and initiatives on the part of state institutions, para-statals as well as the private sector and workers. Literacy in terms of operation, functionality of the NPS and schemes obtained from social institutional communication messages fosters long-term savings. Hence, reducing or eradicating the problem of lack of savings on the part of workers. This implies that retirement planning literacy and savings are inseparable, acting as a set of formidable forces that bolster planning for life in general and post-retirement life in particular.

Recommendations

Several remedial actions are required to ameliorate the situation for a better future such as the integration of 'financial education' in the national school curriculum. Stated differently, PSPs need to strategically target the primary schools, secondary schools and the tertiary level to sensitise and thereby widen coverage with respect to social security issues including participation in pension contributions in the nearest future.

It also means cutting a niche for the National Commission on Civic Education (NCCE) to expand its mandate to encompass financial education of workers and all Ghanaians at large. Besides, by virtue of this the educational functions of the NCCE are extended from politics, child marriage, etc. Sensitisation to include financial literacy sensitisation programmes on retirement planning including the Information Services Department (ISD). At least, once educated, workers/planners have the requisite knowledge and the onus lies on them to choose what to do with that information. In other words, workers may have the knowledge resource and not use it because of their fears or the lack of (financial) resources. Yet, they would have been well equipped to make the required move when deemed appropriate.

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Abstract must capture the:

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BOOKS

One Author

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Four or More Authors

Adjei-Kuffor, M., Exelbel, N., Kuschke, J., Daly, R. & Bristow, D. 2006. Gateway's 1001 places to see before you die. Abuja: Mcmillan.

Section or Chapter in an Edited Book - (Multiple Editors)

Dadzi, M., Akanyi, P. & Asante, D. 2006. Public speaking: Techniques and approaches. In *Advance Communication in Africa: Emerging approaches*. K. Shisana, M. Zungu & D. Peze (Eds.) London: Sage. 89-104.

JOURNALS

Journal Article Pagination by Issue

Amoako, B.W. 2009. The impact of information centres on scientific research. Journal of Information Science. 10(4): 335-342.

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