

PUBLIC RELATIONS AS PRACTICED BY CREDIT UNIONS IN GHANA

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DECLARATION

I, Leah Addo-Brown, hereby declare that this dissertation is a legitimate work and the result of my own research, and that no part of it has been presented for another award in this institution or elsewhere.

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DEDICATION

I dedicate this project to my lovely mother, Ruby Allotei-Cofie for her support and love.

ACKNOWLEDGEMENT

My gratitude goes to GOD ALMIGHTY for His favor, protection and mercies upon my life throughout my year of study and especially during the period of this thesis.

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TABLE OF CONTENTS

| | |
|--|-----|
| DECLARATION | i |
| DEDICATION | ii |
| ACKNOWLEDGEMENT | iii |
| ABSTRACT..... | vi |
| CHAPTER ONE | 1 |
| INTRODUCTION | 1 |
| 1.1 Background of the Study..... | 1 |
| 1.2 Problem statement | 3 |
| 1.3 Objective of the study | 4 |
| 1.4 Research Questions | 4 |
| 1.5 Significance of the study..... | 4 |
| 1.6 Scope of the Study..... | 5 |
| 1.7 Organization of the study | 5 |
| CHAPTER TWO | 7 |
| LITERATURE REVIEW | 7 |
| 2.0 Introduction | 7 |
| 2.1 Review of general concepts and literally views relevant to the study | 7 |
| 2. 1.1 Public Relations amongst SMEs | 7 |
| 2.1.2 Definitions and Concepts of Public Relations..... | 8 |
| 2.1.3 The evolution of modern-day Public Relations..... | 10 |
| 2.1.4 The role of Public Relation practitioners | 12 |
| 2.1.5 The Concept of Credit Union..... | 15 |
| 2.1.6 Aims of Credit Unions | 16 |
| 2.1.7 Features/Characteristics of Credit Unions..... | 16 |
| 2.1.8 Benefits members derive from credit unions | 17 |
| 2.2 Empirical review | 17 |
| 2.3 Theoretical framework of the study | 20 |
| 2.3.1 The Excellence Theory..... | 20 |
| 2.3.2 The open systems theory | 23 |
| CHAPTER THREE | 25 |

| | |
|---|----|
| RESEARCH METHODOLOGY | 25 |
| 3.1 Introduction | 25 |
| 3.2 Research Design | 25 |
| 3.3 Sampling procedures | 25 |
| 3.3.1 Study Population | 25 |
| 3.3.2 Sample Procedure and Sampling Size..... | 26 |
| 3.4 Data Collection Instrument | 27 |
| 3.5 Data Analysis | 27 |
| 3.6 Research ethics | 28 |
| CHAPTER FOUR..... | 29 |
| FINDINGS AND DISCUSSION..... | 29 |
| 4.0 Introduction | 29 |
| 4.1 Findings..... | 29 |
| 4.1.1 Nature of public relations practiced amongst the selected credit unions | 29 |
| 4.1.2 Stakeholders’ perspective about the nature of PR practiced amongst credit unions..... | 34 |
| 4.1.3 Challenges associated with practicing PR within the selected Credit Unions. | 37 |
| CHAPTER FIVE | 40 |
| SUMMARY, CONCLUSIONS AND RECOMMENDATIOS | 40 |
| 5.1 Introduction | 40 |
| 5.2 Summary of findings..... | 40 |
| 5.3 Conclusions | 42 |
| 5.4 Recommendations | 42 |
| References | 44 |
| Appendix 1 | 50 |
| Appendix 2 | 51 |

ABSTRACT

Even though the PR literature addresses the need to imbibe public relations into the operations of startups and small businesses, research on public relation has often been limited to an assessment of the practice amongst the ‘giant’ (big organizations). This current study therefore seeks to assess the practice of Public Relations amongst a relatively smaller financial group (credit unions) whose operations require a constant touch with the community within which they operate. The specific objectives of the study were to examine the nature of public relations practiced amongst selected credit unions, to examine stakeholders’ perspectives about the nature of PR practiced amongst credit unions and to ascertain the challenges associated with practicing PR within the selected credit unions. The population for the study were the various credit unions and the Credit Union Association (CUA) within the Greater Accra region. Using convenient sampling 10 credit unions within the Greater Accra were drawn for the study. The sample size for the study was 12 respondents drawn by the use of purposive sampling from the 10 credit unions (10 respondents) and CUA (2 respondents). The study was qualitative in nature and semi structured interviews were used to collect data from the 12 respondents. The study found that the selected credit unions did not have a PR department but mainly assigned PR responsibilities to their marketing personnel with supervision by the respective managers. Again, the credit unions mainly used text messages, WhatsApp groups and Annual General Meetings to maintain relationships with these key stakeholders. The study also found that even though credit unions practice public relations they lacked the requisite resource to fully embrace PR in its totality. the study also found that the challenges faced by the credit unions included ignorance and illiteracy of the members, stakeholder’s unwillingness to attend Annual General Meetings, lack of mobile phone access and poor mobile networks. The study therefor recommends that credit unions should endeavour to establish a department that will be solely dedicated to the activities of PR. Again, credit unions should make their AGMs attractive by inviting resource personnel to speak on topical issues. This will increase patronage of their AGM’s. Credit Unions should also provide PR training to staff member who demonstrate interest and PR capability

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

A firm's capacity to create and maintain a strong corporate image is a significant asset in today's competitive world. To a larger extent, every organization (big or small) depends solely on the positive word of mouth of its stakeholders so as to become competitive. Consequently, any effort directed at ensuring that the relationship with stakeholders is managed effectively is crucial for the wellbeing of a firm (Adjei,2015).

In Ghana however, numerous happenings have given rise to the development of public relations. Significant amongst these happenings are the country's economic liberation, media liberalization and the proliferation of schools that offer Public Relation programs (Asante, 2016). Regarding economic liberalization, the country's economic liberalization has given the relevant impetus for many firms to flourish. The need for these firms to keep constant touch with the public has led many of them to engage the services of PR officers to aid with establishing a mutually beneficial relationship between the firm and its publics. Put differently by Thompson (2015), Ghana's economic liberation which is largely attributable to its democratic credentials, paved the way for organizations with public relation needs to spring up. These firms were motivated by the desire to "project themselves, their image and reputation while establishing a mutually beneficial relationship with their publics" (Thompson,2015). By and large, the economic liberalization of Ghana is deemed to have been propelled by trade liberalization which is a potent catalyst for economic growth (Allotey, 2010). Further commenting on the rise in PR in this sense, Sriramesh and Vercic (2003) indicate that as a country witnesses economic advancements, there is a

corresponding increase in the number of organizational players which naturally increases competition amongst industry players. This view speaks to the reason why firms operating in competitive environments (FMCG, telecommunications, mining and oil sector and multi-national companies) focus significant attention on public relations.

In much the same way, media proliferation in Ghana has equally paved way for PR to flourish in that, PR practitioners now have various avenues to reach out to the public. Unlike previously where the Ghana Broadcasting Corporation (GBC) was the only vibrant broadcast media, the advent of numerous private media has significantly broadened the media landscape (Asante, 2016). As Koomson (1995) indicates, although the first private radio station, Radio eye, suffered significant setbacks, the introduction of Joy Fm dismantled the monopoly enjoyed by GBC and paved the way for other private media houses to breakthrough. Additionally, the print media has equally grown tremendously in numbers since the introduction of the first newspaper by Sir Charles McCarthy in 1822 (Ansu-Kyeremeh & Karikari, 1998).

The increased number of tertiary institutions offering public relations has equally created an enabling platform for PR practitioners to excel. As Asante (2016) puts it, the opportunity created for PR practitioners in organizations has led to a rise in the number of tertiary institutions which teach public relations in Ghana. As it stands, the National Accreditation Board (the entity responsible for granting accreditations to tertiary institutions) has duly accredited 13 schools in Ghana to teach public relations (Asante, 2016).

From the foregoing, it is evident that Ghana has the requisite conditions that should help trigger a significant rise in PR operations in firms. However, there is documented evidence that most firms particularly, small, and medium scale enterprises shy away from fully operationalizing Public Relations (Li, 2019). Corroborating these assertions, Yeo & Sriramesh (2009) also emphasize that

most firms do not practice PR because they remain doubtful of the contributions of PR towards achieving the overall goals of the firm. This study devotes attention towards assessing the perceptions of PR practice amongst credit unions, which are relatively smaller financial institutions.

1.2 Problem statement

According to the world bank (2021) Small and Medium Enterprises (SMEs) perform a significant role in most economies, especially in developing countries. Globally, a good number of firms fall within this bracket and contribute immensely to job creation and global economic development. As the world bank report (2021) put it, SME's account for about 90% of businesses and provide employment for about 50% of individuals globally.

Regardless of the enormous contribution of SMEs to the global economy, evidence from literature illustrates that the PR literature has been skewed towards large organizations to the detriment of small organizations. This is reflected both in theoretical and empirical studies (Komodromos, M. (2017). Owing to the fact that the practice of PR in large firms may differ from that of small firms (Goldberg et al., 2003), there is the need to pay particular attention to PR in small firms as well.

Li (2019) argues that most small and medium scale enterprises have PR problems such as lack of Public Relations awareness, lack of Innovation in Public Relations, strategy lack of novelty in PR Activities and lack of experience in crisis PR management. In view of these startling revelations, there has been little (if any) attempt in the literature towards analyzing PR related issues amongst relatively smaller enterprises like credit unions. To fill this gap, this study seeks to examine how Public Relations is generally perceived and practiced amongst credit unions in Ghana.

1.3 Objective of the study

This study broadly aims at enquiring into Public Relations as perceived and practiced amongst credit unions in Ghana. The specific objectives of the study are:

1. To examine the nature of public relations practiced amongst selected credit unions.
2. To examine stakeholders' perspectives about the nature of PR practiced amongst credit unions.
3. To ascertain the challenges associated with practicing PR within the selected credit unions.

1.4 Research Questions

1. What is the nature of PR practiced amongst credit unions in Ghana?
2. How do various credit union stakeholders perceive the nature of PR practiced by credit unions?
3. What challenges do credit unions face while practicing PR?

1.5 Significance of the study.

The study will directly impact the operations of PR practitioners and experts, academia and stakeholders in the various credit unions and microcredits.

Academic purpose

The outcome of the study will significantly provide the necessary impetus for future researchers to delve into other aspects of Public Relations. It will equally serve as a framework and a reference point for researchers who would like to delve into PR practices amongst small and medium scale enterprises. Similarly, the output of this study will contribute to knowledge and literature in the subject area under investigation; and serve as a base for further research for students, teachers, researchers, and consultants interested in the topic who wants to conduct similar studies into other related fields.

Managers of credit unions in Ghana

The study will provide a framework to enhance effective public relations management in the selected credit unions. The recommendations of the study can be utilized by the respective managers to help implement or address PR challenges in their institutions.

1.6 Scope of the Study

The study is limited to an assessment of PR as perceived and practiced amongst randomly selected credit unions in Accra and will be aimed at evaluating their perception of public relations and it's practiced within their organization. As a result, the study will be conducted within the framework of evaluating the PR practices amongst some selected credit unions within the Greater Accra metropolis.

1.8 Limitations of the study

Findings from the study cannot be generalized to reflect PR perceptions and practices amongst all credit unions in Ghana. It is limited to the ten (10) selected credit unions within Accra. By deduction, the views of other credit unions outside the scope of this study were not incorporated into the study. In effect, this research is limited to the available data provided by the selected respondents from the interviews.

1.7 Organization of the study

The main study is organized and presented in five chapters. Chapter one comprises of the study background information and statement of problem. Research questions flowing from the problem statement, objectives of the study as well as the significance of the study.

The second chapter covers the detailed review and critique of relevant literature based on which the study's conceptual framework and methodology will be crafted. The third and fourth chapters

presents the methodology and the findings and analysis of the study, respectively. The final chapter covers the summary, conclusion, and recommendations of the study.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

In the previous chapter it was argued that even though there is a plethora of studies on Public Relations, the focus of PR in the literature has extensively been amongst large organizations. Hence there is a gap in the literature relating to PR amongst small firms. This chapter reviews both theoretical and empirical literature relevant to the study. The chapter commences with the theoretical framework of the study which highlights the theory underpinning this study. Other theoretical reviews in this chapter includes PR practices amongst SME's, the evolution of modern-day public relations, definitions and concepts of Public Relations and the role of public relations in organizations. The final part of the study is devoted to the empirical review.

2.1 Review of general concepts and literally views relevant to the study

2. 1.1 Public Relations amongst SMEs

Available literature indicates that the practice of PR amongst Small and Medium Scale enterprises is marred with several challenges. Li (2019) contends that SMEs are faced with four critical issues in their quest to practice PR. These issues are Lack of Public Relations Awareness, lack of Innovation in Public Relations Strategy, lack of Novelty in Public Relations Activities and lack of Experience in Crisis Public Relations.

Firstly, SME's often lack public relations awareness. In their bid to rock shoulders with large firms, SME's normally do not pay attention to public relations essentially because of their quest to cut cost owing to their own feeble economic strength (Li, 2019). Li (2019) further emphasizes that owing to their lack of PR awareness they embark on limited PR activities or even charity events. They often tend to prioritize production and marketing promotion at the expense of embarking on

activities that goes to shape their corporate image. However, majoring in short term gains at the neglect of the long-term development of a firm's image can be detrimental to the long-term interest of the firm.

Similarly, SME's lack innovation in Public Relations Strategy (Li ,2019). He further explains that most SME's do not often have professionals with the requisite PR expertise. Consequently, they tend to imitate the PR strategies of large organizations. Another related issue associated with PR practice amongst SME's is the apparent lack of novelty in their practice of PR. Li, further indicates that most of the PR activities of SME's are fused into their marketing activities. The major characteristic of the nature of PR practiced amongst SME's is that the content of their PR communication is mostly not innovative, there is often limited involvement of the firm's stakeholders, the PR medium is usually not smooth, and the overall PR activity is usually streamlined (Li, 2019).

Lastly, most SME's lack the requisite expertise to deal with PR crisis. In most SME's there are no independent PR departments. Instead, most of the PR work is done by the marketing office. Even though these marketing departments are able to execute certain PR functions they are unable to deal with PR crisis when they come up. This is largely due to their interest in short term gains that deprive them of the required expertise needed to salvage the firm's image in times of a PR crisis (Li, 2019).

2.1.2 Definitions and Concepts of Public Relations

Apart from the various stages the concept has travelled, there has equally been varying definitions on the subject by both practitioners and academicians owing to the evolving nature of the concept. Consequently, there has been varying definitions of PR premised on different assumptions, values, and perspectives. As a result, the literature is inundated with arguments regarding a common

definition for PR (Fitch & L'Etang, 2013b; Russell & Lamme, 2016). For instance, after reviewing 472 PR definitions in 1977, a leading voice on contemporary PR practice, Rex Harlow corroborated the divergent views on the definition of the PR concept. He indicated that his review portrayed the complications associated with the development of the PR concept. He however blamed this on the 'movement of thought and action of the society in which the public relations practitioner operates. It shows the present form, content and status of the public relations definition, but even more the effect of environmental factors and change upon its development' (Harlow, 1977). L'Etang, (2013) also indicates that Public Relations is not just a jargon, but a concept which is interpreted differently by different scholars depending on the cultural environment within which it is practiced. Scholars like Terry Flynn, Fran Gregory are of the view that PR is the "strategic management of relationships" between a firm and its publics by the use of various communication tools to achieve the communication goal of the firm (Flynn, 2014). Most scholars are in agreement that PR is essentially about employing convincing communication to ensure the existence of a healthy relationship between a firm and its publics (Heath, 2010). Even though the above definitions seem to resonate with a good number of scholars, other academicians are of the view that because PR has to do with different assumptions, values and worldviews (Curtin, 2012, Edwards, 2012) there is no need to advocate a common definition. Corroborating the assertion of these scholars, the Public Relations Society of America in 2011 put together a program aimed at obtaining a single definition. It was however found that it was impossible to have a common definition for the concept because of the complexity of PR (Rickey, 2012). Similarly, there are other scholars who have stressed on the technical aspect of PR (Nikolić, Djordjević, and Čočkaló, 2007; Stankova, 2005). This has therefore led to the description of the PR concept as a "collection of communication techniques" because PR practitioners design

communication tools like press releases, press statements, and interviews to enable them reach out to the various publics of the firm (Gregory, 2012).

There are also some groups of scholars who are overly critical of PR (L`Etang, 2013b; Ihen & Verhoeven, 2012). They describe PR as a weapon for “manipulation and propaganda” owing to the fact that PR practitioner place the interest of their firm above the interest of the various publics and the communities within which they operate (Allotey-Ollennu, 2020). Other scholars are of the view that PR ought to be as practical as possible. They argue that PR should influence the organization’s immediate environment. By deduction, firms operating in the community must take steps to meet the demands of the community (Ihen & Verhoeven, 2012; van Ruler & Veric, 2004). In this direction, German sociologist, Jurgen Habermas supports a paradigm shift in our view of PR to encompass the PR act as a sort of ‘cultural intermediary’ (L`Etang, 2013b). This view largely stems from the viewpoint that PR is impacted by the cultural values within a given environment.

Regarding PR ethics, there has been growing concern about PR ethics. In the view of certain scholars, every discipline has its set of ideals, norms, and principles that buttress its operations. Ethical concerns about PR includes whether or not it is ethical for PR to be employed as a propaganda tool (L`Etang, 2013).

2.1.3 The evolution of modern-day Public Relations

The United States Post Office Railway Union was the first to introduce the current term Public Relations somewhere in the first decade of the 20th Century (Heath& Coombs,2006). However, in practice, public relations have always been with us because human beings have never ceased to communicate. Public Relations as practiced today, has gone through various phases both as a career and academic discipline. During the earliest phase, the “Journalistic and Publicity Tradition” the concentration of PR was mainly to generate awareness and develop the reputation

of a firm through various PR mediums. This period was very synonymous to advertising and promotional campaigns in contemporary times where the focus is on circulating messages to reach a significant number of audiences. The Journalistic and Publicity Tradition stage gave way to the Persuasive Communication Campaign Tradition where the overall focus of the firm was to draft and put across convincing and detailed messages to the firm's publics. The responsibility was on the firm to make sure that the message was well understood by the target audience. Eventually, 'the Relationship building and Two-way Communication Tradition' system assumed prominence. The focus here was to build relationships which are mutually beneficial to both parties (Heath & Coombs, 2006). In the Ghanaian context, a study carried out by Thompson (2015) indicates that the Ghanaian traditional chieftaincy set-up practiced some form of PR even before colonization. Thompson (2015) further asserts that from the era of independence to the fourth republic, PR within government circles was carried out by the Information Services Department (ISD). Regarding the development of modern-day PR in Ghana, the work of Gyan (1991) has been one study that has proven to be very instrumental as far as the origins and development of the PR concept is concerned. As noted by Asante (2016) the reason why this study is relevant to the development of PR in Ghana is basically because it carried out just when Ghana had returned to democratic rule after over a decade of military rule. This was the regime of the Provisional National Defense Council (PNDC) which was characterized by abuse of media liberties and free speech. These happenings greatly militated against the growth of PR because PR derives energy from the liberalization of the media (Asante, 2016).

Owing to the above narrative, Gyan's (1991) study is largely deemed as that which established the foundation for bringing to the fore how economic, media and educational forces helped to fine-tune the practice of PR in Ghana. Gyan's study delved into the status of PR practice in Ghana and found

that PR was not given any attention in most organizations. The study therefore recommended that PR personnel should undergo some PR training. Again, it proposed that qualified PR practitioners should share their PR experiences with students at the various universities. Between 1990 and 2012, the number of accredited PR schools increased from two (2) to thirteen (13) (Amoakohene 2015). This development matches the proposal of Gyan (1991) where he canvassed for the establishment of more PR training institutions. A much-related study by Amoakohene (2015) established that even though the increase in the number of PR schools was in the right direction, these institutions only offered diploma and degrees. Consequently, their products could hardly take up managerial roles upon completion.

2.1.4 The role of Public Relation practitioners

The specific role of the public relations practitioner has been a long-standing debate just as the PR concept itself. Broom & Smith (1979) were the first to point out the specific roles of the public relations practitioner. They indicated that the various roles played by the PR practitioner were expert-prescriber, communication facilitator, problem solving facilitator, and communication technician (Broom & Smith, 1979). They emphasized that the role of communication facilitator includes performance of functions such as acting as the mediator between the firm and its stakeholders. The Expert prescriber delves into various PR challenges in the firm and brings out solutions towards remedying those challenges identified. The Problem-solving facilitator on the other hand works with the firm towards unraveling various PR challenges and works with the firm as well to bring out remedies to the challenges and implement them. The Communication Technician concentrates on the supply and distribution of PR items like videos, news releases, and fliers during the implementation stage.

However, another PR scholar, Dozier (1983) indicated that the first three roles were managerial. Hence, he further reduced the four roles to just two: PR manager and PR Technician.

In contemporary times, Verčič, Van Ruler, Bütschi & Flodin (2001) have indicated that PR is multidimensional in nature. They emphasize that the concept in Europe is not just deemed a professional duty of managers who focus on developing relationships in the organization but one that also focuses on the public and the consequences resulting from the behaviour of the organization. Verčič, Van Ruler, Bütschi & Flodin (2001), equally identifies four significant roles of the Public Relations Practitioner as follows: Reflective role, managerial role, operational role, educational role. Reflective role involves the act of analyzing societal values and engaging members of the firm to alter the firms' values and norms in line with the firm's social responsibility. Managerial role involves the act of putting in place the relevant strategies aimed at maintaining the firms' relationships and managing interactions with the firm's public. The operational role has to do with applying communication plans and assessing the efficacy of the various communication tools employed by the firm. Lastly, the educational role involves the practice of educating members of the firm to communicate effectively and efficiently.

Putra (2009) examines some key roles of certain PR practitioners. He indicates that the Communication Technician produces the communications and implement programs but does so occasionally without full knowledge of original motivation or intended results. Similarly, Putra (2009) indicates that the Expert prescriber is generally deemed to be an authority on PR problems and solutions. In the same manner, the Communication facilitator provides management and stakeholders with the required information they need to make decisions of mutual benefit whiles the Problem-solving facilitator is seen as part of the strategic management team and engages in the formulation of strategies.

A similar study that was conducted by Viera & Grantham (2013) and the Public Relations Society of America brought forth five other roles of the PR practitioner: negotiator, policy advisor, brand officer, internal communicator, and press agent. They indicate that the negotiator and policy advisor are top managerial roles and are involved in the making of policies (Viera & Grantham, 2013). In recent times however, the rise in technological applications (internet, social media, and the proliferation of media houses) has changed communication procedures amongst organizations. This has largely resulted in a situation where PR officers do not have full control over messages as stakeholders can by themselves initiative conversations with firms as frequently as possible. This phenomenon has changed the way and manner firm's relationship with the community is managed (Luoma-aho & Vos, 2010). Consequently, PR practitioners must embrace a consumer oriented approach that prioritizes mutual beneficial relationships (Priem, Butler & Li, 2013; Luoma-aho, 2015).

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oriented approach that prioritizes mutual beneficial relationships (Priem, Butler & Li, 2013; Luoma-aho, 2015).

2.1.5 The Concept of Credit Union

A credit union is a financial self-help co-operative which encourages members to save money together and pooled resources are then used to provide low-cost loans to members (CUA, 2010). Credit unions usually serve customers within a specific location. A common bond must exist between all members. The common bond may be that the members live together in the same locality, or they work for the same employer.

The World Council of Credit Unions (WOCCU) described credit unions as non-bank financial institutions owned and controlled by members. It is also a democratic, member-owned financial co-operative. Each member, regardless of account size in the credit union, may run for the board and cast a vote in elections. As financial intermediaries, credit unions finance their loan portfolios by mobilizing member savings and shares rather than using outside capital, thus providing opportunities for generations of members. Credit unions exist to serve their members and communities. As not-for-profit cooperative institutions, credit unions use excess earnings to offer members more affordable loans, a higher return on savings, lower fees or new products and services.

Credit unions provide members the opportunity to own their own financial institution and help them create opportunities such as starting small businesses, building family homes and educating their children. In some countries, members encounter their first taste of democratic decision making through their credit unions.

Credit unions are safe, convenient places to access affordable financial services. Credit unions offer a full range of financial services, giving members greater flexibility to meet their individual needs. In some countries, credit unions are known by different names to better express those services. In Afghanistan, for example, credit unions are called Islamic Investment and Finance Cooperatives (IIFCs) to comply with Islamic lending practices; in Africa, they are known as Savings and Credit Co-operative Societies (SACCOs) to emphasize savings before credit. Acquisition of houses, cars, land, and payment of medical expenses, funeral expenses and rent advances are a few needs that member of a credit union expect to be satisfied with as and when they arise (Ahorlu, 2009).

2.1.6 Aims of Credit Unions

Credit unions play the most important role of inculcating in their members a savings culture. Additionally, they provide loans to members at a reasonable rate of interest. They also assist members to make more effective use of their financial resources (CUA, 2010)

2.1.7 Features/Characteristics of Credit Unions

Basically, credit unions do not exist for profit making however it is not a charity organization either. This is because must demonstrate their ability to save regularly before they can be given loans. They provide various services to their members including offering loans to members at low interest loans with a repayment schedule designed to suit the member's ability to repay (CUA, 2010).

Additionally, they also offer members the opportunity to establish a regular savings pattern. In other for this initiative to be achieved, they operate at times and locations which are convenient to the members, including evenings and weekends. Another important feature of a credit union is that they make members feel a part of the union or society and treat all members with respect and

consideration. Though their operations are significantly different from a bank; the two types of organizations are potentially in competition in the areas of savings and loans (CUA, 2010).

2.1.8 Benefits members derive from credit unions

Credit unions offer various benefits to their members. In the first place, they offer high interest rates on savings as compared to saving with bigger financial institutions. As indicated earlier, they also help to create savings habit among even the poor in society which. Apart from issues relating to savings, they equally provide easy accessibility and accountability as they are owned by the members themselves. Consequently, people find it convenient and easy to join credit unions. (Tuner 2000).

Another significant benefit has to do with the democracy practiced amongst credit unions. There is democracy in the operation of credit union; one man, one vote. In much the same way, members get free financial counseling from finance experts and receive dividends and interests on their shares and savings as well (Tuner 2000).

2.2 Empirical review

This section is devoted to a review of available literature related to this current study. As noted earlier, the literature depicts few studies on PR amongst SME's. A study carried out by Komodromos (2017) delved into how small businesses within the service sector (hotels, business services agencies, consulting companies, and private education) manage their reputation. Additionally, the study equally delved into how these small firms create identity and develop their reputation through public relation activities. The study administered questionnaires to 32 small firm managers in Europe. The study found seven themes that were significant to developing

identity and building reputation. These seven themes are: lack of communication, transparency, lack of internal resources (i.e., manpower), training, consistency, credibility, and commitment.

Another related study was conducted by Li (2019). This study did a thorough analysis of the prevailing PR strategies amongst SME's and further assessed the challenges confronting the practice of PR in these firms. Relying on secondary data and discussions with key PR practitioners within small and medium scale enterprises, the study found that PR amongst SME's is bedeviled with issues such as lack of Public Relations Awareness, lack of Innovation in Public Relations Strategy, lack of Novelty in Public Relations Activities and lack of Experience in Crisis Public Relations. The study therefore recommends that for PR to be effective within SME's there should be efforts aimed at establishing PR awareness, PR institutions should equally be established to train PR practitioners within SME's and SME's must also put in place the requisite efforts towards innovating their PR activities by ensuring that they implement the right PR tools at any point in time.

Apart from the aforementioned studies that delved into PR amongst SME's, the literature equally presents other studies that delved into PR activities in other financial institutions other than credit unions which is the main focus of this study. For instance, a study by Smith (2016) examined the strategic relevance of PR in the Nigerian Banking Sector in an era of banking sector recapitalization. The study underscored the fact that a lot of banks embarked on PR during the banking sector reforms to survive the ramifications of the banking recapitalization exercise. Analyzing the PR practices of eight (8) banks amidst the recapitalization exercise, the study concludes that PR is very important in building a firm's image in an era of banking sector recapitalization. The study therefore recommends that banks must build robust PR units by

providing the department with adequate PR training and make available enough funds to enable them carry out their PR responsibilities.

In much the same way, another related study was carried out by Anani-Bossman (2021) examines the roles played by practitioners in the Financial Service Sector, the strategic nature of the roles, and the various challenges that inhibit the performance of such roles. Structured interviews were administered to 22 senior PR practitioners in the financial sector. The study found that though PR practitioners had unlimited access to senior management, they did not take part in decision making. Some challenges impeding PR practice found by the study include a lack of PR understanding by the management of the various financial institutions. The study therefore concludes that the refusal to make PR practitioners part of the decision-making process limits the ability of practitioners to perform their strategic PR function. Unlike Anani-Bossman's study, Tella, Suraya, Bonsu & Anani-Bossman (2020) examined the place of crisis communication in Ghana's financial sector. The study principally examined the strategies practitioners put in place to save the Ghanaian banking industry from collapse between 2017 and 2019 when several banks folded up. Employing indept interviews with eight PR professionals, the study found that most stakeholders were not satisfied with the communication strategies employed by most banks during the period. The study concludes that practitioners should be given relevant PR training. Additionally, there should be a department solely dedicated to PR activities and top management should give PR some significant amount of support.

Anani-Bossman & Mudzanani (2020) also conducted a study aimed at developing 'an integrated, non-sequential framework for excellent public relations management for the financial services sector in Ghana'. The study employed a qualitative in-depth interview approach to solicit the views of 22 Public Relation practitioners. The study found that amongst the various financial institutions

in Ghana, PR practitioners have most PR departments did not have any background in PR. This to a larger extent impacted adversely on their perception of PR. Additionally, the study found that even though PR practitioners were in management positions, they are largely handicapped because top management lacked an understanding of PR. This hugely affected budgetary allocations to the PR department.

As depicted by the studies above, even though PR contributes significantly to the sustainability of both large and small organizations, very little attention has been focused on the practice of PR amongst smaller firms. This study therefore seeks to fill this gap by delving into PR practices amongst credit unions in Ghana.

2.3 Theoretical framework of the study

This section discusses the excellence theory and the open system theory which are the main theories underpinning this study. The section equally sheds light on how the theory relates to the study.

2.3.1 The Excellence Theory

The Excellence theory is a theory of PR which was borne out of a 15-year research pertaining to effective communication spearheaded by the International Association of Business Communication Research Foundation. In the end, the 15-year study, brought forth three books (see: J. E. Grunig 1992; Dozier et al. 1995; L. A. Grunig et al. 2002). Overall, the Excellence Theory is centered on the relevance of communication to an organization. The theory stresses that communication between a firm and its stakeholders is crucial because it helps to establish, maintain and promote long lasting relationships with the firms' publics and its management (Grunig, Grunig &Dozier, 2002). In much the same way, the theory stresses on the benefits of PR as a strategic management function and the need to ensure that PR professionals are an integral part of the

managerial and administrative functions within an organization. The theory of excellent public Relations is a two way 'symmetrical model'. As Grunig, Grunig & Dozier (2002) indicates, PR ought to be "symmetrical, idealistic, critical and managerial". By inference, the excellence theory indicates that PR is a unique management responsibility that helps a firm to achieve its goals and assist the publics of the organization to obtain their goals as well. This is to say that both the firm and its stakeholders rely on one another to establish mutually beneficial relationships. Consequently, the excellence theory as propounded by Grunig, Grunig & Dozier (2002) holds that organizations are not autonomous, their sustenance largely depends on the public. The theory emphasizes that by establishing mutually beneficial relationships, firms acquire some level of quality. Additionally, the theory outlines certain exclusive qualities of an excellent PR department as follows: "empowering the public Relations function", "communicator function", integrated roles", and "relationships with other functions and models".

Firstly, the excellence theory calls for the empowerment of the PR function. The theory postulates that PR is deemed to be effective in an organization when it is seen as one of the critical managerial roles. This is to say that top PR officers must participate in managerial decision making and be part of the design and development of communication strategies within the organization. This is important because as Allotey-Ollennu (2020) put it, PR ensures that key stakeholders who are affected by the decisions of a firm are identified. Where the PR outfit is 'excellent' there is a constant touch with a firm's publics and their views are incorporated in the decisions of the firm. What this means is that they eventually have a say in the strategic decisions of firms. The excellent theory again postulates that, communications from organizations that practice 'excellence' are very well structured and coordinated because they are premised on research with outcomes that can be measured, assessed, and implemented. Relating this analogy to credit unions, there ought

to be a PR department with a head who ensures that suggestions of the firm's publics are incorporated into the overall strategic decisions of the credit unions.

Secondary, the theory emphasizes the structure of the communication functions. The excellence theory again postulates that PR departments within organizations have dual responsibilities (they execute managerial functions and act as technicians as well). The technician function involves carrying out the daily communication activities of the department. With regards to managerial functions, there should be a head of department who represents PR at the senior management level. As Gruning & Gruning (2002) puts it, in 'less excellent' firms top PR heads who should be focused on coordinating PR functions often play the role of communication technicians. Additionally, the PR department should comprise individuals with PR expertise and managed by an experienced PR professional. Relating this specifically to credit unions, the PR department have employees with PR background and should be manned by an experienced PR who coordinates the PR functions within the department.

Again, the excellence theory sets out the relationship between the organization and its staff members. The excellence theory imposes an obligation on PR professionals to ensure that their communication design and strategy is imbedded in the two-way symmetrical model. This means that the PR departments should embrace communication that is deeply rooted in research aimed at ensuring the participation of the firm's strategic publics (Allotey-Ollennu, 2020). By deduction, credit unions must ensure that the views of their stakeholders are incorporated into strategic decisions of the firm.

Lastly, the excellence theory equally defines the Integration of the various roles within the firm.

As Allotey-Ollennu (2020) puts it, there a several organizations that do not have a department designated for PR. In most cases, PR departments are incorporated into Human resource and Sales

and marketing. There are other organizations that also outsource their communication functions to external parties. This scenario depicts an entity that sees PR as a designation that plays merely a supporting role (Allotey-Ollennu, 2020) making it practically difficult to coordinate communications. This stands to reason that credit unions must ensure that PR is not relegated to the background either by outsourcing PR related activities or margining same with other departments.

2.3.2 The open systems theory

The systems theory Which was introduced in the 1950's originated from biology essentially to explain the empirical world (Boulding, 1956; Von Bertalanffy, 1951). A review of empirical literature illustrates that the systems theory equally emerged from cybernetics system theory which falls under the mechanical engineering discipline. Basically, cybernetics entails the 'control and communication' in a machine (Allotey-Ollennu,2020). This system was quite significant in pointing out what constitute social systems and organizations especially the aspect that focuses on feedback. In much the same way, social organizations rely heavily on feedback. For instance, PR managers in line with their management functions need feedback from stakeholders to enable them act effectively. From the above narrative, mechanical, organic and social systems rely so much on interactions with the environment to be able to function effectively. Thus, operating in the service industry, credit unions rely on feedback to be able to identify and find solutions to the concerns of stakeholders. Another source of systems theory is derived from empirical studies on organizational communication and the function of its structure (Parsons, 1977). It basically focusses on systems and the function of its components: 'interdependence of the parts' and 'self-organization of systems' in reaction to the dictates of the environment.

The entire concept of the systems theory operates on the basis of network of relationships. Members belonging to this network perform specific work to form a network of relationship that supports the organizations output (Katz & Kahn 1966). Essentially the theory looks at organizations in its totality and the communication structure within their 'network of relationships'. Relating the open system theory to the operations of credit unions, the entire credit union organization can be viewed as a system with various components performing different roles in line with the objective of the credit union. For example, there are top managers, staff members, the regulators (CUA, BoG, etc) and the members. All these workers are components who work together for the sustainability of the credit union. The board of the credit union delivers information to the General Manager for implementation, the general manager communicates with the staff to assign specific roles whiles the firm communicate with the members to transact financial business. This is a complete system requiring regular dissemination of information and receiving feedback.

Summarily, this section reviewed both empirical and theoretical literature relevant to the study. The chapter also discussed the excellence theory and open system theory which are utilised as the theories underpinning the study. The next chapter is devoted to a discussion of the methodology of the study.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This section presents the various research tools and methodology used to explore and uncover information relevant to the research objective. The chapter commences with a discussion of the research design of the study. The sampling procedure, data collection procedure and sources of data is presented but that is preceded by a discussion on the data collection instrument. The chapter ends with a discussion on ethical considerations of the study.

3.2 Research Design

A research design basically encapsulates the general approach that will be employed by the researcher in addressing the research problem (Saunders, 2009). Saunders (2009) also explains that it is the researcher's selection of either qualitative, quantitative, or mixed methods techniques in collecting and analyzing the data collected (Saunders, 2009). This current study utilises the qualitative method to explore the perceptions of PR practice amongst credit unions in Ghana using some selected credit unions within the Greater Accra Metropolis as a case study. The choice of qualitative research is in line with the aim of the researcher to fully understand, determine and describe the perceptions of PR practice amongst credit unions in Ghana.

3.3 Sampling procedures

This section focuses on the study population, sampling size and sampling technique

3.3.1 Study Population

The population of a study is “the aggregate of all the elements, sharing some common set of characteristics that comprise the universe for the purpose of the marketing research problem” (Malhotra and Birks, 2006). Bell & Bryman (2007) again specifies that the population of a research

mainly refers to the units from which the sample size is to be selected for the research. Kumekpor, (2002) further explains that the population of a particular study refers to the total number of all units of the phenomenon to be investigated. The population for this study is Credit Unions in Ghana. However, ten (10) Credit unions was selected for the study.

3.3.2 Sample Procedure and Sampling Size

Sampling is generally the process of selecting a few (a sample) from a larger group (the sampling population) to form the basis of predicting a situation in the larger group (Kumar, 2005). This study used a sample size of twelve (12) respondents. Ten (10) of these respondents were senior management members selected from the credit unions utilized for the study. Additionally, two (2) other respondents were selected from the Greater Accra regional Credit Union Association (the mother union of all Credit Unions in Ghana) who were employed as the stakeholders in this study. Various scholars recommend that qualitative research should have a minimum sample size of at least 12 to (Clarke & Braun, 2013; Fugard & Potts, 2014; Guest, Bunce, & Johnson, 2006). Consequently 12 respondents for this study is deemed appropriate.

A purposive sampling technique was used in the selection of the twelve (12) respondents. Convenient sampling was equally employed in the selection of the credit unions and the executives from the credit union association. Purposive sampling generally involves the practice of selecting individuals who have the requisite knowledge and experience about a phenomenon of interest (Cresswell & Plano Clark, 2011). The purposive sampling technique was most appropriate because, the researcher needed the most appropriate personnel who had in-depth knowledge of the operations of credit unions.

3.4 Data Collection Instrument

Semi structured interview was employed as the data collection instrument for this study. This type of interview is by far the most used data collection instrument in qualitative research (Alshenqeeti, 2014). Unlike structured interviews, this type of interview gives room to the researcher to pose enhanced questions which may not necessarily be part of the initial draft (Adhabi & Anozie, 2017). The semi structured interview was employed because it offers utmost flexibility to the researcher to ask pertinent questions based on the responses of the respondent (DiCicco-Bloom & Crabtree, 2006; Adhabi & Anozie, 2017). This was important to the study because even though the study had stipulated interview guide questions, using semi structured helped the researcher to ask follow-up questions which were not necessarily in the predetermined interview guide questions.

3.5 Data Analysis

Qualitative researchers have several data collection options at their disposal (Saunders, Thornhill & Lewis, 2007). Saunders, Thornhill & Lewis (2007) further name some of these options as follows: data display and analysis, thematic analysis, template analysis, grounded theory, analytic induction, discourse analysis and narrative analysis. This study however used the thematic analysis approach. Creswell (2007) notes that the thematic analysis approach presents a detailed description of the cases under different themes reflecting the objectives of the study. Per the dictates of thematic analysis, the responses of the respondents were analyzed in themes reflecting the objectives of the study.

The respondents were represented with codes to ensure anonymity and give them the confidence to express their views. The ten (10) managers of the credit unions are represented with codes M1 to M10 whiles the two (2) CUA Executives are represented with codes C1 and C2 respectively.

3.6 Research ethics

Rogelberg (2004) indicates that Research Ethics are norms of conduct that distinguishes between acceptable and unacceptable behaviour. The three ethical principles of Denscombe (2009) guided this study.

Firstly, the interest of all the respondents were protected; several measures were put in place to safeguard the interest of all respondents. A letter was sent to the various credit unions to explain the essence of the research and to seek their consent for the study to be undertaken. The interview guide questions were forwarded to the various respondents for their perusal. The respondents were assured that; findings would be used for academic purposes only.

Again, the researchers avoided deception or misrepresentation. Adequate steps were taken to inform all participants about the purpose of the research. Again, utmost care was taken during the analysis stage to ensure that the information given was not distorted.

Lastly, participants provided their informed consent prior to being interviewed. Participants were not forced to participate. All respondents were briefed about the essence of the research and all participants answered voluntarily.

CHAPTER FOUR

FINDINGS AND DISCUSSION

4.0 Introduction

This chapter presents the analysis of data collected by the use of in-depth interviews purposely for providing answers to the research questions. As specified in the methodology section, 12 respondents drawn from the various credit unions and CUA (Regulator of the credits unions) were interviewed on the practice of PR within credit unions. The responses of the respondents have been categorized into suitable subheadings as follows:

4.1 Findings

This section discusses the responses of the respondents in line with the research objectives of the study. As emphasized in the methodology section, the responses of the respondents have been coded in line with the research ethics of this study.

4.1.1 Nature of public relations practiced amongst the selected credit unions

Overall, the study found that all the credit unions did not have a separate department designated for PR activities. The functions of PR in the respective credit unions were fused into other departments. Out of the ten credit unions used for this study, five had dedicated committees who were entrusted with the mandate of performing PR roles. These committees were referred to as the education committee. The remaining five did not specifically have committees for the PR function but being cognisant of the role of PR, the PR function was sparingly handled by the marketing department with the General Manager being the key architect of PR related responsibilities. This view was succinctly reflected in the responses of the respondents. For instance, a respondent noted as follows:

‘Actually, we don’t have a PR department, but it’s fused into the marketing department. We have a system such that, everyone knows who and where to go for information from and we also know how to send information to all our stakeholders. In the office, we have meetings that update our workers of what’s going on or any new information and we also have the people that are assigned to go out and inform our members aside from any text message we will send them. So at the end of the day, we have structures put in place so that, information reaches everyone (M3 – 19th November, 2021).

Expressing similar sentiments about the availability of a PR department, other respondents had this to say:

‘Our operations are distinct from that of the mains stream banks or bigger institutions. We don’t necessarily have a PR department. But we practice PR. We have field officers who are also referred to as the marketing team. They are our mouthpiece because they channel all our communications to our members and present feedback to us as well’ (M4- 19th November, 2021)

‘To be candid I don’t know how we are going to establish a department solely for PR. Per our operations we do some PR stuff; however, this is just a small enterprise. We can’t afford to establish a separate department for PR. So we use our sales guys. We give them information to be given to clients. Our office assistants also communicate with clients as and when they come to the office’ (M11 – 18th November, 2021)

‘We do a lot of PR activities. We deliberately send messages to clients on special occasions and ensure that we are in constant touch with them. But these activities are not done by a

PR department. Because we don't have one. We have our field marketing personnel doing that. I give them the needed support as well' (M5- 19th November, 2021).

'PR is an important part of our operations. But it has not been assigned to a department. We all do PR stuff. But it is specifically done by the marketers and of course with my support as well' (M2 – 19th November, 2021).

The above narrative were some inputs of the participants. These narratives summarize the PR departmental story of the ten credit unions. Even though they did not have a single department dedicated to PR activities, the marketing team (basically sales personnel) were entrusted with the responsibility of channeling all the firm's communications to the members of the publics of the credit unions. However, as mentioned previously, five of the credit unions had the education committee that basically supported the work of the marketing department. The education committee's responsibility was amply captured in a response by a respondent as follows:

'As I told you earlier, we do not have a public relations department. But we have an education committee made up of selected staff members who educate clients about our activities and in a way support the sales team in their bid to bring on board more customers. So, the marketing team communicates the firm's decisions and policies whiles the education committee support them to educate members about our workings' (M4 -19th November, 2021).

In much the same way, as part of exploring the nature of PR practiced by the credit unions, the study equally delved into the involvement of the firm's PR practitioners in the strategic management of the credit unions. It must be noted that as early indicated all the ten credit unions did not have a PR department but PR functions are handled by the marketing team, the various

education committees and the managers of the respective credit unions. The study found that senior members of the marketing team and the education committee occasionally brief the manager about negative comments that come to their attention. However, they do not partake in strategic management decisions. Strategic management decisions of the credit unions are the sole responsibility of the board of the various credit unions and the respective managers. These views were captured in a respondent's response as follows:

'In the first place almost every staff member performs a little bit of the PR function. But the marketing team and education committee do a lot of it with my support as indicated earlier. These individuals, I mean the marketing team and education committee members do not take part in strategic management meetings. Whenever they pass on any negative PR news to me, I present it to board meetings. The board is solely responsible for strategic management decisions not the PR team' (M9- 19th November, 2021).

As illustrated above, the 'PR teams' input is only channeled to the board through the branch manager. They do not have a direct representation on the board and by extension do not take part in strategic management meetings. This is contrary to the dictates of the excellence theory that proposes that the PR team should have a representation in strategic management meetings (Grunig, Grunig & Dozier, 2002).

Again, to clearly understand the nature of PR practiced by the credit unions, it was imperative to delve into the key stakeholders of the credit unions and how the credit unions manage its relationship with these key stakeholders. The study found that the key stakeholders of the credit unions were CUA, their members, the community within which they operate, the Bank of Ghana and management of the various credit unions. This was amply captured in the response of a respondent as follows:

The CUA, the community, the members and management. I told you that credit unions don't use the term 'customers. The members are who we call the customers. The government is also key because the Bank of Ghana can also sleep and wake up and come and take a decision that will affect all of us (M4 – 19th November, 2021).

It might seem that the respondents did not critically ponder over who their key stakeholders were. Admittedly, all the stakeholders enumerated are key to their operations. However, in as much as the Bank of Ghana's role can significantly affect their operations, the role of the Security and Exchange Commission (SEC) is equally key to their operations as well. The SEC was set up by the Securities Industry Act, 2016 (Act 929) solely to 'regulate and promote the growth and development of an efficient, fair and transparent securities market in which investors and the integrity of the market are protected' (Security and Exchange Commission, 2021). Credit Unions place funds with Fund Management firms whose activities are regulated by SEC. Just like the Bank of Ghana when SEC 'sneezes all credit unions are likely to catch cold'. For example, the revocation of the licenses of 53 fund management firms hugely impacted the operations of numerous credit unions as they found it extremely difficult to call back deposits lodged with fund managers (Graphic Online 2019).

Similarly, the study explored how the credit unions manage their relationships with their key stakeholders. The study found that the credit unions have devised strategic means aimed at managing relationships with their key stakeholders. For members of the credit unions, the study found that 9 out of the 10 credit unions have created WhatsApp groups for their members where important information is passed on to them. A participant had this to say about the creation of the WhatsApp platform for all their members:

'We have created a WhatsApp platform for our members. It helps a lot. We send them updates on the platform. We inform them of upcoming events as well (M4 – 19th November, 2021).

Again, all the credit unions hold general meetings annually (AGM) where all stakeholders are invited. These meetings enable the credit unions to update stakeholders on their annual financial performances and discuss matters of mutual benefit. Overall, the study found that all the credit unions have various means by which they manage their relationships with their key stakeholders. The views of a respondent below succinctly summarize the various strategies used by the credit unions to manage relationships with their stakeholders:

'Firstly, to the CUA every year, CUA auditors come and take reports back to them. Secondly, there a monthly statistic we also send to CUA and bank of Ghana. To the members, we use SMS or social media to communicate to them and at the end of every year, we organize an annual general meeting to communicate with them. The AGM is for everyone, the DOC (department of cooperatives) the CUA, the board and members. Every credit union is also supposed to do their own AGM to update members if there's an increase in rates, loans products etc. To give an account of the credit union to members' (M5-19th November, 2021).

4.1.2 Stakeholders' perspective about the nature of PR practiced amongst credit unions.

To fully come to grips with the PR practice amongst the selected credit unions, this study sought to interview the stakeholders of the various credit unions. This was essentially to validate the claims made by the credit unions particularly in relation to their management of stakeholder relationships. However, in order to speak to participants with adequate knowledge about the subject matter of this study, the study used CUA executives as the respondents for this section. As

illustrated in the methodology, two (2) executives of the Greater Accra regional CUA were interviewed. As attested to by the ten (10) credit union respondents, CUA is a major stakeholder of the Credit Unions. They serve as the regulators of the credit unions at the regional level and act as the ‘go-to’ agency in times of difficulty. They additionally audit their books on a quarterly basis to ensure that they are delivering on their mandate.

The study first of all enquired about the PR knowledge of the two respondents. The study found that the two CUA respondents had a fair understanding of what PR was made of. The views of the respondent captured below summaries the PR view of the respondents.

‘It’s the management of information and the relationship with stakeholders of an organization. So essentially, it seeks to disseminate information on a timely basis and also to acquire information from stakeholders as all’ (C1 – 16th November, 2021).

The views above is an accurate description of what constitute PR. It equally stresses on the two-way communication where information flow both from the firm and its stakeholders. This view by the respondents is corroborated by several PR scholars (See: Belch and Belch, 2001; Wells, Burnet, & Moriarty, 2009; Lancaster and Jobber, 2006; Cutlip, Center and Broom (2000).

Proceeding on the premise that the respondents had a fair idea of what PR was about, the study then delved into whether or not credit unions practice PR. The study found that, the respondents were of the view that credit unions practice a certain level of PR though there appeared to be much room for improvement. The respondents were unanimous in their views that credit unions strive to maintain a significant amount of relationship with them. This in their view was tantamount to a performance of their PR responsibilities. This views were made known by a respondent in a question to ascertain whether or not credit unions practice PR.

'Well. Yeah, to some extent they do because at the end of the day, they have stakeholders they deal with. Every organization is expected to serve their stakeholders effectively for the success of their company and I believe that's what credit unions do or else we wouldn't have as many active credit unions as we have now'. (C1- 14th November, 2021).

The above view is to a larger extent an assessment of the stakeholder relationship management performance of credit unions. More elaborate responses were given when the study sought to ascertain from the respondents the nature of PR Practiced by the respective credit unions. As earlier indicated, the respondents were of the view that even though credit unions were practicing PR, there were several areas they could improve. This is amply reflected in the comments by a respondent as follows:

'I can't speak for any particular one but as stakeholders that deal with them, they have units and committees in place that ensure that information moves around effectively and that all concerned parties are satisfied because as I said, it may affect their growth. Again, you know credit unions are often relatively smaller so they may not have PR departments, their finances may not allow them to invest heavily in PR but they try to do their best within their resource constraints. But I strongly believe there is still room for improvement' (C2- November 16, 2021).

This above response is in conformity with the findings of Huang-Horowitz (2012) where he alluded to the fact that most small enterprises lack the resources to fully implement PR.

The study equally examined the specific means by which credit unions manage their relationships with their stakeholders. The study found that just as pointed out by the credit unions, they send annual reports to CUA via emails. Again, they engage in phone conversations periodically to

address issues of mutual concern and benefit. In much the same way, credit unions also hold AGMs where they invite stake holders to deliberate on matters of mutual concern. These views were shared by a respondent as follows:

‘We communicate via emails and calls. We also have the AGMs. Every credit union is expected to operate under the regulations we set to ensure that, their operations are in line with the mandate given them. We provide an extensive service to credit unions, so it’s only expected of them to also meet up to the standards so that everything works well’ (C2 – 14th November, 2021).

The inputs above are synonymous with the views of the credit unions on how they manage their relationships with their stakeholders. The study also found that the PR activities of the credit unions are of immense benefit to the stakeholders. The exact impact of the credit unions PR related activities on CUA was explained by a respondent as follows:

‘It allows us to serve them better. Then of course, we are also able to help them in times of challenges. To regulate and support these credit unions. As all necessary information is made available to us in a timely manner, we are all able to operate successfully’ (C1-14th November, 2021).

The remarks by the respondent above speaks to the mutual benefit element inherent within the practice of PR.

4.1.3 Challenges associated with practicing PR within the selected Credit Unions.

As part of its objective, this study also delved into the challenges that confront credit unions while practicing PR. Overall, the study found that even though PR offers significant benefit to credit unions, it comes with numerous challenges. The credit unions pointed out various impediments to their PR initiative. Notable amongst the challenges cited by the credit unions were religious

intolerance, ignorance and illiteracy, stakeholders unwilling to attend Annual General Meetings, lack of mobile phone access, poor mobile networks.

The study found that a major impediment to the PR activities of credit unions is the issue of illiteracy. This according to the respondents affected the ability of members to comprehend messages sent to them via SMS and even those messages placed on the WhatsApp platforms. The views above are reflected in the underlisted responses:

'... the other one is also that, ignorance, and illiteracy of some of the market women who are also the target market. Some don't understand how credit unions work even when we explain to them. Others too are busy, so they don't come for AGM hence, are not updated with current information' (M 8- 20th November, 2021).

'Some of our members cannot read and write. They are mostly market women. They have android phones but even when you place messages on the WhatsApp platforms, they cannot read and write. That is the issue' (M3 – 20th November, 2021).

'Majority of our members do not understand the credit union concept. To be honest a lot of them are traders who are uneducated. Mostly they are not able to read messages we send to them' (M11 – 19th November, 2021).

The views above are supported by empirical literature. For example, Chen, (2012) indicates that majority of the workers in SME's in developing countries are women whose level of education are significantly low.

Another significant challenge to the practice of PR in the credit unions is the issue of mobile network interruptions and lack of mobile phone access. This is to say that there are times the credit unions send SMS messages to their members, but it does not go through because of network failure.

Similarly, some of it is often difficult to reach some of their members because they do not have mobile phones. This was captured in the response of a respondent as follows:

'Because we use bulk SMS, some claim they don't receive the messages and are not aware of new information. Mostly the network doesn't help in this regard. Some also don't have phones so communicating with them is difficult. Some also don't pick calls' (M4 - 19th November, 2021).

The narrative above is quite surprising because mobile phone penetration in Ghana has been on a rapid increase. Moreso, it is difficult to comprehend how one can go about business transactions without a mobile phone. According to Datareportal (2021) mobile connections in Ghana reached 41.69 million in 2021. As of January 2021 mobile phone connections in Ghana reached 132.8% the total population of Ghana (Datareportal, 2021).

Another challenge found was the reluctance of stakeholders to attend the Annual General Meetings of the respective credit unions. This had a negative impact on the PR activities of the credit unions because Annual General Meetings were used to discuss issues that are mutually beneficial to the two parties. This view was succinctly captured in the responses of a respondent as follows:

'It is difficult to get members to attend Annual General Meetings (AGM). They complain when we take decisions during those meetings in their absence. Meanwhile they don't attend. It is not as if we don't notify them ahead of time. We do. But it is difficult to get them to attend' (M1 – 19th November, 2021).

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

Chapter four provides an analysis and discussions of the findings of the study. This chapter presents a summary of the findings of the study and provides recommendations for policy makers, management team members and stakeholders of the credit unions to curtail the various challenges associated with the practise of Public Relations in their organisations. The chapter also draws significant conclusions based on the findings of the study.

5.2 Summary of findings

Overall, the study sought to examine the practise of Public Relations amongst credit unions in Ghana using ten (10) credit unions selected from the Greater Accra Region as a case study. In doing so the study sought to answer three significant questions: What is the nature of public relations practiced amongst the selected credit unions? How do credit unions stakeholders perceive the nature of PR practiced amongst credit unions and what challenges do credit unions face while practicing PR? The summary of the findings in relation to the research questions of the study are presented below:

The first question the study sought to answer was: What is the nature of public relations practiced amongst the selected credit unions? In this regard, the study examined the availability of Public relations departments in the credit unions, involvement of the firm's PR practitioner's in the strategic management of the credit unions and how the credit unions manage relationships with their stakeholders. The study found that all the credit unions did not have PR departments, however, 5 out of the 10 credit unions had committees that handled PR related activities with the

support of the General manager. Again, PR functions in all the ten credit unions were performed by the firms marketing executives (Sales personnel) who were not involved in the strategic decision making of the credit unions. In much the same way, the members, CUA, BoG and the community constituted the key stakeholders of the credit unions. The credit unions used text messages, WhatsApp groups and Annual General Meetings to maintain their relationships with these key stakeholders.

The second research question was: how the stakeholders of the credit unions perceive the nature of PR practiced amongst credit unions? This was aimed at validating the responses provided by the credit union respondents. The respondents for this section were the CUA executives whom the study found to be knowledgeable about Public Relations (See stakeholder analysis on chapter four). The study found that credit unions practice public relations but lacked the requisite resource to fully embrace PR in its totality. Additionally, the CUA respondents attested to the fact that credit unions strive to maintain a sound relationship with them through periodic telephone conversations, emails and AGM's purposely to address issues of mutual benefit to the two parties. The study equally found that the practice of PR by the credit unions ensures exchange of timely information that is critical for carrying out the supervisory role of CUA.

The third and final research question was: what the challenges credit unions are facing in their practice of PR? The study found that the challenges faced by the credit unions included ignorance and illiteracy, stakeholders unwilling to attend Annual General Meetings, lack of mobile phone access and poor mobile networks.

5.3 Conclusions

This study has delved into public relations practices amongst credit unions in Ghana using some selected credit unions within the Greater Accra Metropolis as a case study. The various findings of the study discussed in chapter four has equally been summarized in this chapter with suitable recommendations. Overall, it can be concluded that even though the various credit unions practice some level of public relations much can be done to fully inculcate PR into the operations of the credit unions. This is very important because as noted in chapter four, the credit unions and the stakeholders attest to the relevance of PR to the wellbeing of the credit unions and the supervisory functions of CUA as well.

It is also important to reiterate that the problem of finance and size identified by stakeholders in this study is considered in the studies recommendations. It is hoped that the recommendations put forward by this study will act as a catalyst that will bring about a tremendous transformation of the PR practice of the credit unions.

5.4 Recommendations

The following recommendations are offered in line with the findings of the study.

- The study recommends that recognising the immense benefit of PR, credit unions should endeavour to establish a department that will be solely dedicated to the activities of PR. Establishing committees drawn from various departments to perform the PR function on demand is inimical to the public relations function of the firm. Owing to resource constraints at least two staff members can be dedicated to solely to the performance of the PR function.
- Additionally, the study recommends that credit unions should devise other mechanisms aimed at ensuring that stakeholders become interested in and attend Annual General

Meetings. Such mechanisms can include engaging the services of resource personnel to train members on financial issues.

- Similarly, credit unions can engage the services of a professional PR expert to examine their operations and design a PR framework for the handling of all PR related activities within credit unions.
- In much the same way, credit unions should focus on providing PR training to staff member who demonstrate interest and PR capability. This can either be done by enrolling them in short PR courses or enrolling them in a university to undertake PR course. These options should be weighed against the firm's resource constraints.
- Credit unions should collect, maintain and update the database of their clients. This will help to avoid situations where clients do not receive SMS messages targeted at them because they might have changed their phone contacts.
- To address the issue of ignorance and illiteracy, credit unions should include client education in their training programmes. Members can be grouped into sections to undergo education on happenings in the financial market from time to time.

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Appendix 1

INTERVIEW GUIDE FOR CREDIT UNIONS

The researcher is an MSc Public Administration student at the Ghana Institute of Journalism School. This interview guide seeks to elicit response on the topic ‘perceptions of public relations practice by credit unions in Ghana’. Information provided for the purposes of this research will be treated confidentially and used for academic purposes only

PART 1: GENERAL INFORMATION

- 1) What is your role in this firm?
2. How long have you been with this organization?

PART II: NATURE OF PR PRACTISED AMONGST CREDIT UNIONS

3. How is the PR function structured within your organization?
 - (i) Do you have a designated PR department? Is it merged with another department?
 - (vii) To what extent are PR practitioners involved in the organizations strategic management?
4. Who are the key stakeholders of your organization?
5. How does your organization manage its relationships with these key stakeholders

PART III: CHALLENGES ASSOCIATED WITH PRACTISING PR AMONGST CREDIT UNIONS

- 6) What specific challenges do you encounter while practicing PR?

Appendix 2

INTERVIEW GUIDE FOR STAKEHOLDERS - Credit Union Association (CUA) Executives

The researcher is an MA Public Administration student at the Ghana Institute of Journalism School. This interview guide seeks to elicit response on the topic ‘perceptions of public relations practice by credit unions in Ghana’. Information provided for the purposes of this research will be treated confidentially and used for academic purposes only

PART 1: GENERAL INFORMATION

1) What is your role in this firm?

PART I: Stakeholder’s perception of the nature of PR practiced by credit unions

2. In your view do credit unions practice PR?
3. What is your take on the nature of PR practiced by Credit Unions?
4. How do the credit unions manage their relationships with key stakeholders like you?