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MASTERS IN DEVELOPMENT COMMUNICATION

ASSESSING THE EFFECTS OF SSNIT COMMUNICATION STRATEGIES ON THE NEED FOR ACTIVE CONTRIBUTORS TO CHECK ON THEIR CONTRIBUTIONS

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DECLARATION

I, Georgina Karen Corquaye, do hereby declare that except for the reference to other people's work which has been duly acknowledged, the work presented here is the result of my own effort for the award of a Master of Arts degree Development Communication at the Ghana Institute of Journalism.

I also declare that this thesis, carried out under the supervision of Mr. Henry Owu, has neither in whole or in part been submitted to any institution for the award of any certificate.

....

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.... 2/2/2016..

Mr. Henry Owu Date

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Finally, I want to appreciate the teaching staff and my colleague Masters students of the School of Graduate Studies and Research (SoGSaR) especially Dr. Daniel Hammond and Philip Atawura for their advice and encouragement whilst this study was taking place.

DEDICATION

I dedicate this project to God almighty for his grace and mercies. I also dedicate it to my family and friends who encouraged me all along.

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ABSTRACT

The study was undertaken to assess the effects of SSNITs communication strategies on the need for active contributors to check on their contributions. It was revealed that most of the respondents want to know how much they earn, how much is deducted from their salary and how much their employers add when they were asked to show the kind of information they frequently will want to have knowledge of. The study revealed that text messaging is the most popularly known channel of communication. The internet and interpersonal communication channels were also mentioned. Most of the respondents often use their preferred channels of communication. The study also recommends that SSNIT needs to improve upon the conditions of service offered their clients and run regular checks on their contributors on issues concerning their contributions especially when they detect their employers are not playing their part of the contribution.

CHAPTER ONE

INTRODUCTION

Social Security, as cited in the American Heritage Dictionary (2011), is seen as a government programme or federal insurance scheme that provides benefits or economic assistance for Pensioners and those who are unemployed or disabled.

The Collins Dictionary (2000) also sees it as a monetary assistance from the State for people with inadequate or no income .

McSteen (1985) in her write-up on "Fifty Years of Social Security" celebrates it as the federal social insurance program which is known now as "Social Security". Social Security emerged in 1935 as part of the Nation's response to the plight of its elderly. She added that the Social Security programme of the 1980's is the direct descendant of the limited program of contributory old age benefits enacted in 1935. She again added as cited in "*foundations of change*" (1985), how it all began at the end of the First World War where a primarily agrarian American society became a primarily urban, industrialized one. Thus, until the eve of the Great Depression of the 1930's, a larger proportion of the American people were dependent on cash wages for their support than before. This she added affected the nonagricultural workforce in 1932, national income dropped and by the mid-1930's, millions of savings of people were wiped out. The charity and local funds could not also support. It continued with other pensions for the needy aged that came up but they also encountered various challenges. As the Depression worsened, President Franklin D. Roosevelt, the then President, as part of his New Deal plan to lift the United States out of the Great Depression came up with the Social Security program.

Until June 1934, the chaotic pressures and conditions led to the formation of a Committee on Economic Security. A Cabinet-level Committee. This was by the Executive Order of President Roosevelt. Their task was to develop constructive programs to protect the unemployed.

1.1 THE SOCIAL SECURITY ACT (ACT OF AUGUST 14, 1935)

The act is to provide for the general welfare by establishing a system of Federal old age benefits, and by enabling the several States to make more adequate provision for the aged persons, blind persons, dependent and crippled children, maternal and child welfare, public health and the administration of their unemployment compensation laws; to establish a Social Security Board; to raise revenue; and for other purposes.

It is the largest government programme in the world, paying out hundreds of billion dollars per year.Based on the year someone was born, retirement benefits may begin as early as age 62and as late as age 67. The amount of income received is based on the average wages earned over the worker's life time. Spouses are also eligible to receive Social Security benefits, even if they have limited or non-existence work histories.

Today, the program is funded through payroll taxes collected by employees and companies; monies are placed into Social Security Trust Fund and payments are managed by government along with the Federal Reserve Fund.

Social Security as defined by the International Social Security Association (ISSA), as practiced in Ghana, is any programme of social protection established by legislation or any other mandatory arrangement, that provides individuals with a degree of income security when faced with the contingencies of old age, survivorship, incapacity, disability, unemployment or rearing children.

As stated by Investopedia, an overview on Social Security tells us that it is the foundation of economic security for millions of Americans-retirees disabled persons and families of retired, disabled or deceased workers. About one hundred and fifty-eight (158) million Americans pay Social Security taxes and fifty-seven (57) million collect monthly benefits in 2013. About one household in every four receives income from Social Security organization.

It adds that Social Security is largely a pay-as-you-go program in that today's workers' pay Social security taxes into the program and money flows back out as monthly income to beneficiaries (www.investopedia.com).

As a pay-as-you-go system, Social Security differs from company pensions, which are "pre-funded" which mean the money is accumulated in advance so that it will be available to be paid out to today's workers when they retire. The private plans need to be funded in advance to protect employees in case the company enters bankruptcy or goes out of business.

1.2 BACKGROUND OF THE STUDY

Governments from time past can tell the need for a Social Security Fund to cater for the ageing population, breadwinners and their dependants in case of invalidity or death in the line of duty or after, and so on. Many countries have their Social Security Funds being managed either by government or by private firms.

The Corporate body established and charged with the administration of Ghana's National Pension Scheme, popularly known in Ghana as Social Security, is the Social Security and National Insurance Trust (SSNIT) which was established in 1972 under the NRCD 127 system. Until 1991, SSNIT administered a provident fund before it was converted into a pension scheme under the Social Security Law, PNDC Law 247. During the early years (1965) of the Fund, the department of Pension and National Insurance administered it with split functions assigned to two (2) bodies. They were State Insurance Corporation (SIC) who supervised the Inspectorate and Operational Division while the Department of Pensions under the Ministry of Finance was in charge of Policy and General Administrations.

Contributions from Members of the Scheme and Investments made by the Trust are what fund the Social Security Scheme. This means that monthly contributions from members are made into a pool of funds throughout their working lives and benefits when due because the primary objective of SSNIT is to replace part of income due to old age, invalidity or loss of life(beneficiary(s). This is to say SSNIT has the sole responsibility to collect contributions and pay pensions as and when members are due and satisfy the contingencies. (www.ssnit.com).

A lot of countries and Governments know and understand the importance of Social Security so they are very involved in its availability to all. For example, in 1940, the adoption by the country of the International Labor Organization's [ILO] Convention of workers, made cash benefits payable to workers who suffered work injury. But the challenges of life, be it economic, social, political and so on make it difficult for it (future investments) to be practiced and monitored properly in that we rather concentrate more on the basics of life like food, shelter and clothing. Just a few of the population gives a thought to investments for the future in their old age but one must not forget that accidents can happen and it sometimes can make continuation of a working life impossible. How then does one feed and survive especially when old age sets in? This when not handled well can put constraint on the working populace and many will suffer in the future, severe hardships and embarrassments. Individuals, Societies and the country as a whole should therefore be concerned. But is that the case?

This is why SSNIT must be able to manage and maintain contributors and contributions well to maintain goodwill and the sustainability of the Trust to provide pensions so that workers in their old age or in case of invalidity can survive. SSNIT, in line with this has made a lot of investments into the economy like development of real estate, building of modern markets, hospitality and transportation industry, health centers, students' loan etc. in the country.

Payments of pensions in Ghana dates back to the colonial times when government introduced pension for a select group of civil servants who were known as pensionable officers. During the 1960s, the then government established a more national scheme to cover all workers both in the private and public sectors.

In 2004, the government by then initiated a major reform of the pension scheme in Ghana and a Presidential Commission on Pensions was set up to work on the project. The Commission made some recommendations for implementation in a report to the government in March 2006. The government reviewed the report and issued a white paper in July 2006 accepting most of the recommendations of the commission (SSNIT diary, 2015).

The 8 member Pension Reform Implementation Committee formed, as part of its mandate submitted proposals for National Pension Reform Bill to Government in 2007. Cabinet subsequently approved the bill which was passed by Parliament and received Presidential assent in December 2008.

This brought into effect a new pensions law, The National Pensions Act, 2008 (Act 766). The new pension law provides for the creation of a contributory three- tier pension scheme with a Pension Regulatory Authority in Ghana

1.3 PROBLEM STATEMENT

Elisa Walker et al (2014), in their write up on “It pays to wait” and “Americans make hard choices on Social Security,seeSocial Security as the foundation of retirement security thus it’s an insurance which encompasses broad - based systems that help workers and their families pool risks to avoid loss of income due to retirement, death, disability, or unemployment and to ensure access to health care. It also covers workers for the risks that go hand-in-hand with getting older but are out of one’s control, affect all of us and are difficult to plan for.

The Social Security and National Insurance Trust (SSNIT) as known in common terms as Social Security, has the mandate to invest employees and employers contributions in order to pay adequate benefits such as pension promptly.

For pensions to be paid timely and promptly, contributions must also be paid on time by employers so that members are also credited on time.A chain reaction. A break in this chain causes a rippling effect of challenges when one is about to retire (www.ssnit.com). When Employers delay in the payment of contributions of their employees crediting of accounts is also affected. To curtail this ordeal, the Corporate Affairs department previously called the Public education committee of SSNIT, with its representatives in all their over fifty (50) branch, goes on a daily and / or weekly public education programme where employers and employees are educated on the Scheme. The education is done in various ways through workshops, press briefings, adverts, and television and radio discussions. They explain in details the meaning of the benefits, the rights and responsibilities of the employer and the employees and so on.

With all these, it is perceived that SSNIT communicates its benefits through public education in companies for better understanding to it contributors but why is it that most of its contributors are not really interested or even check periodically on their contributions until they are almost ready to retire?

1.4 OBJECTIVE OF THE STUDY

1. To find out whether SSNIT is communicating effectively to its contributors.
2. To check if contributors know the benefits of contributing to the trust fund.
3. To assess SSNIT's relationship with its contributors.

1.5 RESEARCH QUESTIONS

1. Does SSNIT communicate effectively to its contributors?
2. Do contributors know and understand the benefits of their contributions to SSNIT?
3. What is the relationship between SSNIT and its contributors?
4. Are contributors interested in their benefits?

1.6 SIGNIFICANCE OF THE STUDY

The study sought to find if contributors check on their contributions at least twice (2) in a year so that they know if their employers are really making payments to SSNIT as they deduct. And even if they make deductions, how much and was it calculated correctly percentagewise? And are they really adding the 13% of the Employees basic salary?

Additionally, the study helps raise awareness on the importance for contributors to regularly check on their contributions. It is hoped that the research will add to the advancement of knowledge and in so doing be beneficial to academia.

1.7 SCOPE OF STUDY

This study covers mostly the period of 2010 to 2015.The study was limited to the communication channels used by SSNIT. Several problems and constraints were encountered, due to the direct inquiry from officials of the SSNIT. This is because the information was dependent on the goodwill of the persons involved, and whether the relevant information and data was available.

1.8 ORGANISATION OF STUDY

The study looked at how SSNIT relates with its customers and members. It is divided into 5 chapters. Chapter One opens the study and extends the background to the study, problem statement, the objectives of the research, significance, scope of study and organization of the chapters. Chapter Two examines the literature review and acknowledges what other authors have said about the communication channels of SSNIT. In Chapter Three, the research methodology discusses how the researcher went about collecting data for the study. Data Presentation and Analysis is found in the fourth chapter. It presents the analysis of performance, trend analysis and graphs.Chapter Four also focuses on the discussion of findings. An examination of the communication channels of SSNIT was also carried out in this chapter. The findings, conclusions and recommendations were then given in Chapter Five.

CHAPTER TWO

LITERATURE REVIEW

2.1 INTRODUCTION

Literature review helps us to look at other peoples' work and generate ideas for our works and at the same time, analyse and find out possible ways that the other researchers could have used to go about their works. Again, this section elicits how warranty researchers handle various situations and it assists the researcher in evaluating his or her efforts by comparing them with related efforts made by others".

Additionally this section focuses on the theoretical backing of the research. The theoretical framework discussed includethe concept of public perception of SSNITand its media andcommunication strategies.

2.1 THEORETICAL FRAMEWORK

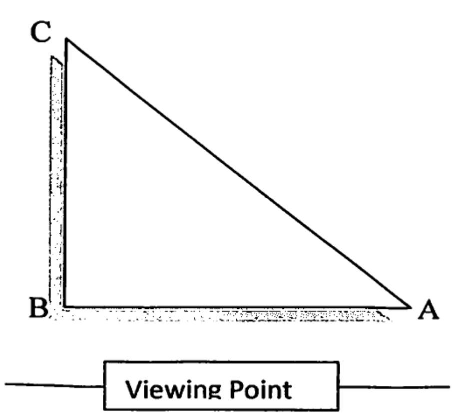
2.1.1. REVIEW OF THE CONCEPT OF PERCEPTION

According to Pomerantz (2003), perception is the process of attaining awareness or understanding of the environment by organizing and interpreting sensory information. It is evident from the above definition that sensory input can be interpreted differently by different persons as a result of differences in personal experiences, personal needs, motives and personal attitudes hence we all, in one way or the other, may have different interpretations of an issue or an observation.Bernstein (2010) on the other hand sees perception in another way as involving various "top down" effects as well as "bottom up" process of processing sensory input. Goldstein (2009) also argues that perception depends on complex functions of the nervous system, but subjectively seems mostly effortless because this processing happens outside conscious awareness of the individual.

According to Helmholtz (1821-1894)*(as cited in Sanders 2013)*, one of the founders of perceptual research, there must be intermediate processes between sensations and our conscious perception of the real world.

Such processes would be, for example, 'inferential thinking' - which allows us to go beyond the evidence of the senses (these inferences are at an unconscious level). Thus Helmholtz (ibid) was an early constructivist who believed perception is more than direct registration of sensations, but that other events intervene between stimulation and experience.

An early illustration that supports the idea of perceptions as modifiable constructions rather than the direct responses to pattern of stimulation is the 'Ames Room'. This room is of an irregular shape with a receding rear wall and decorated in a special manner.



The true wall, AC on the diagram, is decorated so as to appear to be in the position AB. Viewed from the front peephole with one eye the room appears to be rectangular but a person moving from A to C will appear to shrink.

Figure 1: Ames Room

One explanation for the Ames Room illusion is that the perceiver is in a situation of having to choose between two beliefs built up through experience - (a) rooms that look rectangular and normal, usually are just that, (b) people are usually of 'average' size. Most observers choose (a) and therefore consider the people to be 'odd'.

The interesting thing about the Ames Room illusion is that it does not disappear when you learn the true shape of the room.

Experimental social psychologists have amassed a large body of findings over the past three decades suggesting that social knowledge is automatically activated in memory during the natural course of perception. That is, while people are seeing and listening to the world around them, social knowledge that corresponds to perceived stimuli is spontaneously and immediately activated in memory without people's awareness or intention. This research has also shown that automatically activated information then shapes and guides people's impressions, judgments, feelings and intentions without people being aware that such influence is occurring.

Although there is now a general consensus that people's understanding of the world is automatically shaped by previous experiences and knowledge, many people assume that complex behaviors are untainted by such influences. Instead, behaviors are often presumed to result solely from conscious, intentional thought. Recent research in social psychology has placed this long-standing assumption under scrutiny by showing that complex behaviors can also be automatically initiated and guided. This represents a significant shift in the kind of effects automatic social knowledge activation has, from subjective impressions of the world to actual behaviors in the world. Such a shift is crucial for developing theories, not only about how behavioral information is represented in memory, but also about the determinants of everyday behaviors. Just as previous research has informed us that our impressions of the world are inevitably shaped by factors outside of our awareness, the current work suggests that we might not always be aware of how we are behaving – or perhaps more importantly, why. This article first briefly describes the research on how incidental knowledge activation influences judgments and impressions, and then reviews recent findings concerning automatic effects on social behavior.

2.1.2 FEATURES OF PERCEPTION

I. **Contrast effect:** Corsini (2002) posit that with contrast effects, two physically identical orange squares are perceived as different subjective colours, because each has a different surrounding colour. Corsini posited that a "common finding across many different kinds of perception is that the perceived qualities of an object can be affected by the qualities of context. If one object is extreme on some dimension, then neighboring objects are perceived as further away from that extreme", (p.129).

II. **Grouping:** Banerjee (1994) argued that "the principles of grouping (or Gestalt laws of grouping) are a set of principles of psychology to explain how humans naturally perceive objects as organized patterns and objects". Banerjee maintained that these principles exist because "the mind has an innate disposition to perceive patterns in the stimulus based on certain", (p.107-108).

III. **Constancy:** According to Bernstein (2010), perpetual constancy is the ability of perpetual systems to recognise the same object widely varying sensory inputs. Yantis

(2001) on the other hand, corroborated the earlier explanation by arguing that perpetual systems of the brain achieve perceptual constancy in a variety of ways, each specialized for the kind of information being processed.

2.1.3 EVALUATION OF THE TOP-DOWN APPROACH TO PERCEPTION

A. The Nature of Perceptual Hypotheses

If perceptions make use of hypothesis testing the question can be asked 'what kind of hypotheses are they?' Scientists modify a hypothesis according to the support they find for it so are we as perceivers also able to modify our hypotheses? In some cases it would seem the answer is yes.

For example, look at the figure below:

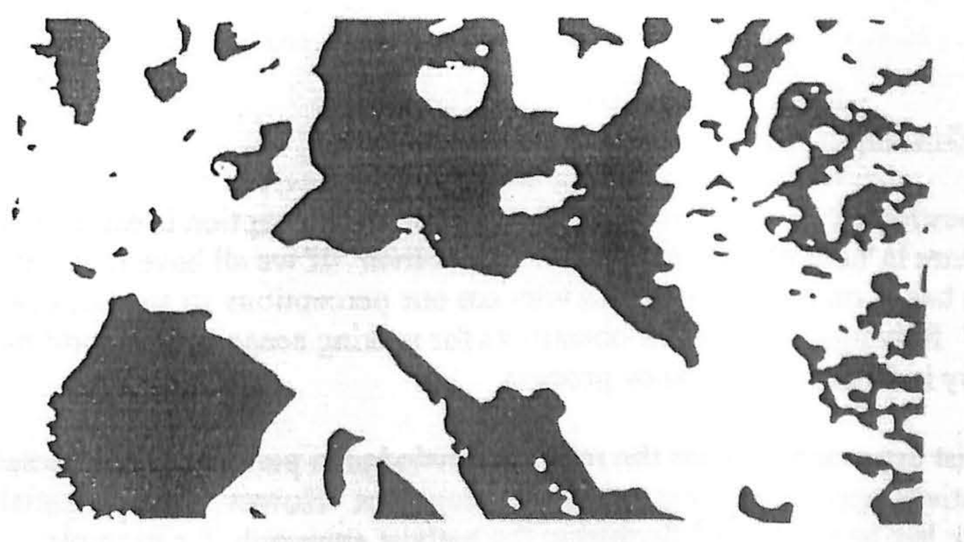


Figure 2: Ambiguous Face Picture

This probably looks like a random arrangement of black shapes. In fact there is a hidden face in there. Once the face is discovered, very rapid perceptual learning takes place and the ambiguous picture now obviously contains a face each time we look at it. We have learned to perceive the stimulus in a different way.

Although in some cases, as in the ambiguous face picture, there is a direct relationship between modifying hypotheses and perception. in other cases this is not so evident. For example, illusions persist even when we have full knowledge of them (e.g. the inverted face, Gregory 1974). One would expect that the knowledge we have learned (from, say, touching the face and confirming that it is not 'normal') would modify our hypotheses in an adaptive manner. The current hypothesis testing theories cannot explain this lack of a relationship between learning and perception.

B. Perceptual Development

A perplexing question for the constructivists who propose perception is essentially top-down in nature is 'how can the neonate ever perceive?' If we all have to construct our own worlds based on past experiences why are our perceptions so similar, even across cultures? Relying on individual constructs for making sense of the world makes perception a very individual and chancy process.

The constructivist approach stresses the role of knowledge in perception and therefore is against the nativist approach to perceptual development. However, a substantial body of evidence has been accrued favouring the nativist approach, for example:

Newborn infants show shape constancy (Slater & Morison, 1985); they prefer their mother's voice to other voices (De Casper & Fifer, 1980); and it has been established that they prefer normal features to scrambled features as early as 5 minutes after birth.

C. Sensory Evidence

Perhaps the major criticism of the constructivists is that they have underestimated the richness of sensory evidence available to perceivers in the real world (as opposed to the laboratory where much of the constructivists' evidence has come from).

Constructivists like Gregory frequently use the example of size constancy to support their explanations. That is, we correctly perceive the size of an object even though the retinal image of an object shrinks as the object recedes. They propose that sensory evidence from other sources must be available for us to be able to do this.

However, in the real world, retinal images are rarely seen in isolation (as is possible in the laboratory). There is a rich array of sensory information including other objects, background, the distant horizon and movement. This rich source of sensory information is important to the second approach to explaining perception that we will examine, namely the direct approach to perception as proposed by Gibson(1966).

2.1.4 A DIRECT APPROACH TO PERCEPTION - GIBSON 1966

Gibson claimed that perception is, in an important sense, direct. He worked during World War II on problems of pilot selection and testing and came to realise:

In his early work on aviation he discovered what he called 'optic flow patterns'. When pilots approach a landing strip the point towards which the pilot is moving appears motionless, with the rest of the visual environment apparently moving away from that point.

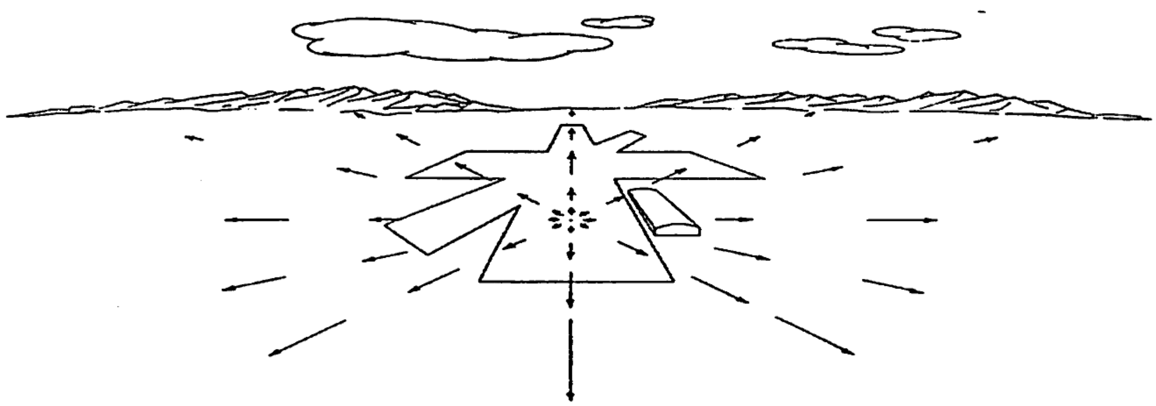


Figure 3: The outflow of the optic array in a landing glide.

According to Gibson such optic flow patterns can provide pilots with unambiguous information about their direction, speed and altitude.Three important components of Gibson's Theory are

A. Optic Flow Patterns

B. Invariant Features

C. Affordances.

A. Light and the Environment - Optic Flow Patterns

Changes in the flow of the optic array contain important information about what type of movement is taking place. For example: Any flow in the optic array means that the perceiver is moving, if there is no flow the perceiver is static. The flow of the optic array will either be coming from a particular point or moving towards one. The centre of that movement indicates the direction in which the perceiver is moving. If a flow seems to be coming out from a particular point, this means the perceiver is moving towards that point; but if the flow seems to be moving towards that point, then the perceiver is moving away. See above for moving towards an object, below is moving away:

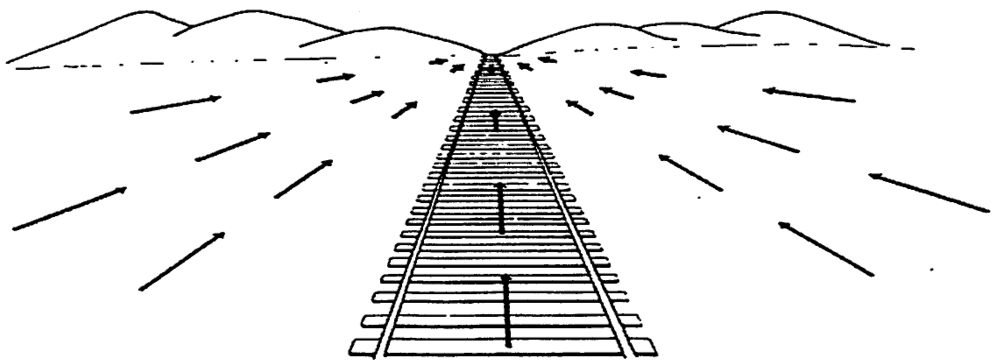


Figure 4: The Optic Flow pattern for a person looking out of the back of a train.

B. The role of Invariants in perception

We rarely see a static view of an object or scene. When we move our head and eyes or walk around our environment, things move in and out of our viewing fields. Textures expand as you approach an object and contract as you move away. There is a pattern or structure available in such texture gradients which provides a source of information about the environment. This flow of texture is INVARIANT, ie it always occurs in the same way as we move around our environment and, according to Gibson, is an important direct cue to depth. Two good examples of invariants are texture and linear perspective.

C. Affordances

These are cues in the environment that aid perception. Vital cues in the environment include:

Table 1: Vital cues in the environment include

OPTICAL ARRAY	The patterns of light that reach the eye from the environment.
RELATIVE BRIGHTNESS	Objects with brighter, clearer images are perceived as closer.
TEXTURE GRADIENT	The grain of texture gets smaller as the object recedes. Gives the impression of surfaces receding into the distance.

RELATIVE SIZE	When an object moves further away from the eye the image gets smaller. Objects with smaller images are seen as more distant.
SUPERIMPOSITION	If the image of one object blocks the image of another, the first object is seen as closer.
HEIGHT IN THE VISUAL FIELD	Objects further away are generally higher in the visual field.

2.2 EVALUATION OF GIBSON'S DIRECT APPROACH TO PERCEPTION

A. Visual Illusions

Gibson's emphasis on DIRECT perception provides an explanation for the (generally) fast and accurate perception of the environment. However, his theory cannot explain why perceptions are sometimes inaccurate, eg in illusions. He claimed the illusions used in experimental work constituted extremely artificial perceptual situations unlikely to be encountered in the real world, however this dismissal cannot realistically be applied to all illusions.

For example, Gibson's theory cannot account for perceptual errors like the general tendency for people to overestimate vertical extents relative to horizontal ones. Neither can Gibson's theory explain naturally occurring illusions. For example if you stare for some time at a waterfall and then transfer your gaze to a stationary object, the object appears to move in the opposite direction.

B. Bottom-up or Top-down Processing?

Neither direct nor constructivist theories of perception seem capable of explaining all perception all of the time. Gibson's theory appears to be based on perceivers operating under ideal viewing conditions, where stimulus information is plentiful and is available for a suitable length of time.

Constructivist theories, like Gregory's, have typically involved viewing under less than ideal conditions.

Research by Tulving et al (1982) manipulated both the clarity of the stimulus input and the impact of the perceptual context in a word identification task. As clarity of the stimulus (through exposure duration) and the amount of context increased, so did the likelihood of correct identification.

However, as the exposure duration increased, so the impact of context was reduced, suggesting that if stimulus information is high, then the need to use other sources of information is reduced. One theory that explains how top-down and bottom-up processes may be seen as interacting with each other to produce the best interpretation of the stimulus was proposed by Neisser (1976) - known as the 'Perceptual Cycle'.

The perception theory was chosen for this study because it is able to outline the innate image and ideas people hold about the operations of SSNIT. The customers of SSNIT, over time, build on experiences accumulated from the operations of the company and form favourable or unfavourable perceptions about the company. This can have adverse effects on the company's communication strategies with their consumers. Consumers can become hostile to their communications even when it will be to their benefit as a result of the perceptions they hold. Again, effective communication strategy can be well planned if customers of the organization hold favourable perceptions regarding their operations.

2.3 A REVIEW OF SOCIAL SECURITY IN GHANA

While Social Security in Europe was a direct consequence of the Industrial Revolution, in Ghana and many other African countries, it was the result of a combination of factors such as colonization, industrialization and urbanization.

Colonization and the introduction of new methods of work transformed the traditional structures and working conditions resulting in the development of paid employment in the urban areas. The Ghanaian wage-earner and his family were uprooted from their traditional environment and exposed to social contingencies similar to those which prevailed in the industrialized countries with the advent of the Industrial Revolution in the 18^{th} century.

2.3.1 Per-Independence Social Security.

Prior to the establishment of a Social Security Scheme in Ghana in 1965, private scheme had been established to develop to the urban wage-earners – a rudimentary system of material security. Before Ghana's independence, there was neither a national nor a uniform Social Security Scheme in the country. There were public and private schemes which catered for the security of various categories of workers. For example, in 1940, the adoption by the country of the International Labour Organization's [ILO] Convention of workers, made cash benefits payable to workers who suffered work injury. By the Pension Ordinance of 1946, a non-contributory Pension Scheme was established for workers categorized as African Senior Civil Servants which extended in a limited extent to their widows and orphans.(SSNIT 2015 diary)

2.3.2. Post-independence Social Security

On attaining independence in 1957, Ghana embarked upon an intensive and educational program. The net result was a large influx of people to the cities and urban areas in search of white colour jobs. The social, economic and political challenges created by the rural-urban migration were unimaginable. The worker who had been alienated from his roots and stripped of the security offered by the traditional extended family system faced a grim future- that of insecurity. To address this unsatisfactory situation, the government of the First Republic instituted the Compulsory Saving Scheme (CSS) and later the Social Security Scheme (SSS). The Compulsory Saving Scheme came into being in the early 1960. Under the Scheme, compulsory deductions were made from the wages and salaries of all workers and paid to Government chest with the promise to workers that the saving will be paid back to them with interest. Due to lack of education on the Scheme, many workers developed apathy towards it. This attitude was made worse by the inefficient system for refund under which many workers failed eventually to withdraw their savings. In 1965, this Scheme was abolished.

The history of Ghana's Social Security Scheme dates back to the appointment of the Asare Committee. The then Managing Director of the Ghana Commercial Bank, Mr. T.O. Asare in 1960 was tasked to look into the possibility of establishing a National Pension and Insurance Scheme for workers. The Committee was assisted later by an International LabourOrganisation [ILO] expert on Social Security matters, Mr A. Zelenka.

The President of the First Republic, Osagyefo Dr. Kwame Nkrumah, while opening the Trade Union Hall in Accra in 1960, announced that "Government was giving consideration to the possibility of establishing a National Pension and Insurance Fund to manage the Pension and Provident Fund of all workers irrespective of their employers." This showed the Government's willingness to introduce Social Security in Ghana. So on the 17thFebruary, 1965 the Parliament of the First Republic passed a bill known as the Social Security Act, 1965, Act 279 to establish a Social Security Fund to provide for contributors, benefits under Superannuation, Invalidity, Survivors, among others.

The country thus witnessed a landmark improvement in the life of workers in the country. For the first time, a Social Security Scheme of national dimension was provided for workers.

During the early years [1965] of the Fund, the department of Pension and National Insurance administered it with split functions assigned to two [2] bodies. They were State Insurance Corporation [SIC] who supervised the Inspectorate and Operational Divisions while the Department of Pensions under the Ministry of Finance was in charge of Policy and General Administration. The Social Security Scheme in 1965, was a Provident Fund [PF] Scheme under which lump sum were paid to qualified members. Contribution to the Scheme was at a rate of 7.5% by the worker and 15% by the employer. This was between 25th May 1965 and 31st July 1966. After an outcry of high contribution rate by members, the contribution rate was reduced to 5% and 12.5% by the worker and the employer respectively from 1st August 1966. The Scheme was intended to operate as a Provident Fund Scheme for a five year period from 1965 to 1970 and thereafter be capital for budget deficit financing. So acceptable was the Provident Fund system that in 1972 when the NRCD 127 was passed, it only established a Corporate Body i.e. the Social Security and National Insurance Trust [SSNIT] to administer the Fund which was hitherto managed by the State Insurance Corporation [SIC] a government commercial insurance institution. The Provident Fund continued by this Decree and no consideration was given to the conversion to a Pension Scheme until the last 1980's when real value of benefits were obviously eroded by the considerably high rate of inflation, that the issue was seriously taken up.

2.3.3 Key Features of the Scheme – [1965 – 1972] Contingencies

1. Sickness Benefits – when a member is unable to earn an income due to ill health.

   The Trust's regulations were so rigid that only a very small number of sick people could take advantage of it. More so, most Bargaining Agreement guaranteed full pay for sick workers for some time and as a result, such workers could not qualify for it.

2. Emigration Benefit – when the worker emigrates permanently from Ghana.

   The Aliens Compliance Order of(1969/70) threw this benefit out of gear. Full-blooded Ghanaians swore Oaths of Affidavits that they were aliens so as to receive their benefits.

3. Survivors and Life Insurance Benefit – paid to the nominee of a deceased member.
4. Invalidity Benefit – when a member of the fund is rendered permanently incapacitated or mental disability to be incapable of gainful employment.
5. Superannuation Benefit – the retirement age was 60 for men and 55 for women. However, the Social Security Decree, 1972 reduced it 55 for men and 50 for women. A member was qualified for interim superannuation benefit at age 50 and 45 for men and women respectively. Terminal benefits were paid at the point of disengagement at ages 55 and 50 for men and women respectively.
6. Unemployment Benefit – when a member became unemployed.

All the six (6) Benefits were lump sum payments. Between1965 and 1971, about 90,000 members received various types of lump sum payment. In November 1972, the NRC Decree 127 made SSNIT a corporate and an autonomous body to administer the Social Security Scheme. It gave rise to an organizational structure with a tripartite Board of Directors representing government, employers and workers.

The contribution rate, under the NRCD 127 was maintained at 5% by the worker and 12.5% by the employer, which totaled 17.5% of the monthly basic salary of the worker. Out of these total contributions 2% was set aside for Life Insurance and Unemployment. In effect, only 15.5 stood in the account.

The rapid expansion of the Social Security Fund to bring benefit to meet the social needs of workers was one of the major impetuses that pushed for the transformation of the NRCD 127 into the PNDC Law 247 of 1991. Thus the Provident Fund, which should have been converted into the Pension Scheme in 1970 continued under NRCD 127 till 1991. Thus, the erosion of the value of incomes paid to most retirees in the 1980s served as a catalyst to initiate a plan of action for the conversion.

From 1965 – 1987, the interest rate moved steadily upwards due to inflation, at the interest of 6% by government. The 6% interest rate payable on the corpus of the Fund did not change for over 20years. But because these adjustments though indicative of the inflationary trends on the economic scene, did not reflect on the payable rate, interest on workers' contribution also remained at 3% over the period. (SSNIT 2015 diary).

2.3.4 PNDCL 247 OF 1991

For the conversion to be meaningful and to be all encompassing there was a massive public education nationwide by the Public Education Committee to handle talks on Pension Scheme workshops, press briefing, advertisements, television and radio discussions were the other measures undertaken to educate the public on the Pension Scheme. Proposals and legal drafting's were reviewed which lead to the promulgation of the PNDC Law 247 during the tenure of Mr. Henry Gilbert Dei, then Director General of SSNIT. These brought out the core mandate of the Trust. (Dei, 1991) They were to:

1. Register employers and workers.
2. Collect contributions.
3. Manage the records of members.
4. Invest the funds of the Scheme.

Process and pay benefits to eligible members and declared dependents.

2.4 LITERATURE REVIEW

A lot of studies have been done on perception. In 1992, Kawanishi conducted a research on the learning disabilities (LD) of self-perception by comparing students with LD to their peers that did not have learning difficulties. The research showed that students with LD value academics regardless of their perceived lack of academic competence. In 1992, a related study showed that students with LD, not only recognized what their difficulties were, but also, they did not lower the importance placed on school. It is clear to see that there are great inconsistencies in interpreting the self - perceptions of students with LD. In conclusion, a student's perception of learning disabilities is related to their self-esteem, ie. a "neutral perception" of learning disabilities may be the result of higher global self-concept and higher self-esteem.

In another related research on food perception, medical doctors Altman&Chiaramonte in 1994 in Public Perception in Food Allergy and came out with the following findings:

1. Although studies that use the double-blind placebo-controlled food challenge suggest that the prevalence of food allergy is about 2%, public belief in food allergy appears to be considerably higher.
2. The study was undertaken to determine the magnitude and features of the American public's belief in food allergy by surveying a large, demographically balanced population.
3. A simple question about food allergy was incorporated into a broad, self-reported, mailed consumer questionnaire. Five thousand demographically representative American households were surveyed by means of quota sample in 1989, 1992, and 1993.
4. The response rates were 79%, 75%, and 74%, respectively. Of responding households, 16.2%, 16.6%, and 13.9%, respectively, reported an average of 1.17 household members with food allergy. Individuals reported to be allergic to foods were more likely to be female, particularly adult women. Male individuals with reported food allergy tended to be young, whereas no such skew was noted among female subjects. Geographic differences were observed in reported food allergy, with the highest rate in the Pacific region. Milk and chocolate were the individual foods most frequently implicated in food allergy. Trends were consistent over the period studied.

5. Perceived food allergy is widespread and persistent. The characteristics and demographic patterns of this belief are not reflective of known food allergy epidemiology derived from studies in which the double-blind placebo-controlled food challenge is used.

Finally, in 2012, EIFL conducted a research on "Perceptions of public libraries in Africa Ghana Report" and showed that the results of the work in Ghana are interesting for the differing ways in which libraries are viewed by users, non users, officials and librarians. Views in Ghana are far less homogeneous than elsewhere and views on libraries□ potential are less wide-ranging than those seen elsewhere. Local stakeholders will be best placed to debate what it means and what actions need to be taken. Non-users have a more positive view of libraries than users and the views of local and national officials are more divided than elsewhere.

CHAPTER THREE

METHODOLOGY

3.1 INTRODUCTION

The focus of this study is to examine how SSNIT, effectively, communicates with its contributors, members and stakeholders. The study focus specifically on those within the ages of eighteen (18) and fifty (50) years. This will help us to know whether or not SSNIT is using effective and efficient means of communication – which forms the hypothesis for the study. These methods, ways or approach being used by SSNIT to communicate, do the people really understand them for effective feedback?This chapter will explain the methodology used for this study. It will provide an overview of the research design, data collection methods, research instrument and data analysis techniques.

3.2 RESEARCH APPROACH

Research approach are our plans and the procedures for research that span the steps from broad assumptions to detailed methods of data collection, analysis and interpretations. (Creswell, 2009). The selection of the research approach is also based on the nature of the research problem or issue being addressed, the researcher's personal experience and the audience for the study.

3.3 RESEARCH DESIGN

Research design shows the overall strategy that one has to choose to integrate the different components of the study in a coherent and logical way which thereby ensures the research problem is effectively addressed.It is noted to constitute the "blueprint" for the collection, measurement and analysis of data (De Vaus, 2001).Research design serves as a plan to collect and organize data in an effort to answer the research question(s) of interest (Pruegger, 2003, p.39). Parahoo. (1997, p.142) defines the research design as "a plan that describes how, when and where data are to be collected and analyzed".

Creswell (2009, p.3) sees research designs 'as plans and the procedures for research that span the decision from broad assumptions to detailed methods of data collection and analysis'. Informing this decision should be the world view assumptions the researcher brings to the study; procedures of inquiry (called strategies); and specific methods of data collection, analysis and interpretation (ibid). A research design is employed to maximize control over factors that could interfere with the validity of the results (Burns and Groove, 1999).The function of a research design was further explained by De Vaus (2001) as to ensure that the evidence obtained enables you to effectively address the research problem logically and unambiguous as possible.

The research design used in this study are (1)qualitative method, these methods in way ostensibly limit the service of addressing a research question' (Harwell,2011).The purpose of using qualitative method is to change and developed attitude of contributors for them to check frequently on their contribution, thus their employers are paying the exact contributions percentage wise.

Qualitative methods are frequently characterized as assuming that there is a single "truth" that exists independent of human perceptions (Lincoln &Guba, 1985).

Trochim and Land (1982) defined quantitative research design as theglue that holds the research project together. A design is used to structure the research, to show how all the major parts of the project – the samples or groups, measures treatments or programs, and methods of assignment – work together to try to address the central research question.

The researcher also used qualitative method to give interpretation and meaning to the phenomenon or reality under study. This is to say that qualitative research explores meaning, purpose, or reality (Hiatt, 1986 as cited in Harwell, 2011). In other words, qualitative research is a situated activity that locates the observer in the world. It consists of a set of interpretive, material practices that make the world visible. These practices transform the world. They turn the world into a series of representations, including field notes, interviews, conversations, photographs, recordings, and memos to the self.At this level,qualitative research involves an interpretive, naturalistic approach to the world. This means that qualitative researchers study things in their natural settings, attempting to make sense of, or interpret, phenomena in terms of the meanings people bring to them (Denzin& Lincoln, 2005, p. 3).

Central to this inquiry is the presence of multiple "truths" that are socially constructed (Lincoln &Guba, 1985). According to Harwell (2011), qualitative research is usually described as allowing a detailed exploration of a topic of interest in which information is collected by a researcher through case studies, ethnographic work, interviews, and so on.This approach is based on interpretations within which it is assumed that reality is subjective and multiple.Burns and Grove (2003:19) describe a qualitative approach as "a systematic subjective approach used to describe life experiences and situations to give them meaning".Morgan (2014) posits that qualitative research is inductive, subjective and contextual. He added that qualitative research captures a set of purposes associated with meanings and interpretation (ibid).

The rationale for using a qualitative approach in this research was to explore, describe and give meanings to the data collected. A qualitative approach was appropriate to interpret the meaning of the data collected.

A number of different research strategies can be identified, comprising experiment, survey, case study, grounded theory and action research. A research strategy has to contribute to answer the particular research questions and should help to meet the objectives of the study.

In this research work, the research strategy used was a case study. Also the strategy was used because SSNIT is the organization with the mandate to administer the Social Security Scheme in Ghana. Case study is a method that emphasize detailed contextual analysis of a limited number of events or conditions and their relationships. It is a kind of qualitative research method that most social scientists including business oriented researchers use to analyze real-life situations to provide the basis for applying new ideas. Yin defined the case study research method as "an empirical inquiry that investigates a contemporary phenomenon within its real-life context; when the boundaries between phenomenon and context are not clearly evident; and in which multiple sources of evidence are used" (Yin, 1984). The research mainly focused on how effective and efficient are the communications techniques or channels used by SSNIT to its members from the year 1999 to 2010, and its effects on the how contributions are made. This period was chosen mainly for availability of data. It was most likely that information for these years would be available.

The research utilized the exploratory research method through the use of literature searches which yielded information on the current challenges SSNIT faces in the management of its communication tools. The search results helped to better explain the extent of the problems the organization had with communication. The data for this information was gathered from news reports, articles on the communications problems by the various writers and SSNIT's website.

The feedback received by SSNIT as per how and the various channels of communication was done were also analysed. These feedbacks were compared to how often member visited to check on their statement of account that was prevailing in the five (5) years to draw conclusions.

3.4 POPULATION

Population simply refers to the individuals, groups or entities that are of interest to the researcher. Mugo (2010) posted that "a population is a group of individual persons, objects, or items from which samples are taken for measurement ..." Malhotra (1999) defines population as the aggregate of all the elements that share common set of characteristics and that comprise the universe for the population of the research problem. Parahoo (1997, p. 218) also defines population as "the total number of units from which data can be collected" such as individuals, artifacts, event, newspapers or organization. Again Polit and Hungler (1999) confirms that population is an aggregate or totality of all objects, subjects or members that conform to a set of specification (Polit and Hungler, 1999, p. 37) and Wimmer and Dominick (2011 p. 87) sees population as "a group or class of subjects, variables, concepts or phenomena." Kumekpor (2002, p. 131) elucidated that the population of investigation may be considered as the total number of all units of the phenomenon to be investigated that exists in the area of investigation. A population is the use of all elements that can be studied and also a group of individual persons, objects or items form which samples are taken for measurement.In other words, population refers to the entire group of objects that the researcher intends to study and about which results will be generalized. An example is a population of newspapers, books, students, presidents or employees of an institution, just to mention a few.

As explained by Agyedu et al. (1999) the population of a study is the complete set of individuals (subjects), objects or events having common observable characteristics in which the researcher is interested. I chose this population on the basis of appreciation of information.

In the present study, the population of my study comprises of contributors or members within the ages of eighteen (18) and fifty (50) years old. These are the youth. Young and active members who are workers and earn a meaningful salary.

The study was conducted in the Customer care Centre of the SSNIT Pension house Branch. The Customer care Centre is situated on the left hand side of the ground floor of the Pension House. It has a staff strength of ten (10) thus one (1) male who is the Supervisor and nine females who report to him. Out of the nine (9) females, two (2) are National service staff and the remaining are permanent staff. The main reason for choosing the Pension house Branch Customer care Centre as my study area is that, people from all around Ghana visit daily with various issues and complains to be solved. About four hundred customers are attended to in a day. Among the staff are Gas, Akan's, Ewes and those from the three northern regions. There is also a queuing system which is connected to each staff's computer. This regulates and promotes order in attending to customers. So a customer is completely satisfied before he or she steps out of the premises.

3.5 RESEARCH INSTRUMENTS

Primary data and secondary data were used for the research. Data from other relevant sources was gathered. Through this medium, the researcher was able to gather information on thevarious ways or channelused by SSNIT within the specified period and the effectiveness it would have on the knowledge the contributor acquires in the long term.

Questionnaires were administered to gather the primary data. The questionnaires were administered to contributors whose data were selected for analysis in chapter four. The secondary data used was mainly excerpts from academic publications by various authors to explain and justify the techniques employed in this research work, as well as data from SSNIT. The data collected from other relevant sources include those obtained from books on Communication, news reports, journals etc. The research involved the review of already existing data.

Osuala (2007: 114) defines sampling as "taking any portion of a population or universe as representative of that population or universe". Sampling becomes important when the population of the study is too large for a complete census to be taken. To Frey and Cissna (2009), a sample denotes a selected subgroup of the total population. The sample makes a research effective and plausible; and provides a reliable generalization of the findings. Nsikan&Uwem (2014) posit that the sample size depends on specific facts and circumstances of the study such as the population size, the study time frame, available funds and manpower for the study. Best and Kahn (1989) assert that the sample size is a matter of convenience and applicability.

Purposive sampling technique was used in selecting respondents. The validity and generalizing of research findings is very important, but so is the method for arriving at therepresentative sample. Maximizing the credibility of a piece of research demands a good research sample (Kvale, 1995). Purposive sampling is a technique that involves selecting certain units or cases "based on a specific purpose rather than randomly" (Tashakkori and Teddlie, 2003). Their choice is dependent on the type of information the researcher expected from them.

Wimmer and Dominick (2011, p. 87) assets that in many circumstances, an entire population cannot be examined due to time and resource constraint and that studying the whole population may confound the research because measurements of large numbers affect measurement quality.

A sample is a subset of the population that is representative of the entire population (Wimmer and Dominick, 2011, p. 87). According to Kumekpor (2002), the sample size of a research is the number of sample unit or unit of analysis constituting a sample.

A sample size of fifteen was chosen. This included contributors from direct companies who visit the customer service desk after a public education session (at least two people from each of the various companies) who could give reliable information on whether they understood all that was said and other information relevant to the research. Also the respondents were both male and female.

3.6 DATA ANALYSIS TECHNIQUE

A data collection tool refers to any device or instrument that can be used to collect relevant data to enable the study to realize it objectives; they are instrument used to collect information for use in performance assessment, self-evaluation and external evaluation (Census Bureau, 2010, as cited in Kirim, 2014, p. 73). The instruments are the tools used for the collection of data.

Different forms of data were applied for both descriptive and explanatory purposes during the conduction of the research. The secondary data was from the source named above while the primary data was gathered through the use of a questionnaire. Other data relevant to the topic was reviewed. The yearly feedback were weighed against the channels of communication as a way of assessing its performance.

Also the rate at which people joined the scheme and their understanding on the scheme and its importance, as well as the implications of being a member and contributing contributions were analysed as a basis of determining whether the communications tools applied are effective and efficient. Again the various communication channels was examined in the determination of their effectiveness and efficiency. SSNIT is to ensure that contributors are well educated on the scheme so as to make informed decisions pertaining to their contributions which will generate into their retirement or pension. The questionnaires were administered to people who were thought to be knowledgeable in communication field in a bid to obtain credible information.

Before administering the questionnaire, permission was sought from both the Supervisor, the Branch Manager and the Customer care Manager. Persons were then approached by the researcher as and when they paid visits to the Center.

The purpose of the research and the non-compulsory nature of the survey were explained; and the confidentiality of answers given by respondents was assured. Questionnaires were administered to persons that consented to take part in the research as respondents. The literates (respondents who could read, decipher and write in English) used the self-administered technique. The questionnaires were then collected after filling. Portions of the questionnaires were explained for better understanding. The interviewer-administered technique of questionnaire administration was used to solicit responses from the illiterates (respondents who could not read, decipher, and write in English). Here I explained every question in the language respondents was comfortable in for their understanding and translated their answers in English. I addressed any question from the respondents regarding their right as research participants. My mobile phone number and address were also made available to the respondents.

In conducting the whole research, I made sure informed consent, privacy, and confidentiality were ensured. Data quality was ensured by pre-testing of data collection instruments, checking of completed questionnaire, re-interviewing, questionnaire editing, data cleaning and validation which included the cross checking of already entered data.

CHAPTER FOUR

ANALYSIS AND FINDINGS

4.1 INTRODUCTION

This section is aimed at analysing the data that was gathered and discussing related findings. All the questionnaires were retrieved. The questionnaire was in seven sections. Section A looks at the demographics of the respondents, section B is on the effects of communication strategies on contributors, section C is on knowledge, attitudes and perception of contributors in connection with their contributions; section D is on relationship between effective communication and knowledge on social security; section E is relationship between knowledge and social security on contributors; section F is on relationship between attitude and social security among contributors; and section G is about relationship between perception and social security among contributors.

4.1.1 SECTION A: DEMOGRAPHICS

Table 2: Distribution of sex of respondents

SEX		
	Frequency	Percent
Male	7	46.7
Female	8	53.3
Total	**15**	**100.0**

Table 2 indicates that majority of the people who undertook the study were females. However, their number does not depict gender disparity because the number difference was almost negligible. 53.3% of them were females and 46.7% males.

Table 3: Distribution of age of respondents

AGE GROUP	Frequency	Percent
18-25 YEARS	3	20.0
26-33 YEARS	6	40.0
34-41 YEARS	3	20.0
42-49 YEARS	3	20.0
Total	**15**	**100.0**

Table 3 shows that majority of the respondents are within ages 26 and 33. It is arguable that most of them are still very young. Their percentage was 40. Another 20% were within the ages of 18 and 25. The implication is that SSNIT deals with a relatively middle aged people. As such, it policies and programmes should give priority to these groups of people.

4.1.2 MARITAL STATUS

Table 4: Distribution of marital status of respondents

	Frequency	Percent
SINGLE	3	20.0
MARRIED	9	60.0
WIDOWED	2	13.3
SEPARATED	1	6.7
Total	**15**	**100.0**

The marital status of the respondents were taken into consideration. Of the sampled number, 60%, were married. 20% of the respondents were single and 13.3% were widowed. The remaining 6.7% said they were separated. This could imply that the majority of SSNITs customers are married.

4.1.3 HIGHEST LEVEL OF EDUCATION

Table 5: Distribution of highest level of education

	Frequency	Percent
FIRST DEGREE	7	46.7
MBA	5	33.3
SHS	3	20.0
Total	**15**	**100.0**

It is the believe that most people who contribute to social security services are those who have attained some level of education and usually work in organised institutions. Based on this assumption, the level of education of respondents was also considered. To this, it means 46.7% have had at least a first degree. The second highest group were those with a second degree in any tertiary institution. They were 33.3%. Those who have had at least a certificate at the Senior High level represented 20%. None of the respondents were uneducated.

4.2 SECTION B: EFFECTS OF COMMUNICATION STRATEGIES

4.2.1 WHICH OF THESE MEDIUM OF COMMUNICATION DO YOU KNOW OF

Table 6: Distribution of medium of communication known to respondents

	Frequency	Percent
TEXT MESSAGES	6	40.0
INTERNET	4	26.7
INTERPERSONAL	5	33.3
Total	**15**	**100.0**

Respondents were asked to indicate the kinds of communication channels that they are aware of. To this, a majority of them made mention of text messaging. They were made up of 6 and represented 40% of the total sample size. 26.7%and 33.3% of therespondents said they know of the internet and interpersonal communication respectively. Their respective percentages are 26.7 and 33.3.

4.2.3 HOW OFTEN DO YOU USE OR PATRONISE ANY OF THEM

Table 7: Distribution of frequency of use of the medium

	Frequency	Percent
VERY OFTEN	7	46.7
OFTEN	8	53.3
Total	**15**	**100.0**

When respondents were asked to show the rate at which they usually use their known form of communication channel from a scale of very often and often and seldom. 53.3% of the respondents said they often use their chosen medium, while 46.7% cited using their chosen medium very often.

4.2.4 DO YOU ATTEND PRESENTATIONS OR LECTURES ON SOCIAL MEDIA

Table 8: Distribution of attending presentations

	Frequency	Percent
YES	3	20.0
NO	11	73.3
SELDOM	1	6.7
Total	**15**	**100.0**

Table 8 shows that 73.3% of respondents do not attend presentations and lectures organised by SSNIT, while 20% of the respondents usually attend such seminars, while only 6.7% of the respondents seldom attend the presentations.

4.2.5 If your answer to Question 4 Is Yes, Then Please Rate (from 1 to 5, with 1 being the lowest and 5 being the highest) THE PRESENTATIONS

Table 9: Distribution of rating presentations

	Frequency	Percent
2	1	25
3	1	25
4	1	25

5	1	25
Total	**4**	**100.0**

Respondents who ticked 'Yes' and 'Seldom' for attending presentations were requested to rate the presentations from a scale of 1 (lowest) to 5 (highest). To this, none of the respondents rated the presentations lowest. Each of them had a different rating level, from 2 to 5. This gave all of them 25% each.

4.2.6 DO YOU FULLY UNDERSTAND THE PRESENTATIONS AND EXPLANATIONS

Table 10: Distribution of understanding of presentation

	Frequency	Percent
YES	1	25
NO	1	25
NOT REALLY	2	50
Total	**4**	**100.0**

Those who said they attend the presentations were again asked to indicate whether they fully understand the presentations they attend. To this, two of the respondents said they don't really understand the presentations. They were the majority with a percentage of 50. Those who understand and those who don't understand the presentations were made up of one each. Their respective percentage was 25 each.

4.2.7 AT THE POINT OF THE PRESENTATION OR LECTURE, DO YOU GET TO ASK QUESTTIONS

Table 11: Distribution of asking questions during presentations

	Frequency	Percent
YES	3	75
NO	1	25
Total	**4**	**100.0**

Respondents for Table 11 were asked to indicate whether provisions are made for them to ask questions during presentations. To this, majority of the people, representing 75% said provisions are made for them to ask questions. Those who were of a different opinion were 25%.

4.3 SECTION C: Knowledge, Attitudes and Perception of Contributors in Connection with their ContributionsWhat Do You Know About Social Security.

Table 12: Distribution of knowledge of the functions of SSNIT

	Frequency	Percent
Collection of workers contribution and payment of benefits	15	100.0

Respondents were asked to indicate what they know about social security. All of the respondents alluded to the fact that SSNIT is concerned with the collection of contributions from salaried workers and make benefit payments when they actively retire from those jobs.

4.3.1 DO YOU HAVE A SSNIT CARD

Table 13: Distribution of having a SSNIT card

	Frequency	Percent
YES	9	60.0
NO	6	40.0
Total	15	100.0

Respondents who said they have access to a SSNIT card were 9 in number. They represented 60% of the total sample size. Those who don't have a SSNIT card were 6 and also represented 40%.

4.3.2 HOW OFTEN DO YOU CHECKYOUR SSNIT CONTRIBUTIONS

Table 14: Distribution of number of times respondents check on their contributions

	Frequency	Percent
Every six months	4	26.7
Once a year	6	40.0
Quarterly	5	33.3
Total	**15**	**100.0**

Respondents were supposed to indicate the number of times they check on their statement of their contributions. To this, majority (40%) of the respondents said they check on their statement once a year. 33.3% indicated that they do so quarterly, while 26.7% mentioned they do so in every six months.

4.3.3 HAVE YOU EVER TAKEN TIME TO READ AND APPRECIATE THE WORK DONE

Table 15: Distribution of reading the statement

	Frequency	Percent
YES	8	53.3
NO	7	46.7
Total	**15**	**100.0**

Respondents were asked to indicate whether they take time to read and appreciate their statements. To this, 53.3% said they do read the statements. Whereas 46.7% said they don't read the statements.

4.3.4 DO YOU ASK FOR EXPLANATIONS, IF NEED BE

Table 16: Distribution of asking for explanations

	Frequency	Percent
YES	11	73.3
NO	4	26.7
Total	15	100.0

Respondents were again asked to show whether they ask further questions for explanation when it happens they don't understand anything on their statements. To this, 73% of the respondents said they do ask questions for explanation, on the other hand 26.7% said they don't ask questions.

4.3.5 IF YES, THROUGH WHAT CHANNEL

Table 17: Distribution of channel of asking questions

	Frequency	Percent
INTERNET	4	36.4
INTERPERSONAL	7	63.6
Total	11	100.0

Of the 11 respondents who said they do ask questions, 7 of them said they ask the questions using interpersonal communication. This means directly asking their customer service provider about the issues on their statements. They were the majority and formed 66.7%. For those who used the internet, they were 4 in number and represented 33.3%.

4.3.6 SUGGEST OTHER EFFECTIVE CHANNELS YOU CAN THINK OF

Table 18: Distribution of other effective channels

	Frequency	Percent
Use of mobile clinic	5	33.3
Visit businesses	4	26.7
Whatsapp	6	40.0
Total	**15**	**100.0**

Respondents were again asked to suggest other channels of communication that they think are effective for communication. The themes that were mostly derived have been presented on the table. 40% of respondents made mention of using Whatsapp (a social media platform that allows for the sharing of text, images and videos and also makes way for calls to be made). Another 33.3% made mention of the usage of mobile clinics. While 26.7% suggested the staff of SSNIT make personal visits to their place of work.

4.4 SECTION D: RELATIONSHIP BETWEEN EFFECTIVE COMMUNICATION AND KNOWLEDGE ON SOCIAL SECURITY

4.4.1 Do You Think Effective Communication Such As FAQs Can Help Increase Contributors Interest in Their Contributions

Table 19: Distribution of effects of effective communication

	Frequency	Percent
YES	15	100.0

Respondents were asked indicate whether effective communication, such as FAQs, can help increase contributors' interests in their contributions. To this, all the respondents indicated effective communication has the propensity of increasing contributors' interest.

4.4.2 HOW SHOULD THIS MESSAGEBE COMMUNICATED TO YOU

Table 20: Distribution of ways messages should be communicated

	Frequency	Percent
TEXT MESSAGES	14	93.3
INTERNET	1	6.7
Total	**15**	**100.0**

Table 20 indicates that 93.3% of the respondents applied to the use of text messages, while only 6.7% of the respondents opted for the use of the internet.

4.5 SECTION E: RELATIONSHIP BETWEEN KNOWLEDGE AND SOCIAL SECURITY ON CONTRIBUTORS

4.5.1 Do You Think When People Are Well Educated on What Their Contributions Transmits Into, They Will Take Keen Interest in Them

Table 21: Distribution of correlation of education and interest in contributions

	Frequency	Percent
YES	15	100.0

Respondents were asked to show whether they believe people are most likely to have a keen interest in what their contributions transmit into when they are well educated on that. To this all the respondents agreed to this position.

4.5.2 What Sort of Knowledge on the Contributions Should be Frequently Known to You?

Table 22: Distribution of sort of knowledge respondents want frequently

	Frequency	Percent
How much you earn	5	33.3
How much is deducted from your salary	5	33.3
How much your employer adds	5	33.3

Total	15	100.0

Respondents were asked to show the kind of information they frequently will want to have knowledge of. On this question, 5 of the respondents each opted for how much they earn, how much is deducted from their salary and how much their employer adds. The categories also had the same percentage of 33.3%.

4.6 SECTION F: RELATIONSHIP BETWEEN ATTITUDE AND SOCIAL SECURITY AMONG CONTRIBUTORS

4.6.1 Do You Think People Do Not Take Interest in Their Contributions Because Of Their Personal Attitude

Table 23: Distribution of disinterest of people in their own contributions

	Frequency	Percent
YES	4	26.7
NO	11	73.3
Total	**15**	**100.0**

Respondents were asked to indicate whether they believed people do not take keen interest in their contributions because of their personal attitude. Majority of the respondents (73.3%) said they disagree with this position, while 26.7% were of the opinion that attitudes of people make them not to take a keen interest in their contributions.

4.6.2 How Often Can People's Attitudes Be Changed To Manage Their Interest?

Table 24: Distribution of changing people's attitudes to manage interest

	Frequency	Percent
Make contribution more accessible and friendly	8	53.3
More public education	7	46.7
Total	**15**	**100.0**

From the table 23, 46.7% respondents indicated the need for more education. This education can be done through public education. This may include seminars, outside broadcasting and interpersonal. 53.3% also suggested that SSNIT should make the contribution more accessible and friendly. Citing that some staff are hostile and it is cumbersome to make your own contributions.

4.7 SECTION G: RELATIONSHIP BETWEEN PERCEPTION AND SOCIAL SECURITY AMONG CONTRIBUTORS

4.7.1 Do You Know That When You Wait Till You Are About To Retire and You Check On Your Contributions, It Delays the Processing Time

Table 25: Distribution of delays with processing time

	Frequency	Percent
YES	6	40.0
NO	9	60.0
Total	15	100.0

Respondents were asked to show whether they are aware that when they wait till they are about to retire and check on their contributions, it delays the processing time. 60% of respondents said they are not aware about that, while 40% of them said they were aware.

4.7.2 HAVE YOU EVER HAD ISSUES WITH THE OPERATIONS OF SSNIT?

Table 26: Distribution of with SSNIT operations

	Frequency	Percent
YES	15	100.0

Respondents were asked to show whether they have issue with the operations of SSNIT. To this, all of the respondents indicated they have issues with their operations.

4.7.3 WHAT ARE SOME OF THE ISSUES, IF ANY?

Table 27: Distribution of some of the issues

	Frequency	Percent
Delay in benefit payment	7	46.7
Uncredited account	8	53.3
Total	**15**	**100.0**

Of the 15 respondents, 46.7% said there are delays in the payment of benefits to the beneficiaries. And that is a huge problem they have with SSNIT. 53.3% of them too also said there are issue with the system not crediting their account whenever necessary.

4.74 WERE YOU SATISFIED WITH THE FEEDBACK?

Table 28: Distribution of satisfaction of feedback

	Frequency	Percent
YES	7	46.7
NO	8	53.3
Total	**15**	**100.0**

Respondents were asked to indicate whether they are satisfied with feedback whenever they make complaints concerning the issues they raised. Majority of them said they do not get satisfactory feedback. They were 8 in number and represented 53.3%. Those who said they are satisfied with the responses were 7 and represented 46.7%.

IS THERE ANYTHING YOU WILL LIKE TO SHARE

Table 29: Distribution of any other thing

	Frequency	Percent
Improve benefit processing time	8	53.3
Regular checks on contributions	7	46.7
Total	**15**	**100.0**

Finally, respondents were asked to indicate if they have anything to share. 53.3% mentioned that SSNIT needs to improve upon the conditions of service offered their clients. While 46.7% said there is the need for them to regularly check on their contributors on issues concerning their contributions especially when they detect their employers are not paying their part of the contribution.

CHAPTER FIVE

SUMMARY, GENERAL CONCLUSION AND RECOMMENDATIONS

5.1 INTRODUCTION

This chapter is about the summary, recommendations, recommendations and conclusions onassessing the effects of SSNIT communication strategies on the need for active contributors to check on their contributions.

5.2 SUMMARY

Governments from time past can tell the need for a Social Security Fund to cater for the ageing population, breadwinners and their dependants in case of invalidity or death in the line of duty or after, and so on. Many countries have their Social Security Funds being managed either by government or by private firms(SSNIT diary, 2015).

The Corporate body established and charged with the administration of Ghana's National Pension Scheme, popularly known in Ghana as Social Security, is the Social Security and National Insurance Trust (SSNIT) which was established in 1972 under the NRCD 127 system. Until 1991, SSNIT administered a provident fund before it was converted into a pension scheme under the Social Security Law,PNDC Law 247.

The Social Security and National Insurance Trust (SSNIT) as known in common terms as Social Security, has the mandate to invest employees and employers contributions in order to pay adequate benefits such as pension promptly.

For pensions to be paid timely and promptly, contributions must also be paid on time by employers so that members are also credited on time. This creates a chain reaction. A break in this chain causes a rippling effect of challenges when one is about to retire (www.ssnit.com).

Due to the challenges that were confronting both customers and staff of the organization, SSNIT decided to move all the manual activities unto a centralized computerized biometric system. This allows customers of the organization to have a biometric registration and in turn, be able to access their own information using that system without having to go to a SSNIT office.

The portal gives customers the maximum convenience to operate with the organization. Aside that, the text messaging system also makes it easier for them to access their information via their mobile phones. Very soon, mobile kiosk will be placed at advantageous locations for customers of the organization to also use for personal reasons regarding their services with the organization. These kiosks operate like the ATMs and they are convenient for both the literate and the illiterate customers of the organization.

The reason for moving unto the biometric registration was because people were giving different identification details of themselves as pertained to what they had given the Trust earlier on in their lives, inconvenience with the current system and network failure. Some customers do multiple registrations especially when they are on loans or have guaranteed loans for some people. This made it difficult to fish out wayward individuals in the system.

At times, the system breaks down due to internet connectivity failure. This also makes it difficult to communicate and transact business with the organisation's customers.

5.3 RECOMMENDATION

The following are the recommendations proposed.

The study reveals that respondents need to be educated more. This education can be done through diverse and less sophisticated public education strategies. This may include seminars, outside broadcasting and interpersonal. Others also suggested that SSNIT makes the contribution more accessible and friendly. Some staff are hostile and it is cumbersome to make your own contributions. This is so because most of the respondents were not aware that when they wait till they are about to retire and check on their contributions, it delays the process. Again, SSNIT needs to improve upon the conditions of service offered their clients and run regularly check on their contributors on issues concerning their contributions especially when they detect their employers are not paying their part of the contribution

5.4 LIMITATIONS

This study was bedeviled with a number of obstacles such as, the unwillingness on the part of respondents to respond to research questions, thereby making it difficult for the researcher to obtain concrete information for the research. Also the high cost of carrying out this study was a challenge to the researcher.

5.5 CONCLUSION

The overall objective of this study was to find out whether SSNIT is communicating effectively to its contributors. In this regard, questionnaires were developed to collect data on the level of knowledge of the operations of SSNIT and their communication channels withtheir customers.

The problem that set the tone for the study was that it is perceived that SSNIT communicates its benefits through public education in companies for better understanding to it contributors but most of its contributors are not really interested in that or even check periodically on their contributions until they are almost ready to retire.

The study revealed that text messaging is the most popularly known channel of communication. The internet and interpersonal communication channels were also mentioned. Most of the respondents often use their preferred channels of communication. Only a few said they seldom use their preferred channel of communication. Again, the study revealed that most of the respondents do not attend presentations and lectures organized by SSNIT. They were 73.3%. Only 6.67 % of the respondents seldom attend the presentations. 20% of the respondents usually attend.

On the perception customers of SSNIT have about the organization, the study revealed that the organization has done well to manage a positive perception in the eyes of the contributors. Of the members that took part in the study, 46.7% had favorable perceptions about SSNIT. 20% did not show whether they have a positive or a negative perception about the organization. The remaining 33.3% however had unfavorable comments about SSNIT

Again, the study revealed that most of the respondents do not understand the seminars and lectures organised for them by SSNIT. Most of them are unable to make meaning from those programmes and see them as a waste of time. The misunderstanding could be emanating from noise in the communication channels, which may include the use of jargons and technical language as well as the kind of language used. All these challenges are faced even in the midst of respondents given the chance to ask questions.

The study further revealed that almost all of the respondents alluded to the fact that SSNIT is concerned with the collection of contributions from salaried workers and make benefit payments when they actively retire from those jobs when they were asked to explain their understanding of what SSNIT stands for. Most of the respondents do not regularly check on their balance. Most of them do so once a year or rely on friends at the SSNIT office to provide them with such information from time to time. Even when they seek information about their statements, almost half of them do not read and appreciate what is written in it.

Finally, the study showed that most of the respondents said they want to know how much they earn, how much is deducted from their salary and how much their employers add when they were asked to show the kind of information they frequently will want to have knowledge of. The majority of the respondents indicated that personal attitude is not a contributory factor to the reasons why customers of SSNIT do not take keen interest in their contributions.

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APPENDIX

SAMPLE QUESTIONNAIRE

GHANA INSTITUTE OF JOURNALISM (GIJ)

QUESTIONAIRE

I am a master's student of Ghana Institute of Journalism (GIJ). I am conducting a research on Assessing the effects of SSNIT communicating strategies on the need for active contributors to check on their contributions. You have been selected to assist the study by providing candid answers to the following questions on the topic. The survey is for academic purposes and therefore your anonymity and confidentiality is highly assured.

Effect of communication strategies on contributors

1. Are there any medium of communication you know of?

   ....

   ....

2. What are these communication networks, if any?

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....

....

3. How often do you use or patronize any of them? (a) Often (b) Not often
4. How do you rate the presentations or lectures on Social Security?

   ....

   ....

5. Do you fully understand ? (a) Yes (b) No (c) Not really
6. At the point of the presentation or lecture, do you get to ask questions? (a) Yes (b) No

Knowledge, attitudes and perception of contributors in connection with their contributions

7. What do you know about Social Security contribution?

....

....

....

....

8. Do you have your SSNIT card? ....

9. How often do you check on your contributions (Statement of account)?

....

....

10. What do you do when you get?

11. Have you ever taken time to read and appreciate it?

12. Do you ask for explanations , if need be? (a) Yes (b) N

13. If yes, through what channel ?...

14. What do you think will help?

Relationship between effective communication and knowledge on Social security

15. Do you think effective communication can help increase contributors interest in their contributions? (a) Yes (b) No

16. How should this message be spread?

....

....

Relationship between knowledge and Social security on contributors

17. Do you think when people are well educated, they will take keen interest in their contributions? (a) Yes (b) No

18. What sort of knowledge should be spread?

....

....

Relationship between attitude and Social security among contributors

19. Do you think people do not take interest in their contributions because of their attitude?

(a) Yes (b) No

20. How can people's attitude be change to manage their interest?

....

....

Relationship between perception and Social security among contributors

21. Do you know that when you wait till you are about to retire and you check on your contributions, it delays the processing time?

22. Have you ever had issues of any kind ? (a) Yes (b) No

23. What was the issue?

....

....

....

24. Were you satisfied with the feedback / answer (s) ? (a) Yes (b) No

25. Is there anything you will like to share?

....

....

....

Thank You!!!