

**UNIVERSITY OF GHANA
COLLEGE OF EDUCATION**

**GAPS IN SOCIAL SECURITY KNOWLEDGE AMONG FORMAL SECTOR
CONTRIBUTORS: A STUDY OF AKUAPEM-NORTH MUNICIPALITY.**

BY

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DECLARATION

I declare that aside from the works that I made reference to, which have also been duly acknowledged in this work, this dissertation is a result of my own research conducted at the Department of Communication Studies, University of Ghana, Legon. This work was supervised by Dr Sarah Akrofi-Quarcoo.

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ABSTRACT

This research examined how much knowledge formal sector contributors of social security in the Akuapem-North Municipality have on their contributions and benefits and their agency in seeking such information. Underpinned by the knowledge gap hypothesis and Wilson's 1996 model of information seeking behaviour, the study also sought to test if socio-demographic variables such as gender, income and age affected contributors' level of knowledge of social security issues. Also, it examined whether the information seeking behaviours of contributors affected their level of knowledge of social security issues. Three hundred respondents were surveyed using the multi-stage sampling approach. The study revealed that there were low levels of knowledge of social security contributions and benefits among formal sector contributors in the Akuapem-North municipality. In addition, the study identified lack of motivation to seek information, relevance of the topic to the contributors, misconceptions about social security issues, apathy and time constraints as factors that accounted for the gap in social security knowledge among formal sector contributors in Akuapem-North municipality. Also, findings suggested that the sources through which contributors sought information on social security issues affected their level of knowledge of social security issues. The contributors used more interpersonal sources of information than mass media. The study found that there were active searchers of information, that is contributors who consciously sought information to increase their level of knowledge, and passive searchers of information who unconsciously gained some knowledge on social security issues without them seeking the information. This study recommends that contributors should be encouraged to interact with information sources and even the internet to be updated on their social security contributions and benefits.

DEDICATION

I dedicate this work to the Almighty God who has seen me through this journey and to my daughters, Paribas Awurabena Korantemaa Ofori-Koranteng and Melody Abena Boatemaa Ofori-Koranteng. I also dedicate this work to my mum, who helped to take care of my 11-month old daughter as I pursued my dream of achieving higher education.

This work is also dedicated to all who in diverse ways have made my education a success.

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LIST OF ABBREVIATION

CHRAJ: Commission on Human Rights and Administrative Justice

GHC: Ghana Cedis

GSS: Ghana Statistical Service

MMDAs: Metropolitan, Municipal and District Assemblies.

NPRA: National Pension Regulatory Authority.

NRCD: National Redemption Council Decree.

PNDC: Provisional National Defence Council.

SSA: Social Security Administration.

SSNIT: Social Security and National Insurance Trust.

CHAPTER ONE

INTRODUCTION

1.0 Background

Most countries across the world today operate social security schemes as part of interventions to ensure the future socio-economic well-being of their citizens. Rapid socio-economic and demographic changes including aging and poverty across the world underscore the importance of such an intervention. As Schorr (1963:1) explains, the goal of social security is protection against “social insecurity: the situation in which people are exposed to and unprotected against overwhelming, frequently inscrutable social forces.”

Social Security is an organised programme that uses public funds to provide some economic security or income protection for its members in the events of certain contingencies. The funds go to support contributors when they reach retirement or old age or become invalid, sick or unemployed. Also, in the case of loss of life, these funds provide support for contributors’ dependents. The International Labour Organisation (ILO) describes social security as “the protection that a society provides to individuals and households to ensure access to health care and to guarantee income security, particularly in case of old age, unemployment, sickness, invalidity, work, injury, maternity or loss of a breadwinner”. The income protection benefit provided under a social security programme is always financial in nature.

Social security has become an important part of retirement income for many workers globally. Studies show that social security is the main source of income for 70 percent of retirees and a

minor source for 23 percent, in the United States of America, according to the 2013 Retirement Confidence Survey. The situation in developing countries, particularly in Africa, may be no different given rising incidence of population aging and changes in the traditional family system which used to be the main resource system for many people in old age. Like many African countries, Ghana is experiencing an aging population and coupled with changes in the extended family system, governments have since the early 1970s been operating the social security as an important part of retirement income for formal sector workers.

Ensuring a secure retirement requires that people carry out successful retirement planning and one way of doing so, is to develop a clear understanding of the retirement income one might be entitled to, from social security. Thus, contributors' knowledge and information on social security issues must be important to them. Communication scholars have underscored the importance of information as a resource for enhancing people's social functioning. Emanuel (2007:1) attempts to explain the important role of communication in our lives as "communication is the vehicle that allows us to recall the past, think in the present, and plan for the future." What people know about social security is likely to influence their savings especially as they near retirement later in life and by extension, their social functioning.

It is known that some developed countries have put in place measures to inform their citizens on such matters. For instance, the United States of America, through the Social Security Administration (SSA), sends earnings and benefit statement to workers by mail. The primary purpose for the statement is to provide workers with information on their social security benefits and to help them plan their financial futures (Smith and Couch, 2014). In Ghana, the SSNIT has

in the past run radio programmes on social security to educate, inform and provide knowledge to contributors on the scheme. Yet, according to Bernheim (1998), Lusardi & Mitchell (2008), Mitchell & Moore (1998), Rohwedder & Van Soest (2006), many older workers know little about their retirement benefits. Other scholars suggest that in theory, knowledge and information may not be equally distributed in the society and that underprivileged individuals could be disadvantaged. How much knowledge do contributors of the scheme in Ghana have on the subject as beneficiaries and what is their agency in seeking such knowledge and information? These are some of the critical issues this study sought to explore.

1.1 Social Security in Ghana

The social security scheme was started in Ghana in 1965 under the Social Security Act 279. Subsequently in 1972, the Social Security and National Insurance Trust (SSNIT) was established under NRCD 12 to administer the scheme in a form of a provident fund. The scheme was converted into a Pension Scheme in 1991 under the Social Security Law, PNDC Law 247. The National Pensions Act, 2008, that is Act 766, was passed by parliament on 4th December, 2008 and gazetted on 12th December that same year. The objectives of Act 766 were to provide pension benefits to ensure retirement income security for workers, to ensure that every worker received retirement benefit as and when due and also to establish a uniform set of rules and standards for administration, payment of retirement and related benefits for workers. Though social security was meant to cover all workers, some categories of persons were exempted by the 1992 Constitution. These persons included the officers and men of the Ghana Armed Forces, electoral commissioner, CHRAJ commissioner, Chief Justice, the Fire service, Audit Service and the Judiciary services.

The Social Security Scheme has three tiers. The first tier is a mandatory basic social security scheme managed by SSNIT. The second tier is also a mandatory fully-funded occupational scheme privately managed by Trustees approved and licensed by the Board of National Pension Regulatory Authority. The third tier is a voluntary, fully-funded and privately managed provident fund and personal pension scheme.

In Ghana, employers and employees are required to make social security contributions to the Social Security and National Insurance Trust (SSNIT). The worker contributes 5.5 percent of his/her monthly basic salary toward social security and the employer contributes 13 percent of the worker's monthly basic salary, making a total of 18.5 percent. Self-employed members, known as voluntary contributors, are to contribute 18.5 percent of their declared income, which should not be below the monthly equivalent of the national daily minimum wage. There are two sectors of contributors of social security in Ghana, that is formal sector and informal sector contributors. The formal sector contributors of social security are the workers who are mandated by law to contribute toward the scheme. The informal sector contributors are the voluntary contributors. Non-Ghanaians can join the informal sector fund. The new minimum age at which a person may join the Basic National Pension Scheme is 15 years and the maximum age is 45 years (SSNIT, 2015). From SSNIT records, only a handful of contributors are below the age of 18 years.

A worker is expected to contribute a minimum of 180 months in aggregate or 15 years in order to qualify for a monthly pension. There are three benefits under Act 766 and these are superannuation pension, invalidity pension and survivor's lump sum. The superannuation pension or old age pension is in two folds. There is the full pension where a person must be at least 60 years and must

have made a minimum of 180 months (15 years) aggregate contributions, and the reduced pension, where a person must be at least 55 years but below 60 years and must have made a minimum of 180 months (15 years) in aggregate contributions.

For a person to qualify for invalidity pension, he or she must have made a minimum contribution of 12 months within the last 36 months prior to being an invalid. Further, the person must have been declared by a qualified and recognised medical officer to be permanently invalid and incapable of any normal gainful employment. The declaration must be certified by a regional medical board, with a SSNIT doctor being a member of the board. Survivor's lump sum benefits are paid to a person validly nominated or nomination varied by a court order. Where a deceased member is survived by a child, 60 percent of survivor's benefit is paid to the child; and 40 percent to persons nominated. The basis for the calculation of benefits are age on retirement, salary levels (average of best 36 months' salary) and earned pension right (length of contributing to the scheme).

1.2 Statement of the Problem

Social security promises to guarantee protection for the well-being of workers on their retirement or in the event of invalidity, sickness or support to family of contributors who died before the pension age of 60 years. The scheme is mandatory for formal sector workers across Ghana but also accessible to informal sector workers who can join voluntarily. Information and knowledge on the subject must therefore be relevant to contributors and one would assume that as future beneficiaries, formal sector employees will have high knowledge on the mandatory SSNIT social security scheme. It could also be assumed, that in the absence of such knowledge, contributors will demonstrate agency in seeking information on the scheme and that they would be motivated to do

so due to their age and other socio-demographic variables.

Studies in some countries show that many older workers know little about their retirement benefits (Bernheim (1998), Lusardi & Mitchell (2008), Mitchell & Moore (1998), Rohwedder & Van Soest (2006). Anecdotal evidence from media reports in Ghana seems to suggest that contributors have taken for granted information and knowledge on this important subject matter. For example, on Tuesday, 18th August, 2015, the *Ghanaian Times* featured a story captioned “PENSIONER DIES AFTER DEMANDING FOR HIS MONEY” (p.3). A rejoinder issued by SSNIT suggested that the pensioner had no knowledge about his pension benefits. The case further suggested that many contributors and pensioners, like this one mentioned above, did not have enough knowledge of how social security works. To lend empirical support to such cases and assumptions about contributors’ knowledge and information, this study used the knowledge gap and information seeking behaviour theories to investigate how much knowledge formal sector contributors in the Akuapem-North municipality had of their social security benefits, the factors that would account for this knowledge and their agency in seeking information on the matter.

1.3 Research Objectives

The following objectives guided the study. Specifically, the study was to find out and examine:

1. How much knowledge formal sector contributors in Akuapem-North municipality had of social security contributions and benefits.
2. What kind of knowledge on social security contributions and benefits the contributors have.
3. Factors that affect knowledge of formal sector contributors in Akuapem-North

municipality on social security contributions and benefits.

4. The information seeking behaviours of the formal sector contributors in Akuapem-North municipality regarding social security issues.

1.4 Research Questions

Wimmer and Dominick (2011) posit that research questions are formally stated questions intended to provide indications about something but not limited to investigating relationships between variables. They also provide essential and relevant information to understanding the research topic and give direction to the study. This study sought to investigate the following research questions:

1. Do formal sector contributors in the Akuapem-North Municipality have much knowledge of social security contributions and benefits?
2. What kind of information do contributors in the Municipality have on social security?
3. To what extent do factors such as gender, age, education, income, number of years of contribution toward social security and sources of information influence the kind of knowledge of contributors in the Akuapem-North municipality?
4. Do the information needs and information seeking behaviours of formal sector contributors affect the levels of their knowledge of social security contributions and benefits?

By extent of attention, this research examined if contributors know how much they contribute toward social security, the essence of social security and the benefits under social security. The study also investigated the kind of information the contributors have of social security. “Kind” as stated in question two will be used to identify if contributors have factual knowledge or conceptual knowledge of social security (Evatt, 1998). Factual knowledge is what exactly social security is

about, while conceptual knowledge is what contributors think of as being social security but not being exactly what social security entails. The information needs and information seeking behaviours will be used to determine if contributors are motivated to seek information and what sources they seek information from.

1.5 Significance of the Study

This study is significant because it addresses some criticisms raised by scholars against the knowledge gap hypothesis. Dervin (1980) raised criticisms that there was no consideration of the needs of the recipients as well as their sources of information, in determining knowledge gaps. Therefore, this study looked at contributors' sources of information and how these sources widen or narrow gaps in social security knowledge. Evatt (1998) also raised criticism that the usefulness and relevance of the topic under study to the audience was not taken into consideration in establishing gaps in knowledge. This study filled this gap by studying only people who contributed toward social security, thus the topic directly concerned them and it was relevant to them.

Also, Wei and Hindman (2011)'s criticism that income and education alone could not cause gaps in knowledge, therefore other factors should be considered in determining gaps in knowledge, was addressed by this study. This study examined age, gender and length of contribution toward the social security scheme in addition to education and income, to determine gaps in social security knowledge.

Further, the study provides information (to communication practitioners of the social security scheme) as to how knowledge of social security contributions and benefits can affect people's

attitude toward contributing to the scheme and the need for using varied approaches in communicating to the different categories of contributors.

1.6 Scope of the Study

The study focused on two towns in the Akuapem-North Municipality namely, Akropong Akuapem and Mampong Akuapem. These two towns, have institutions whose members are mandated by law to contribute toward social security located in them. Akropong and Mampong have the banks, hospitals, metropolitan, municipal and district assemblies, most government assisted first and second cycle institutions, and other mandated institutions. This made collection of data easier. Members of these institutions form the formal sector contributors of social security, thus the sample for this study. The municipality was chosen because of its location. Since it is semi-urban, there is a limitation in terms of greater opportunities and access to information channels, unlike in the city.

1.7 The Akuapem-North Municipality

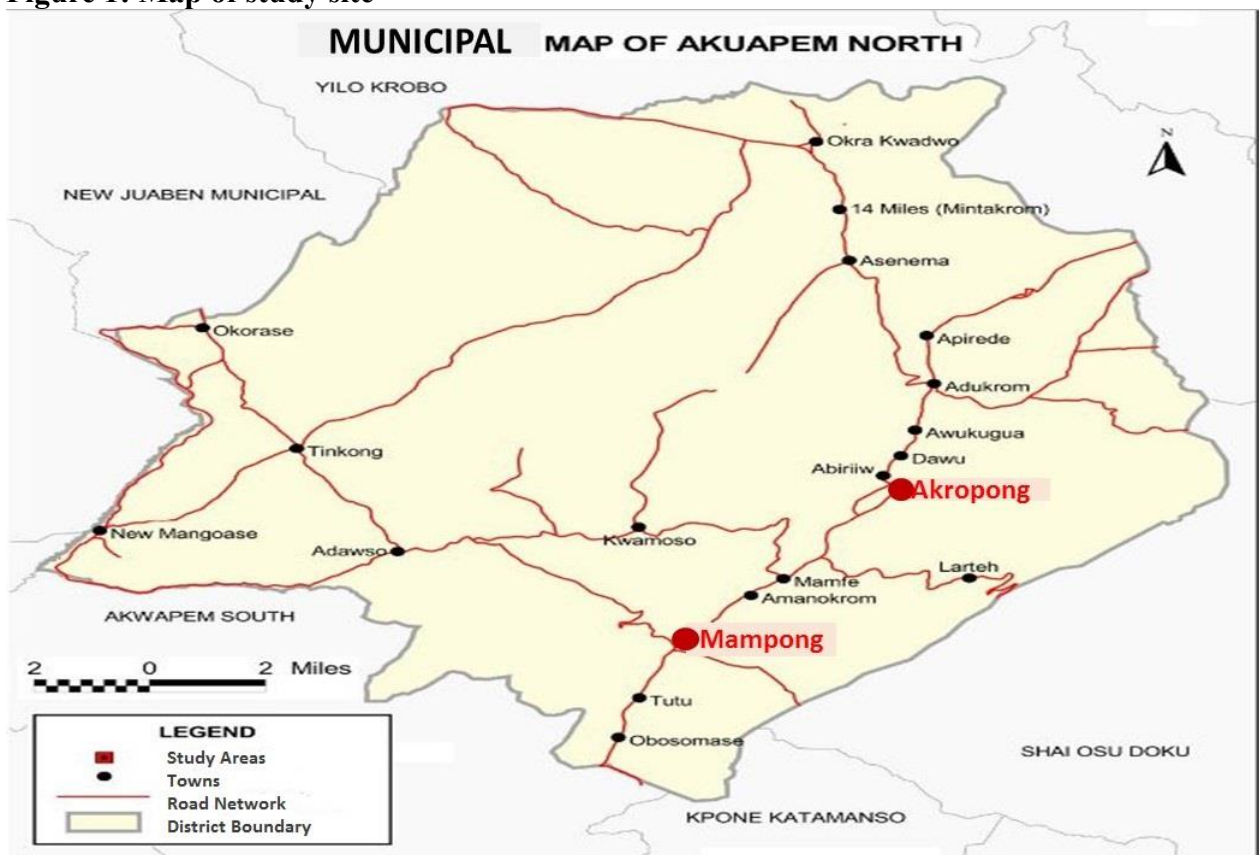
The Akuapem North Municipality is located in south-eastern part of the Eastern Region and is about 58km from Accra, the capital city of Ghana. It is bounded to the north and north-east by the Yilo-Krobo Municipality, to the north-west by the New Juaben Municipality, south-east by the Shai Osudoku District (in the Greater Accra Region), to the south by the Akuapem South District and to the south-west by Suhum Municipality. The Municipality covers a total land area of 450 square kilometres representing about two point three percent (2.3%) of the entire land mass of the Eastern Region. It has about 280 settlements with Akropong as its Municipal capital. The proximity of the study area to other MMDAs, as well as the national capital, Accra, has

been a major factor underpinning the rapid urbanization in the area, thus the Akuapem-North Municipality is considered semi-urban.

According to the 2010 Population and Housing Census, the municipality has a population of 136,483 representing 5.2 percent of the Eastern Region’s total population with 46,562(36.1%) residing in urban localities and 89,921(63.9%) residing in rural localities. The population of the municipality is youthful with a small number of elderly people. Majority (86.1%) of the working population are in private informal sector. The next important sector is the public (government) sector which employs 9 percent of the workers, with 4.5 percent of the employed population working in private formal sector.

Source: GSS, Akuapem North Municipal Assembly, Dec., 2013

Figure 1: Map of study site



1.8 Overview of Chapters

This thesis is structured in seven chapters. Chapter one, which is the introduction to the study, entails the background of the study, the problem statement, research objectives, research hypotheses, and the research questions for the study. Other areas talked about in this chapter are the scope of the study as well as significance of the study. Chapter two of the study explores the theories that underpin the study. Chapter three looks at other works done in this area and reviews available literature on social security, and how much information is disseminated to the public and the public's level of knowledge of social security.

Chapter four deals with the method used in the pursuit of the research as well as the sample size, the sampling procedures which talks about how the sample for the study was arrived at, and the data collection procedure which looks at how the data needed for the study was collected to help the study. This chapter also looks at the research instruments, how the research instrument was administered and data analysis procedure.

Chapter five contains the findings made from the data collected from the survey which were analysed using the Statistics Package for Social Science (SPSS). Chapter six covers the discussions of the findings made, while chapter seven contains the conclusions drawn from the findings, limitations to the study as well as recommendations from the study.

1.9 Summary

This chapter gave a background to the study and social security in Ghana. It looked at the problem associated with communicating information on social security and the need for social security

information to be communicated to the public in order to inform contributors' decisions concerning retirement. Background information about the municipality under study was also provided. It also stated what the research seeks to find as well as the significance of the study.

CHAPTER TWO

THEORETICAL FRAMEWORK

2.0 Introduction

This chapter discusses the theoretical framework underpinning this research. The theories discussed under this chapter were the knowledge gap hypothesis and the information seeking behaviour model. Also, the criticisms and relevance of the theories underpinning this study were discussed in this chapter.

2.1 Theoretical Framework

Theories are general propositions that provide conceptual explanation and representation of the nature of the communication process (Severin and Tankard, 2001), thus, they help explain the effects of communication and improve understanding of the process of communication efforts. Busha and Harter (1980:13) also define theories as ‘assumptions, definitions, and propositions which explain a group of observed facts or phenomenon in a field or discipline’. The communication theories underpinning this research are the knowledge gap hypothesis and Wilson’s (1996) model of information seeking behaviour.

2.1.1 Knowledge Gap Hypothesis

The knowledge gap hypothesis, propounded by Tichenor, Donohue and Olien (1970), suggests that knowledge is not equally distributed throughout society, so disadvantaged people lack certain information about some basic things. It postulates that mass communication can have the effect of creating a difference in knowledge among members of the same environment. Tichenor et al.

(1970) define the knowledge gap hypothesis as:

As the infusion of mass media information into a social system increases, segments of the population with higher socioeconomic status tend to acquire this information at a faster rate than the lower-status segments, so that the gap in knowledge between these segments tends to increase rather than decrease (pp. 159-160).

This definition suggests that a gap in knowledge is created between the rich and the poor, putting the underprivileged at a disadvantage when information acquisition is critical.

Lots of empirical studies dealing with subject matters as varied as public affairs, science, and health information have found knowledge gaps between the rich and the poor (Viswaneth & Finnegan, 1996). According to McQuail (2010), there are two main aspects to the knowledge gap hypothesis. On the one hand, it is concerned with information being distributed in society between and among people of different social classes. On the other hand, it is related to some people being better informed than others on specific subjects or topics. This suggests that not only is there a gap in knowledge among social classes but also based on the kind of information. Therefore, this study sought to find out what kind of information on social security the contributors of Akuapem-North municipality had and this would aid in determining whether there was a gap in the knowledge. According to Bonfadelli (2002), gaps can be produced in five different forms—gaps in terms of information supply, information use, gaps in access to information technologies, gaps in information processing, and gaps in the resulting knowledge. This study also focused on the access to information and this would help in confirming Bonfadelli (2002)'s claim that sources used to access information could also cause gaps in knowledge or it would refute his claim.

Various scholars, through their studies, have tried to identify additional variables that accounted for the knowledge gap process, such as motivation to seek information on the subject (Ettema &

Kline, 1977), personal interest in the subject matter (Bailey, 1971), level of concern (Lovrich & Pierce, 1984), and training in public affairs (Griffin, 1990). Thus, this study employed the information seeking behaviour model to determine if the variables identified by these scholars created a gap in social security knowledge among contributors. Aside from these variables identified, few studies have attempted to explicate differences in knowledge gap processes across different types of information, such as information about natural disasters or public health concerns (Spence et al., 2011).

The knowledge gap hypothesis was used as a guide in this study to examine if there was a gap created in contributors' knowledge of social security in the municipality and also examine factors that affected the knowledge gap process as suggested by McQuail (2010) and Bonfadelli (2002).

2.1.1.1 Critique of the Knowledge Gap Hypothesis

Some scholars have criticised the knowledge gap hypothesis through various studies. Dervin (1980) criticised the knowledge gap hypothesis stating that the hypothesis is based on the sender → message → receiver paradigm. She argues that this paradigm hides certain assumptions where the receivers are manipulated to attain the goals of the sources of information infused into the society. Dervin disagrees with the sender→ message→ receiver approach since it leads to “blaming-the-victim” syndrome, therefore she proposed that communication research should be user-based where the users' need for sense making and attempts to determine the questions people are seeking answers to, are emphasised (Dervin, 1980). What this means is that the knowledge gap hypothesis does not take into consideration the information needs of the receiver of the information and his/her available sources of information so as information has been infused into the society,

every individual, no matter their needs and information sources, should receive the information. And if the individual is not able to access this information, he or she is solely blamed for that.

Evatt (1998) has argued that researchers who conduct knowledge gap studies should be sure the information they are testing with surveys is useful and relevant for the audience being studied. Evatt further asserted that members of a sample under study might not have factual knowledge but they may possess conceptual knowledge that allows them to function successfully as citizens. He however suggested that researchers should use more open-ended questions in acquiring information that seeks to measure public knowledge. This assertion emphasises the point that there are no individuals without any knowledge of a particular subject matter, so if an individual has an idea of what a concept is, but not exactly what the concept stands for, it is still knowledge and therefore should not be considered as a knowledge gap. However, the knowledge gap hypothesis only considers factual knowledge (which is exactly what a concept is about), which should not be the case always.

Wei et al. (2011) also criticised the knowledge gap hypothesis stating that there is no confirmatory evidence that directly relates higher socio-economic status and level of education with gaps in knowledge. Further, they asserted that Tichenor et al.'s primary research always refers to single topics which have been publicised such as public affairs issues and does not mention knowledge in general so it is not valid to extend the knowledge gap hypothesis to all information available from the media. This suggests that so far as other factors have been identified by scholars who have used the knowledge gap hypothesis in their research, the premise of this hypothesis can no longer stand, therefore it is not solely income and educational level that can either increase or

decrease the gap in knowledge but other variables should be considered in determining knowledge gaps.

Also, the outcomes of the knowledge gap hypothesis differ based on when the knowledge gap hypothesis is tested, who is testing it, and the methods he or she uses in testing it. When testing the theory, researchers typically use different methods to analyse the gap. This is challenging because each researcher tends to have a different view on how to determine which people fall into each subsection (Gaziano, 1997:241). Another critique of the knowledge gap hypothesis is that it is difficult to recognise the knowledge gap if you are including those who may have an undiagnosed learning disability or may not be taking learning seriously. The knowledge gap should not only be limited to socio-economic status. There could be other factors including race and gender, depending on the kind of information and the interest attached to it by each audience (Spence, Lachlan & Burke, 2011).

2.1.2 Relevance of the knowledge gap hypothesis to the Study

Despite the criticisms raised by scholars about the knowledge gap hypothesis, the theory is considered relevant to this study because the topic under study, which is social security, seems to be virtually taken for granted, or barely talked about. The theory would help identify if there is a knowledge gap among different categories of contributors to the scheme. Also, since the sample for this study was made up of people who may have different educational levels as well as income levels, the knowledge gap hypothesis would help to either confirm or refute the premise of its assumption which is that education and income are the factors that caused gaps in knowledge. Essentially, this study sought to test the theory further in the context of Ghana by examining

knowledge on a crucial social subject such as social security. In determining the gaps in knowledge of contributors, other factors suggested by scholars such as Spence et al. (2011), that affected the knowledge of social security contributions and benefits among contributors would also be ascertained.

2.1.3 Information Seeking Behaviour Models

Wilson (1999:250) describes a model as “a framework for thinking about a problem and may evolve into a statement of the relationships among theoretical propositions”. Case (2002) describes information seeking as a conscious effort to acquire information in response to a need or gap in one’s knowledge. According to Wilson (1999), information seeking is a term describing the ways individuals seek, evaluate, select and use information. Simply, information seeking entails how individuals acquire and use information. Thus, in seeking information, individuals may interact with different people and also, use various channels in order to arrive at the needed information. And after the information had been gotten, the individuals put the information into different uses depending on what their needs for such information are. Kakai et al. (2004) postulate that information seeking behaviour is an individual’s way and manner of gathering and sourcing for information for personal use, knowledge updating and development. This means that individuals have different behaviours toward seeking information depending on what the information is intended for.

The earliest forms of studies on information seeking behaviour were conducted to evaluate library collection and the information seeking behaviours of groups of individuals like university students,

and social scientists. Line (2000) stipulates that new studies of information users and their needs are even more necessary in the age of the internet.

Several models of information seeking behaviours have been developed by various scholars. These models of information seeking behaviours include Wilson's 1981 model of information seeking behaviour, Dervin's 1983 sense making theory, Ellis' 1989 behavioural model of information seeking strategies, and Kuhlthau's 1991 model of the stages of information seeking behaviour. Wilson's 1981 model suggests how information needs arise and what may prevent (and, by implication, aid) the actual search for information (Wilson, 1999:252).

Dervin (1983) came up with four elements involved in her model. These are: (1) a situation in time and space which defines the context in which information problems arise, (2) a gap which identifies the difference between the contextual situation and the desired situation, (3) an outcome that is the consequences of the sense making process and (4) a bridge which is a means of closing the gap between situation and the outcome.

Ellis' (1989) identified eight features of information seeking activities. These activities do not take place in a sequential order. These features are:

Starting: the start of the search for information.

Chaining: following footnotes and citations from known areas.

Browsing: semi-directed or semi-structured searching.

Differentiating: using known differences in information source as a way of filtering the information obtained.

Monitoring: keeping up-to-date awareness searching.

Extracting: selectively identifying relevant material in the information source.

Verifying: checking the accuracy of the information.

Ending: “tying up loose ends” through a final search (Jarvelin & Wilson, 2003).

Kuhlthau (2004) postulates that the process of construction within information seeking involves fitting information in within what one already knows and extending this knowledge to create new perspectives. Kuhlthau (1991) identified six stages to the information seeking process. These stages are initiation, selection, exploration, formulation, collection and search closure/presentation. These stages of information seeking process occur in a sequential order. Most information seeking behaviour models seem to focus on the process of active information seeking (McKenzie 2002), the benefits derived from acquiring data during the information seeking process, and practical issues, for example stages, mechanisms, processes, channels, sources and barriers involved when searching for information (Case et al., 2005). This study employed Wilson’s 1996 information seeking behaviour model.

2.1.3.1 Wilson’s 1996 Information Seeking Behaviour Model

Wilson’s 1996 general behaviour model is a development of his previous model of 1981. This model focuses on how needs prompt people’s information seeking behaviour, and source preference. It also seeks to explain the role played by various motivators influencing the “what”, “how” and extent of a search. Wilson’s 1996 model also expanded on different types of information seeking behaviour, including “passive” methods of seeking information. These are the passive search, where the unintentional searching leads to the acquisition of relevant information and

passive attention, where no intentional information seeking takes place, but information is still unconsciously acquired through listening to the radio or watching television (Mckenzie 2002, Mostert 2004).

This model (Figure 2) addresses the general information seeking behaviour, where it focuses on the person in context (the one who is in need of information) and the factors necessitating information seeking. These factors have been referred to as “activating mechanism”. Under the activating mechanism, there are two theoretical ideas presented; one of which is stress/coping theory, which offers possibilities for explaining why some needs do not invoke information seeking behaviour (Folkman 1984). The second is risk/reward theory, which helps to explain which sources of information may be used more than others by a given individual (Murray 1991; Settle 1989). Under risk/reward theory is the social learning theory, which embodies the concept of self-efficacy, that is, the idea of “the conviction that one can successfully execute the behaviour required to produce the desired outcome” (Bandura 1977).

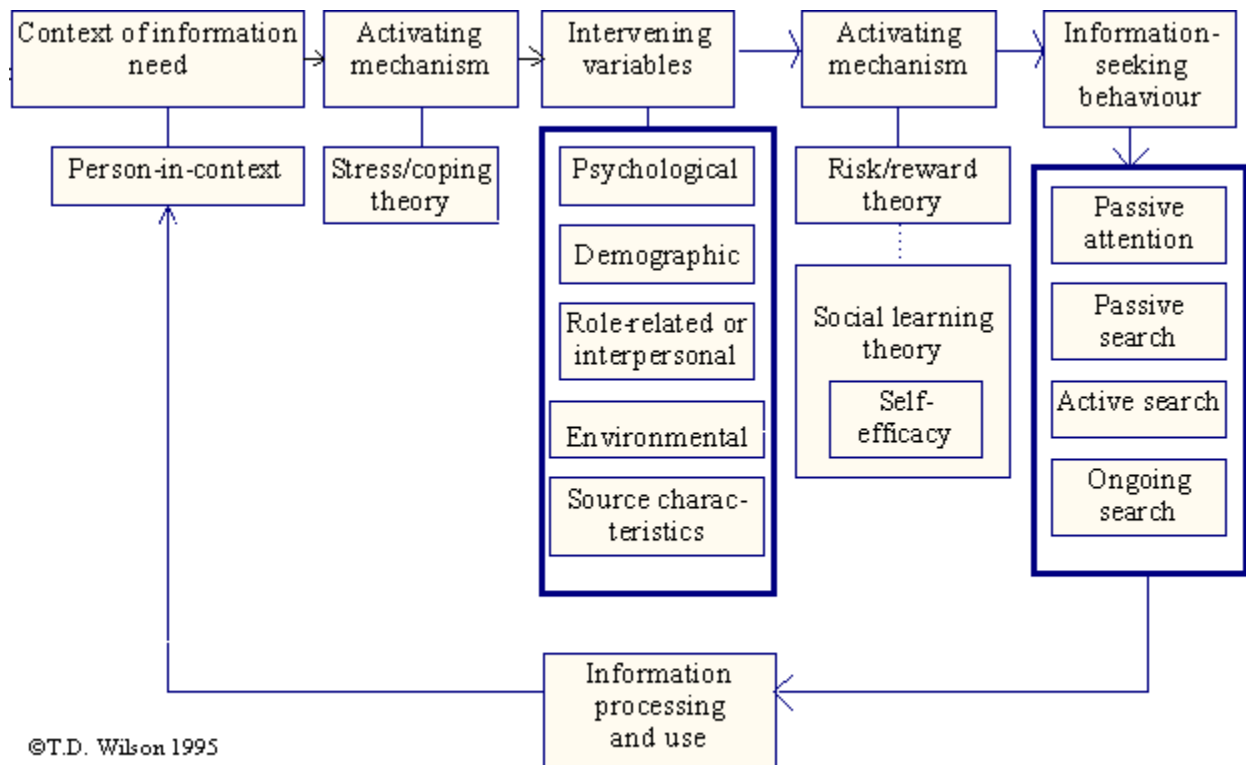


Figure 2: Wilson’s 1996 model of Information Behaviour.

Another element found in the model is the barriers to information seeking, represented by “intervening variables”, whose impact or role in the information seeking process may either be supportive or preventive of information use. Wilson identifies variables such as psychological, demographics and social / environmental factors, and the characteristics of information sources in determining information seeking behaviour that affect motivation (Ikoja-Odongo & Mostert, 2006). Other elements found in the model are the actual search process and the use of retrieved information.

2.1.4 Relevance of information seeking behaviour model to the Study

The information seeking behaviour model is relevant to this study because it complements the knowledge gap hypothesis and helps address some issues that the knowledge gap hypothesis does not address. This theory speaks of the agency of individuals to obtain knowledge on an important subject relative to their future well-being. Some scholars who have conducted studies using the knowledge gap hypothesis had identified additional variables that accounted for gaps in people's knowledge. Such scholars are Ettema & Kline (1977) who identified the motivation to seek information as a variable, thus, this variable can only be proved when the information seeking behaviours of the contributors are examined. Also, Bonfadelli (2002) identified access to information technologies as one of his five variables that created a gap in people's knowledge, therefore the information seeking model is appropriate to find out what sources contributors used in obtaining information on social security and whether that increased or decreased their knowledge gaps. Some of the issues that the information seeking behaviour model would address include why people seek certain information, what motivates people to seek information and what barriers prevent people from seeking information, thus creating a gap in the individual's knowledge of a particular issue.

2.2 Summary

This chapter discussed the theoretical framework that underpinned the research. This research was informed by the knowledge gap hypothesis and Wilson's 1996 information seeking behaviour model. The knowledge gap hypothesis highlights factors that account for knowledge gaps in accessing information. It identifies that people of higher socio-economic status gained more information than lower socio-economic status people. Socio-economic status was measured by

income and educational levels.

Wilson's 1996 information seeking behaviour model helped to identify what information individuals in a particular field need and how they use the information gotten, the factors that activated information seeking by individuals, the role intervening variables or barriers played in the information seeking process as well as the information seeking behaviour of the individuals under study.

CHAPTER THREE

LITERATURE REVIEW

3.0 Introduction

This chapter reviews some studies done by other scholars that relate to this research. Works of scholars that were reviewed include studies conducted on the knowledge gap hypothesis, studies conducted on how information gained on social security affects decisions of individuals, studies on the level of awareness about social security and studies conducted on the information seeking behaviours of different groups of individuals. A search through available literature did not reveal any work done on how much information on social security contributions and benefits people have in Ghana. However, there were a few articles on awareness about social security and other benefits in other countries including the United States of America and India which helped this research. Also, several studies have been conducted into information seeking behaviour of individuals and groups of organised people, however, no study was found on the information seeking behaviours of social security contributors. The studies available were conducted into the information seeking behaviours of information systems workers, undergraduate students, scientists, parliamentarians, and entrepreneurs. This suggests that the communication field in Ghana might not be giving much attention to the kind of information or knowledge people have on social security and how this information is shaping the public's attitude toward contributing to social security and planning their future.

3.1 Studies on gaps in social security knowledge

Srivastava and Kandpal (2014) conducted a study on the level of awareness about social security

and other government benefits among the elderly in a rural area of district Dehradun, India. The study employed interview for data collection from 361 households and 526 elderly persons for a six-month period from April, 2012 to September, 2012. The study found that 74.6 percent of the elderly were aware of social security scheme, however, the awareness level was higher among elderly males than among elderly females. Srivastava and Kandpal also revealed through their findings that one third of the population did not have any formal education with almost half being women.

The researchers also stated that “income insecurity, illiteracy, physical and economic dependencies” were factors that hindered the elderly of the knowledge of social security, thus supporting Spence et al. (2011)’s criticism of the knowledge gap hypothesis that other factors apart from socio-economic status of individuals could affect the knowledge they acquire. Srivastava and Kandpal (2014) suggested that the approach to creating awareness among the elderly must be varied and holistic, based on differences in socioeconomic status, education and the other factors that might influence an individual’s acquisition of knowledge on specific issues.

Though the study was conducted on the elderly, it is relevant to be cited because it examined knowledge of social security and the gaps that there were among the people and this is the main aim of this study. Also, the study was conducted in a rural area which relates to this current study because the municipality under study is semi-urban with large areas being rural. This study also identified gaps caused by gender, illiteracy, which are some factors that this current study examined.

In another research, Smith and Couch (2014) used surveys commissioned by the Social Security Administration (SSA) in the United States of America in 1998 and 2001 to find out the impact the Social Security Statement had on younger workers' knowledge of social security programmes and benefits. The surveys were conducted in October and November, 1998, and between August and December, 2001 in the United States. This research focused on younger workers' knowledge of social security, their knowledge gaps and ways to provide them with additional information because, according to the researchers, research assessing the statement's effect on public's knowledge of social security has focused on older workers approaching retirement.

The findings showed that younger workers were better informed about their social security contributions when they were exposed to the statement, which contained information on their contributions among other essential information. The outcome of the study indicated that exposure to information on social security contributions and benefits increased the knowledge of social security. Smith and Couch (2014) found no gaps in knowledge across education and income levels, which formed the basis of the knowledge gap hypothesis. However, there were slight differences by sex and this revelation echoed criticisms of the theory that gender can influence the kind of information acquired.

Smith and Couch (2014) further affirmed Evatt (1998)'s assertion that the relevance of the information being shared should be considered in determining a knowledge gap. This is evident in their recommendation that the SSA should emphasise information on certain aspects of social security which is likely to increase knowledge gain and reduce the gap, in continuing efforts. The study acknowledged the role communication channels used by individuals played in widening or

narrowing the gap in knowledge, thus, they suggested that SSA could develop and test informative messages using social media like Twitter, Facebook and YouTube to deliver information and also encourage younger workers to access the statement online.

The study is relevant to the current study in terms of the method employed in the study. Both studies employed surveys to arrive at the data for analysis. Both studies examined the gaps in contributors' knowledge on social security. Although Smith and Couch (2014) could not find any gaps across education and income levels, they found a gap across gender, which is relevant to this study because gender is a factor being tested for, as a cause of gaps in social security knowledge.

Similarly, Greenwald, Kapteyn, Mitchell & Schneider (2010) conducted a study in the United States of America to find how much people know about the rules and benefit offering under social security. The group of researchers conducted two surveys to arrive at the data for the study. They first conducted a nationally representative telephone survey of 2000 respondents of ages 25 to 65 in March and the second survey was an internet survey of 2500 participants aged 18 and older in the American Life Panel (APL). The study identified knowledge gaps that could be addressed by the SSA and other providers of financial education and information.

The findings of the study indicated that there was a gap in the public's knowledge of the social security system. These knowledge gaps were confirmed by responses to the questions posed to the respondents. Only two in ten in the phone survey indicated that they felt "very knowledgeable" about how social security worked. The findings showed that education and income had no influence on what knowledge people had of social security. This, in a way, challenges the

assumptions concerning the underlying determinants of knowledge gaps because the knowledge gap hypothesis was propounded on the basis that gaps in knowledge were created due to difference in income levels. Also, the study indicated that 89% of the respondents felt that it was “very important” for the SSA to educate them about how social security worked. Nine in ten respondents said sending information through the mail was a good way to be reached with information on social security. According to Greenwald et al. (2010), two-thirds of the respondents cited the SSA website as a good way to receive information and indicated that the SSA could also provide educational information through public service announcement. The results of this finding emphasised the importance of the medium through which information is shared, and the content and relevance of the information to the recipient in assessing knowledge gaps.

Just as Smith and Couch (2014), Greenwald et al. (2010) also employed survey in their study. Unlike Srivastava and Kandpal (2014) and Smith and Couch (2014) who looked at elderly and younger workers respectively, the reviewed research studied people from 18 years and above and the current research also studied contributors across ages; both young and old. Again, the researchers identifying channels or sources of information as having influence on knowledge gaps, makes the study relevant to the current study since the information seeking behaviour employed in this study would examine barriers that either widened or narrowed gaps in knowledge and sources of information could be one of such barriers.

Mastrobuoni (2011) conducted a study in the United States of America on whether sending the social security statement increased workers’ knowledge and influenced retirement behaviour. He used the Health and Retirement Survey where workers older than age 55 but younger than age 70

who were not receiving social security disability benefits were sampled. The study indicated that information provided on social security was inadequate, however, the little information available was helpful. The study also found that the effect of knowledge could be different at different ages, which supports the knowledge gap hypothesis. This literature was reviewed because of the topic under discussion.

3.2 Studies on knowledge gap hypothesis

Chan and Stevens (2008) conducted a study on what workers in the United States of America knew about their pensions. The researchers used self-reported, employer-reported and Social Security Administration data from the first four waves of the Health and Retirement Study (HRS). The HRS is a large scale biennial panel survey of individuals born in 1947 and before. It collects data from four broad domains covering labour market activity, economic status, health and family connections. The study was to examine the relationship between the knowledge of retirement benefits and individual's responsiveness to those benefits. The researchers found that people responded to incentives that they knew about. This result echoed the criticism of the knowledge gap hypothesis that socioeconomic status was not the only factor that influenced the gap in knowledge but factors such as the interest the individual has in the particular topic (Bailey, 1971). The study was reviewed because data was collected from a study on retirement, one essence of social security matters.

Spence, Lachlan & Burke (2011) conducted a study on the differences in crisis knowledge across age, race and socio-economic status during Hurricane Ike which occurred in the Gulf Coast of Texas, USA. The researchers surveyed 691 Houston area residents. The results from the study

suggested that there was the narrowing of knowledge gaps among the residents since socio-economic status did not predict information needs or preparations for the storm. Differences in information needs were detected across sex and ethnicity.

The findings suggested that intercultural and intergenerational differences in message processing may account for knowledge gaps independent of socio-economic status. Spence et al. (2011: 272) stated therefore that “the implication ascribing knowledge gaps to socio-economic status may be gross over-simplification.” Spence et al. (2011) argued that information needed may not have been readily available thus causing limited knowledge in actions to take, thereby forcing them to actively seek out this information on their own. The study also identified individual-level factors that may widen the knowledge gap. One of such factors was age and this may be due to medium choice and dependence. Spence et al. (2011:267) asserted that “age is a potential moderator of knowledge gap processes, as older audiences may be less able to acquire information, while younger audiences may be more reliant on interpersonal sources and less likely to use immediate news and information sources like television and radio.” By this finding, socio-economic status could not be the driving factor in determining knowledge gap but the medium that was available to the individuals to access the information.

In addition, Spence et al. (2011) posited that the problem in the assumption by the first respondents, government organizations, and the general public that the residents of high-risk areas had and used updated technology to receive emergency messages was that the most at-risk residents may not tune in to broadcasts that were local in nature. They further stated that research in media use had indicated that individuals were more likely to direct information seeking toward those who

possessed similar attributes (Ibarra, 1993, 1995), and it could be reasonably assumed that underrepresented groups would have fewer similar others to target for information and fewer media outlets that were considered as similar.

Despite the issue that was studied, it was necessary to review it because it employed the same theory which underpinned this study, which is the knowledge gap hypothesis. The findings of the study suggested that there were knowledge gaps across sex, which is one of the variables this current study is examining. In addition, it was evident from the study that the information needs of individuals affected their knowledge. The reviewed study serves as a guide for the current study in establishing the relationship between contributor's information needs and information seeking behaviours and their knowledge of social security issues.

In a related study, Kahlor, Dunwoody, and Griffin (2004) tried to explain the knowledge gap hypothesis associated with a parasitic infestation of the drinking water in Milwaukee, Wisconsin. The researchers used data from open-ended surveys to examine differences in knowledge concerning the source of the outbreak and the effect parasite had on the human body when ingested. The findings from this study supported the knowledge gap hypothesis. Residents with high education level reported more acquisition and understanding of information related to what effect the parasite would have on people than respondents with a limited education did. In addition, residents of high socio-economic status were more aware of information concerning how the parasite infected the water than those respondents of a lower socio-economic status.

Even though this study did not examine knowledge of social security, it is cited because of the justification of using survey and the knowledge gap hypothesis. Again, based on the finding from the study, the knowledge gap hypothesis was supported. The findings in the study can be extended to this study as the current study also sought to find evidence to either support the assumptions of the knowledge gap hypothesis or disprove them.

Furthermore, Chen (2013), conducted a study in Beijing, China on the use of Guokr, a start-up social media site that combined the characteristics of blogs and social networks. Chen (2013) conducted an online survey of college students and 377 netizens over a one-month period between February and March 2013. The study was to examine the influence of social media on knowledge gaps about science and technology among Chinese audiences. The findings from the study showed that the use of Guokr positively correlated with participants' motivation and overall science knowledge and negatively correlated with education level. The study also showed that the use of social media had no interaction with education and gender thus, there was no influence upon the size of the knowledge gap. Chen (2013) concluded that the use of Guokr widened the size of gaps in knowledge of science and technology and that social media use, in general, did little to close this gap.

It was necessary to review this study in terms of methodology. In relation to Spence et al. (2010) and Kahlor et al. (2004), Chen (2013) did not cover social security, however, it was clearly confirmed in the results of the study that gender and education did not influence knowledge gaps but rather motivation and the individual's interest in the subject or topic under discussion. This helped situate the current study into context as the same situation may hold true for the current

study since this study sought to find the correlation between interest in social security and gaps in knowledge through examining the information seeking behaviours of the contributors.

3.3 Studies on information seeking behaviour

In studies related to the information seeking behaviour model, Ajiboye and Tella (2007) examined the information seeking behaviour of undergraduate students in the University of Botswana. The study aimed at determining the sources consulted and the general pattern of information gathering system by the students. The researchers also sought to find the impact of students' gender, level of study and course of study on the students' information seeking behaviour. They employed the descriptive survey design and data was collected from 2000 respondents who were randomly selected from six faculties. In each of these six faculties, two departments were selected to form part of the survey.

The findings from the study indicated that academic information was the predominant information required by the students while the internet was rated the most crucial source of most of the academic information required. The researchers also found that gender, level of study and course of study significantly influenced students' information seeking behaviours with level of study ranked first, course of study and gender as second and third respectively. This indicated that information was sought based on the need of the individual seeking the information and also, there were some factors that might influence an individual's access to information such as availability to internet facilities.

The study was justifiably reviewed because it employed the information seeking behaviour model,

which also underpinned this study. Even though the study was not on contributors' need for social security information, it was cited because it tested or examined some factors that influenced the behaviour of information seekers and one of the factors, that is gender, is being examined by the current study, in terms of it influencing information needs, affecting information seeking behaviour and eventually widening or narrowing gaps in social security knowledge.

Similarly, Fidzani (1998) conducted a study in the University of Botswana to examine the information needs and information-seeking behaviour of graduate students. Fidzani (1998) found that there was heavy reliance on library books, textbooks and journals as sources of information used for course-work. He also found that students primarily relied on scanning the shelves or browsing through journals rather than the index and abstract databases to locate information. With these findings, it could be noted that the sources available to information seekers through which they sought information, affected their information seeking behaviour either positively or negatively.

The study was cited because it examined the information needs and information seeking behaviours and as one of the objectives of this study was to find out the information needs and information seeking behaviours of social security contributors, it was appropriate to review the study. Again, this study sought to find out if the sources of seeking information affected individual's behaviour and in essence, influenced their knowledge on issues or not and this was clearly confirmed in the results of the study.

Another study conducted by Meho and Tibbo (2003) examined the information seeking behaviour

of social scientists researching stateless nations, using Ellis' model. Data was collected through structured and semi-structured email interviews from 60 faculty members from 14 countries. The duration of the study was from December, 2000 to April, 2001. The study employed a qualitative content analysis and data collected was coded using Ellis' six information seeking categories which are starting, chaining, browsing, differentiating, monitoring, and extracting.

The findings showed that there was lack of adequate academic structures and research support for seeking information by the social scientists. There was also prohibition to sources of information and challenges with subject indexing. The findings revealed that there were difficult conditions of conducting research in the field. Scholars relied more on fieldwork data and other types of information that were difficult to find, except online or on national, special, and or well-funded research university libraries. It was found that scholars also relied more on their personal collection, fieldwork, other libraries and archives than their own university library collection. This indicated that information is sought from sources that seemed to provide the required information that the information seeker searches for.

The findings of the study, based on Ellis' 1989 behavioural model of information seeking strategies, indicated that scholars undertook literature searches at the initial stages to find what has been published on one's research topic or to find background information on a certain topic. They sometimes sought help from people they believed were knowledgeable about their topic and could give them advice or provide suggestions. The researchers found that the scholars went through the six stages identified in Ellis' model. However, there were four additional features that were included by the scholars in understanding research. The additional features were accessing,

networking, verifying and information managing. These new features were not information search activities but tasks that had significant roles in enhancing information retrieval and facilitating research (Meho and Tibbo, 2003).

Although the study used a different method (qualitative content analysis) and model (Ellis' model of information seeking behaviour) from those of the current study, it was justifiable to review the study because it found that sources of seeking information played a role in the information seeking behaviours of people, which I had earlier made a claim to.

Mostert and Ocholla (2005) conducted a study to investigate the information needs and retrieval patterns of parliamentarians in South Africa. One hundred and sixty-seven parliamentarians were interviewed. The study used Wilson's 1996 model of information behaviour to analyse the responses from the parliamentarians. The findings showed that access to and utilisation of information formed an integral part of the daily activities of parliamentarians. Ninety percent of parliamentarians indicated very frequent information seeking activities and the information needs of the parliamentarians were greatly in parliamentary contexts. Again, more familiar options of information sources and services were preferred. The printed medium was the most preferred with 80 percent sourcing newspaper, 60 percent sourcing books while 60 percent sourcing governmental publications. Among the electronic sources, the internet (50%) and e-journals (44%) were commonly used.

The researchers, however, identified some barriers to the utilisation of some information sources by the parliamentarians. These included lack of information seeking skills, lack of computer skills, time constraints and unfamiliarity with a source. The findings indicated that the parliamentarians

conducted most of the searches (70%) by themselves, however, there was strong preference for the use of intermediaries. The findings supported Wilson's model that, in searching for or seeking information, there were some intervening variables or barriers that hindered information seekers from accessing the information that they required such as parliamentarians' social, cultural, and educational background.

The study employed the information seeking behaviour model (Wilson's 1996 model) which the current research considered useful for exploring the agency of social security contributors and beneficiaries to seek information. In relation to the present study, data collected on contributors' information seeking behaviours would be analysed using the same model.

Ikojo-Odongo and Ocholla (2004) conducted a study aimed at determining the information needs and uses of the informal sector in Uganda. The study explored the manner in which entrepreneurs sought information and the sources they used to access information. The study also identified factors that affected access to information as well as shortcomings in the information systems and services of Uganda. Data was collected from 602 informal entrepreneurs. The findings indicated that access to and use of information formed part of the entrepreneurs' daily life and the information needs were contextual. The study established that training and skills development, markets and marketing techniques were key areas for which information was necessary to the entrepreneurs. This finding supported Wilson's 1996 model that, the information seeker only sought information related to their context. Thus, the context in which one found oneself largely determined the kind of information he would seek and this affected the individual's behaviour in seeking such information.

Ikoja-Odongo and Ocholla (2004) revealed through their study that entrepreneurs needed information at three different stages: before engaging in an enterprise or business, during the life of the business both at production and management levels, and at the end or distribution or product marketing stage. The need for information was found to be uneven. Also, the study revealed that the methods of seeking information were largely informal and personal: word of mouth- 83 percent, friends, relatives, and workers- 63 percent and personal experiences- 73 percent. This was as a result of the informal entrepreneurs generally, being persons with low education (71 percent had secondary/less education, 15.3 percent had tertiary education) and enterprises being at the micro level. However, the entrepreneurs found ubiquitous use of radio as a source of information (Ikoja-Odongo, 2002a:202; Ikoja-Odongo, 2002b; Ikoja-Odongo and Ocholla, 2004). From the finding, it could be asserted that when sources of information are readily available, it motivates individuals to seek relevant information, improves upon their information seeking behaviours and in effect, improves upon their knowledge on that particular subject.

The researchers identified some barriers to information access and use by the entrepreneurs. These barriers were the inability to get the right information on time or not at all (47%), no specific place to get information (46%), amount of time taken to get required information (46%), ignorance of information facilities (44%), getting information that is at times unreliable (41.5%) and individuals being in the habit of concealing information (41.3%).

Some of the intervening variables that were found to play a role in the access of information were low literacy levels, cultural norms that value the oral tradition of information transfer, failure of the existing exotic information systems to meet the information requirements of entrepreneurs due

to the unsuitability of information materials, and inadequate communication services in the country. The researchers classified these variables as internal (personal) and external/environmental variables.

The researchers discovered numerous gaps in entrepreneurs' knowledge that prevented them from dealing effectively with problems they faced in their work situations. The entrepreneurs applied several methods to access information. Majority of methods used by the entrepreneurs were informal: 84 percent used oral means, 59.3 percent identified conversing with others as means to access information, 58 percent relied on contacting people who know and 55.1 percent trusted their own experiences while 49.3 percent sought help from friends, relatives, workmates and customers. This finding, though from an information seeking behaviour study, affirmed Greenwald et al. (2010)'s study on knowledge gap hypothesis which emphasised the importance of the media used to seek information. The media used either widened or narrowed the knowledge gap among individuals. This finding also drew the relationship between the knowledge gap hypothesis and the information seeking behaviour model, suggesting that an individual's needs and behaviour of seeking information may either improve upon their knowledge of a particular subject or not.

The study reviewed, just like Mostert and Ocholla (2005)'s study, employed the same model to analyse the data collected. In addition, the study identified barriers that hindered the people under study, from seeking information and how these barriers affected information seekers. The study was relevant because the essence of this study is to examine if information needs and information seeking behaviours influenced an individual's knowledge and this was clearly stated in the findings by the researchers. Ikojo-Odongo and Ocholla (2004) asserted that when an individual's

information seeking behaviours are improved upon, in effect, it improves upon their knowledge on a particular topic, which could be the same for this study.

These studies reviewed in this chapter were important because they addressed knowledge gaps in specific issues or topics and the topic under study is specific in the sense that employers are mandated by law to contribute 13 percent of the worker's monthly basic salary and the worker himself contributes 5.5 percent of his monthly basic salary toward his social security making a total of 18.5 percent of a worker's monthly basic salary (SSNIT, 2015). Some of the studies reviewed also helped to identify other factors aside from income and educational levels that accounted for a knowledge gap. Some of these other factors identified included gender, age, race and availability of the information to the informants. This research also tries to identify other factors that may account for knowledge gap in social security knowledge such as number of years of contribution toward social security in addition to gender and age as identified by the studies reviewed.

The studies reviewed also helped to draw the relationship between the knowledge gap hypothesis and the information seeking behaviour model. It is exhibited that one theory complemented the other, therefore, reviews of studies that employed these two theories helped to put the study of contributors' knowledge of social security into perspective. These studies set the tone for the analysis of the data gathered from the survey because they helped the researcher test the factors that have been identified to cause knowledge gaps in the reviewed studies, to be affirmed or disproved. Also, the review on information seeking behaviour model helped the researcher to identify possible factors that may affect contributors' behaviour in seeking information on social

security contributions and benefits in the Akuapem-North municipality.

3.4 Research Hypotheses

Based on the theories underpinning this study and the literature reviewed, five hypotheses were set to determine the relationship, if any, between the level of knowledge of social security issues and each of the five socio-demographic variables.

Hypothesis 1:

H₁: The level of knowledge of social security issues is related to contributors' gender.

H₀: There is no relationship between contributors' level of knowledge of social security issues and their gender.

Men are usually the breadwinners in the family and are expected to take care of the needs of the members of the family, thus, the likelihood for them to be more concerned about how to cater for the family's needs, especially when they are no more actively working. Various research studies conducted on the knowledge gap hypothesis have indicated that gaps in knowledge were found across gender. Srivastava and Kandpal (2014), for example, found that there were gaps in knowledge of social security scheme across gender, where males were more knowledgeable of social security scheme than females were.

Hypothesis 2:

H₂: The level of knowledge of social security issues is related to contributors' age.

H₀: There is no relationship between contributors' level of knowledge of social security issues and their age

Expectedly, as people grow older and near retirement, the thought of how to survive the remaining

years without salary or income should occur to them, therefore the likelihood of gaining more knowledge on social security. Also, in this modern era of technological advancement of seeking information, the expectation is that younger people might have a variety of sources at their disposal to seek information, including but not limited to social security issues. Again, findings by Spence et al. (2011), asserted that younger people were knowledgeable about social security issues while the older workers were less knowledgeable because the younger workers were more likely to use interpersonal sources than television and radio.

Hypothesis 3:

H₃: The level of knowledge of social security issues is related to contributors' length of contribution toward the scheme.

H₀: There is no relationship between contributors' level of knowledge of social security issues and the number of years they had contributed toward the scheme.

This hypothesis is based on the argument that have found that as one grew older and might have contributed to a scheme for a long time, it was only appropriate that intermittently, they found out more on what they have been contributing to.

Hypothesis 4:

H₄: The level of knowledge of social security issues is related to contributors' education.

H₀: There is no relationship between contributors' level of knowledge of social security issues and the level of education.

The knowledge gap hypothesis stipulates that gaps in knowledge are caused by differences in socioeconomic status, measured by income and education. For example, Srivastava and Kandpal (2014) revealed through their study that the level of one's education is, among other factors, a

determinant of an individual's acquisition of knowledge on specific issues. It is in this light that this hypothesis is set.

Hypothesis 5:

H₅: The level of knowledge of social security issues is related to contributors' salary level.

H₀: There is no relationship between contributors' level of knowledge of social security issues and their level of income

The reason for this hypothesis is that the knowledge gap hypothesis stipulates that gaps in knowledge were caused by difference in socio-economic status, measured by income and education.

3.5 Summary

This chapter discussed previous studies that have been conducted on issues of gaps in social security knowledge, knowledge gaps in general as well as information seeking behaviours of groups of individuals including students and parliamentarians. Again, other studies have identified other factors that affected the knowledge gap process. The chapter also reviewed studies related to identifying knowledge gaps in specific issues or topics to help position this research in context for comparison with works done in other countries. The studies reviewed covered topics such as crisis knowledge, parasitic infestation of drinking water and use of social media. The literature review illustrated that gender, age and educational level accounted for gaps in knowledge of social security. It also showed that race, channels used in accessing information and relevance of the information being sought accounted for gaps in knowledge in other domains. The literature review helped this study to find if gender, age, education, income, and number of years of contribution

toward social security accounted for a gap in social security knowledge among the contributors in the Akuapem-North municipality.

It dwelt on factors that influenced an individual's knowledge of a particular topic as well as what affected a person's information seeking behaviour. The studies reviewed showed that there were gaps in knowledge across various subjects. These gaps were sometimes caused by gender, age and income. Also, there were barriers in seeking information, which included the information source and demographics as identified by studies reviewed. The studies reviewed assessed the information seeking behaviours of different groups of individuals including university students, parliamentarians and scientists. The literature review illustrated that individuals sought information that pertained to their need, thus, students sought academic information whereas parliamentarians sought information concerning parliamentary affairs. This was because this information was what they needed to help them go about their duties effectively. Also, the studies showed that there were some barriers that hindered individuals from seeking information that they may need for their day to day activities. Some of these factors identified were personal as well as external variables. The literature review helped this study to find if the information needs and the information seeking behaviours of formal sector social security contributors in the Akuapem-North municipality accounted for a gap in social security knowledge among them.

CHAPTER FOUR

METHODOLOGY

4.0 Introduction

This section of the study describes the methodology used to investigate how much information on social security contributions and benefits the contributors know and the information seeking behaviours of the contributors, the population and sample size, sampling and data collection procedures used for the study. The instruments used in collecting the data for the study as well as the data analysis and presentation of the data obtained from the study have been explained and described in this chapter.

4.1 Research Design

The study employed the quantitative approach, where it used the survey method. Survey research, according to Babbie (2001:282), is “the administration of questionnaires to a sample of respondents selected from a population”. Fowler (2002: 1,2) describes characteristics of surveys as follows:

1. the purpose of a survey is to produce statistics about some aspects of the study population.
2. the main way of collecting information is by asking people questions, their answers constitute the data to be analysed.
3. information is collected about only a fraction of the population rather than every member of the population.

Survey methodology was chosen for this study because it helped to collect original data for describing the population which was too large to observe directly (Babbie, 2001) and it also helped

to evaluate the knowledge of social security contributions and benefits from the perspective of formal sector contributors in the Akuapem-North municipality. The survey also allowed for the results from the study to be generalized because the population was too large for every member of the population to be observed. The survey was conducted over a period of 20 working days and it was self-administered.

4.2 Population and Sample Size

A study population is the complete set of individuals having common observable characteristics in which the researcher is interested (Saunders, Lewis & Thornhill, 2007). Babbie (2001) asserts that the population for a study is that group of people about whom we want to be able to draw a conclusion. Thus, the population for the research was formal sector contributors of social security in Akropong, Akuapem and Mampong, Akuapem. The total number of the population could not be determined because contributors are spread across the country and also, from SSNIT's database, contributors are not grouped according to districts, municipal or metropolitan assemblies.

Wimmer and Dominick (2003) refer to sample as a subset of a population that is representative of the entire population. The sample for this study was made up of 300 formal sector social security contributors. The Godden's (2004) formula for infinite population was used to calculate the sample size for the study. The actual number of contributors in the municipality was not known, hence the use of the formula:

$$SS = \frac{Z^2(p) \times (1-p)}{C^2}$$

Where:

SS = sample size

Z^2 = level of confidence (1.96) at 95 confidence level

P = percentage of population, picking a choice expressed as decimal

C = confidence interval (margin of error), expressed as decimal.

Using the estimates of

$Z^2 = 1.96$ for 95% confidence level

P = 0.5

1 – p = 0.5

C = 0.566

$$SS = \frac{3.8416(0.5) \times (0.5)}{0.00320356}$$

$$SS = \frac{0.9604}{0.00320356}$$

SS = 299.79 \approx 300

4.3 Sampling Procedure

The researcher sampled formal sector social security contributors from Akropong, Akuapem and Mampong, Akuapem to derive the data for the study. The sample for the survey was collected using the multistage sampling method and this involved three stages.

The first stage comprised the selection of communities for the study, the second stage involved the selection of institutions, while the third stage involved the selection of individuals who are contributors. For the first stage, two communities were purposively selected from the municipality. Since the municipality has many communities, the purposive sampling method was used to reduce the number of communities in the municipalities, however, care was taken to ensure that fairly

large communities were selected for the study.

The second stage employed the simple random sampling in arriving at the institutions from which the contributors were surveyed to gather the data to investigate how much knowledge contributors had of social security contributions and benefits. This design was appropriate for the study because it resulted in the representativeness of the population. Formal sector contributors in Akropong are found in the nine government assisted basic and senior high schools, the bank and the health facility. There were eleven institutions in all. The names of the institutions were written on pieces of paper, folded and placed in a bowl. A piece of paper was picked one after the other until five institutions were picked. In Mampong, there were also eleven institutions, which are six government assisted schools, a hospital, SSNIT, a bank and two health institutions. The same procedure was used to select five institutions. (Appendix B). The simple random sampling allowed each member of the population to have an equal chance of being selected.

After the institutions had been randomly selected, the convenient sampling approach was used in the last stage, to select the sample for the study. According to Dornyei (2007), convenient sampling is a type of sampling where members of the target population that meet certain practical criteria, such as easy accessibility, geographical proximity, availability at a given time, or the willingness to participate, are included for the purpose of the study. Thus, available members of staff of the selected institutions formed part of the sample for the study. This was because some members of staff were on leave and also, it was during the examination period of the government assisted schools, so not every staff member came to school every day.

4.4 Data Collection Procedure

The research instrument that was employed in this study was a questionnaire. The questionnaire was developed on contributors' knowledge of social security contributions and benefits and their information needs and behaviours. Written permission was sought from the authorities in charge of the institutions visited to gain access to the various institutions enrolled in this study. The authorities in charge granted the researcher the permission to speak with their members. Informed oral consent was also sought from each respondent in the institutions for the collection of the data. The aim of the research was explained to the contributors. Interested and less busy contributors agreed to take part in the survey. The researcher moved from office to office to administer the questionnaires. The researcher then took the questionnaires after they had been completed after some minutes, before moving to the next institution. Three hundred questionnaires were administered. All questionnaires were fully completed. The questionnaires were self-administered, where the respondents were asked to complete the questionnaires themselves, to gather data for analysis. The questionnaires were administered within 20 working days.

The respondents comprised 150(50%) females and 150(50%) males. The equal number of female and male respondents was purposive in order to determine which gender has more knowledge of social security than the other.

4.5 Data Collection Instrument

A semi-structured questionnaire previously used in a study by Smith and Couch (2014) was adopted and given some local variation to suit the purpose of this study. The questionnaire elicited from social security contributors in Akropong and Mampong, Akuapem, what information they

had on social security, what their information needs were, as contributors as well as what behaviours they exhibited in searching for information. The questionnaire was structured into two parts. The first part bordered on social security knowledge and was divided into two sections. The first section dealt with social security contributors' knowledge of social security issues while Section B dealt with social security contributors' attitude toward social security. The second part elicited responses on the information needs and behaviours of the respondents and also, the socio-demographic information of the respondents. The questionnaire contained mainly close-ended questions with options for respondents to choose from and a few open-ended questions. Although the open-ended questions were less in number, they required respondents to generate their own answers and provided them the opportunity to provide in-depth responses. Forty questions were asked on the questionnaire.

In all, 14 questions covered different aspects or knowledge about social security that every contributor should know. The number of correct answers from the respondents determined the level of their knowledge of social security issues. The responses were interpreted using the following scale: "12-14", which is a score above 80 percent of correct responses, means respondents were highly knowledgeable about social security; "8-13", which is a score between 50 percent and 79 percent of correct responses, means respondents were knowledgeable about social security and "0-7" which is a score less than 50 percent of correct responses, means respondents were less knowledgeable about social security.

There were nine questions posed on what social security is and how it works. The interpretation of the scale used was as follows: "8 – 9" representing a score of more than 80 percent of correct

responses, indicated that respondents were highly knowledgeable about what and how social security is and works. “5 – 7”, representing a score between 50 percent and 80 percent of correct responses, indicated that respondents were knowledgeable about what and how social security is and works. And a scale, “0 -4”, representing a score of less than 50 percent of correct responses, indicated that respondents were less knowledgeable about what and how social security is and works.

There were five questions posed on pension and benefits. The scale drawn to determine the level of knowledge was interpreted as follows: “4 – 5” means a score of more than 80 percent of correct responses, indicating that respondents were highly knowledgeable about pension and benefit issues. A scale of “3” means a score of more than 50 percent but less than 80 percent of correct responses and this indicated that the respondents were knowledgeable about pension and benefits. “0 -2” represents a score of less than 50 percent of correct responses and this translated into respondents being less knowledgeable about pension and benefits. The scale used to determine the knowledge levels was developed by the researcher.

The constructs measured in this study are operationalized below:

Gender: this refers to the biological make-up of the respondents. There were two categories under this construct: male and female.

Age: this refers to how old a respondent was. It was categorised into young workers (aged between 20 and 35 years), middle aged workers (aged between 36 and 45 years), older workers (aged between 46 and 60 years) and the elderly (aged above 60 years).

Length of contribution toward the scheme: this refers to how long a respondent has been a

contributor toward social security.

Income level: this refers to how much money respondents received at the end of the month as their salary. It was categorised into low earners (those who earned GHC300-GHC1000), moderate earners (those who earned GHC1001-GHC1500 and GHC1501-GHC2000) and higher earners (those who earned GHC2001-GHC2500, GHC2501-GHC3000 and GHC3000+).

Education level: it refers to the point on the academic ladder that respondents have reached as at the time of gathering data. It was categorised into two, which are highly educated (those who have obtained tertiary education) and educated (those who have obtained secondary/vocational education).

Level of knowledge: refers to how much information on social security respondents have. It was categorised into three. These are highly knowledgeable, knowledgeable and less knowledgeable.

4.6 Data Analysis and Presentation

The data collected from the respondents were entered into the computer and processed using the Statistics Package for Social Science (SPSS) software version 22. The data was then analysed using descriptive statistics. Frequency and percentage tables, graphs and charts were generated to present the findings. The chi-square test was conducted to find the relationship or association between the socio-demographic variables and the level of knowledge of the contributors. The chi-square test was conducted because it is used to determine the significant association between two categorical variables and the variables used in this study are nominal and ordinal variables. The data on the information needs and information seeking behaviours of the contributors were analysed using Wilson's 1996 model of information seeking behaviours. The hypotheses were tested by finding the degrees of freedom and the probability values. The probability values were

juxtaposed against the significance level of 0.05 set for all the hypotheses. Depending on the probability value derived for each hypothesis, either the hypotheses or the null hypotheses were accepted or rejected.

4.7 Quality Assurance

Two steps were taken to ensure the purity of data used in this study. First, pretesting of tools was done at the local office of the electoral commission, in Mamfe which has similar characteristics to the two study areas used in this study. This helped to ensure a high face validity and coherence. Secondly, double data entry was also carried out by two data entry clerks. Their inputs were later matched and checked for inconsistencies and rectified before the data were analysed.

4.8 Summary

The chapter examined the research design for the study. The survey was chosen to gather data for this research. This is because this design helped to gather relevant data to answer each of the research questions. The chapter also outlined the procedure for sampling, the method and instruments used in collecting the data and reasons for the choice were also explained. The methods of data collection as well as how the data were analysed have also been discussed.

CHAPTER FIVE

RESEARCH FINDINGS

5.0 Introduction

This chapter presents findings and analysis of the data gathered. The findings of the survey were presented using simple frequency tables, graphs, and charts. Data on contributors' information seeking behaviour was analysed using Wilson's 1996 information seeking behaviour model.

5.1 Socio-Demographic Data

The key socio-demographic data that were considered for this study were gender, age, number of years of contribution toward social security, level of education, occupation and income. This is because the study tried to find out if these variables influenced respondents' level of knowledge of social security contributions and benefits in the Akuapem-North municipality. Also, these variables were analysed to know whether they influenced contributors' information seeking behaviour or not.

Table 1: Respondents' length of time of contribution

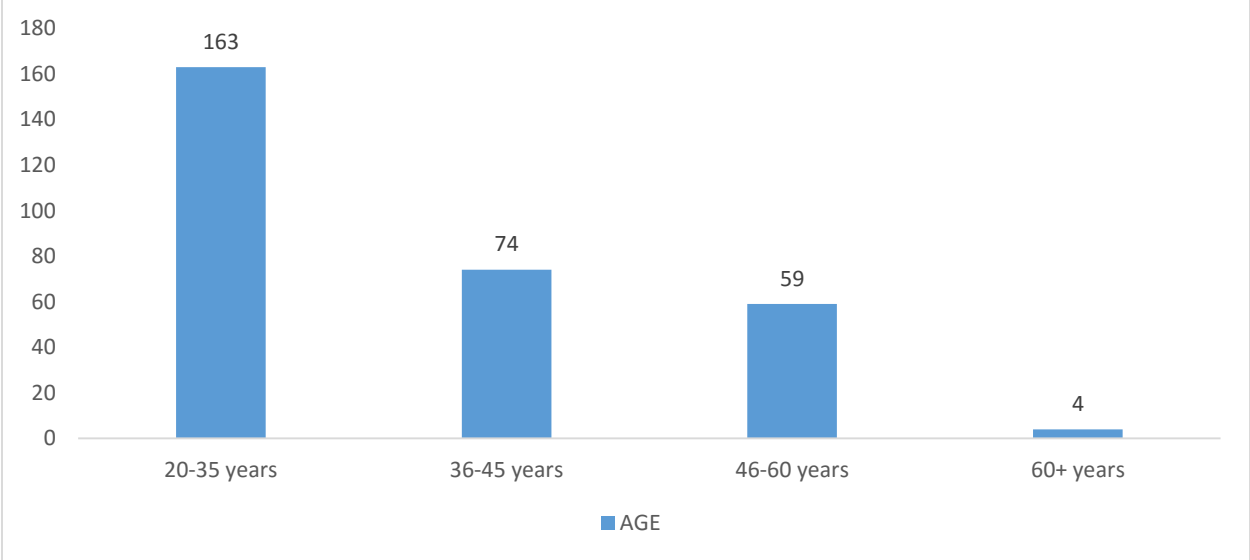
Length of contribution	Frequency	Percent
30+ years	35	11.7
21-30 years	39	13
11-20 years	102	34
1-10 years	124	41.3
Total	300	100

Field Survey Data, 2017.

Table 1 shows that more than half (58.7%) of the respondents had contributed for more than ten years toward the scheme: about one-tenth (11.7%) of the respondents had contributed for over 30

years toward the scheme, a little over one-tenth (13%) of the respondents had contributed for between 21 and 30 years while one-third (34%) of the respondents had contributed for between 11 and 20 years. The remaining two-fifths (41.3%) had contributed for ten years or less toward the social security scheme. This data showed that majority of formal sector contributors in the Akuapem-North municipality had contributed toward social security for more than ten years which is long enough for one to assume that they are knowledgeable about social security.

Figure 3: Respondent’s Age

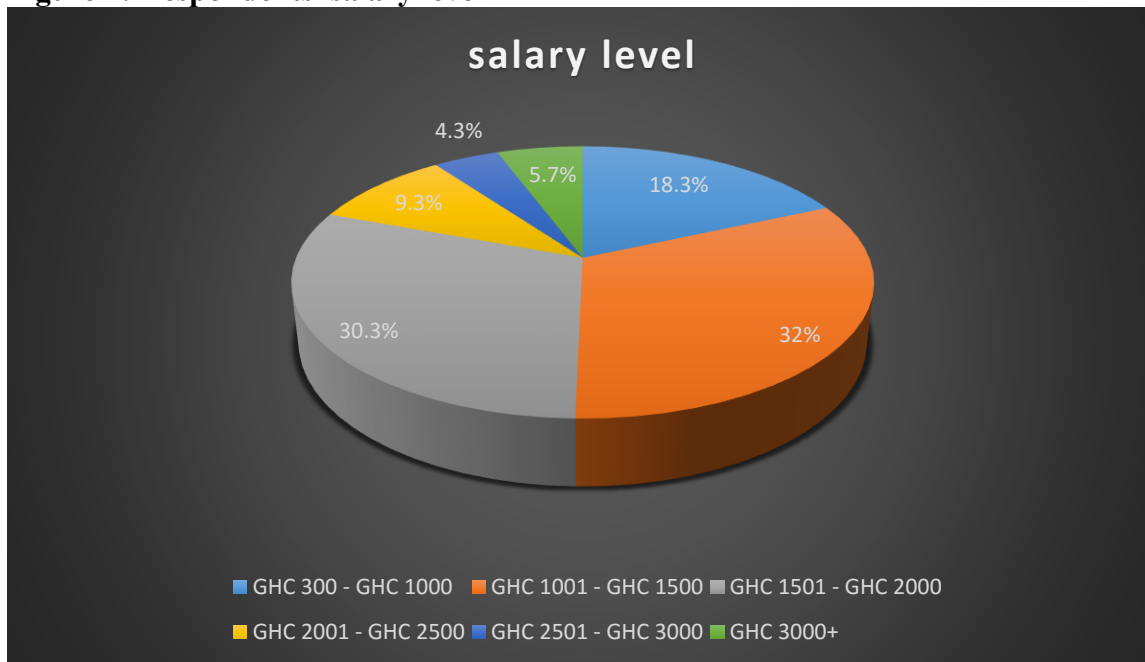


Field Survey Data, 2017.

Figure 3 shows that the respondents were mostly young and middle-aged workers with their ages ranging from 20 to 45 years. This group of young workers made up three-quarters (79%) of the respondents. There were a little over half (54.3%) of the respondents who were young while one-fourth (24.7%) of the respondents were middle-aged. The older contributors comprised about one-fifth (19.7%) of the respondents with ages ranging between 46 and 60 years while the elderly workers who were 60+ years formed 1.3 percent of respondents.

Almost all respondents (98%) were highly educated with the remaining six (2%) obtaining educated. All respondents surveyed were public or civil servants. The salary levels of the respondents ranged between GHC 350 and GHC 3000+.

Figure 4: Respondents' salary level



Field Survey Data, 2017.

Figure 4 shows that about one-fifth (18.3%) of the respondents were low salary earners. Majority (62.3%) of respondents were moderate salary earners, with about one-third (32%) of the respondents earning between GHC 1,001 and GHC 1,500 while about one-third (30.3%) of the respondents earned between GHC 1,501 and GHC 2,000. About one-fifth (19.4%) of the respondents were high earners, with one-tenth (9.3%) of the respondents earned between GHC 2,001 and GHC 2,500. One-tenth (4.3%) of the respondents earned between GHC 2,501 and GHC 3,000. The remaining 17 respondents (5.7%) earned more than GHC 3,000.

5.2 Knowledge on social security

Table 2 shows the level of respondents' knowledge on social security contributions and benefits.

Table 2: Social Security Knowledge

Number of correct responses	Frequency	Percent
12 – 14	4	1.3
8 – 11	98	32.7
0 – 7	198	66
Total	300	100

Field Survey Data, 2017.

Close to two-thirds (66%) of the respondents scored less than 50 percent of correct responses. This showed that a majority of respondents were less knowledgeable about social security contributions and benefits. About a third (32.7%) of the respondents scored between 50 percent and 80 percent of correct responses; therefore, being knowledgeable about social security, while the remaining four (1.3%) scored more than 80 percent of correct responses; thus, being highly knowledgeable about social security. The data suggested that respondents did not have much knowledge of social security contributions and benefits. This was because majority (66%) of respondents could not score a mark of more than 50 percent of correct responses.

5.2.1 Kind of Knowledge

Since the questions posed on the questionnaire were about what social security is about as well as pension and benefits, this section illustrates which kind of knowledge respondents have of social security. Table 3 illustrates the level of respondents' knowledge of what social security is about and how it works.

Table 3: General Social Security Knowledge

Number of correct responses	Frequency	Percent
8 – 9	18	6
5 – 7	158	52.7
0 – 4	124	41.3
Total	300	100

Field Survey Data, 2017.

From Table 3, one out of every 15 (6%) respondents scored more than 80 percent of correct responses and were therefore highly knowledgeable about general social security issues, that is what social security is and how it works. A little over half (52.7%) of the respondents scored between 50 percent and 80 percent of correct responses; therefore, they were knowledgeable about what social security is about and how social security works. Two-fifths (41.3%) of the respondents scored less than 50 percent of correct responses. This meant that these respondents were less knowledgeable about what social security is and how it works. Almost all respondents (99.5%) knew that government workers are eligible to contribute toward social security however, about four-fifth (80%) of the respondents did not know that anyone 15 years and above who is gainfully employed can contribute toward the scheme. About half (50.7%) of the respondents were confused about how much of their basic monthly salary they contribute toward the scheme as well as how much their employers contribute on their behalf. This was evident from the responses given, where respondents interchanged the employee's percentage with the employer's percentage. Also, majority (90%) knew the essence of social security. The data showed that majority (58.7%) of the respondents knew what social security is and how it works.

Table 4: Pension Knowledge

Number of correct responses	Frequency	Percent
4 – 5	5	1.7
3	23	7.6
0 – 2	272	90.7
Total	300	100

Field Survey Data, 2017.

Table 4 shows the level of respondents' knowledge of pension and benefit. Majority (90.7%) of the respondents were less knowledgeable about pensions and benefits issues. This majority scored below 50 percent of correct responses. About one-tenth (7.6%) of the respondents were knowledgeable about pension and benefit issues. They scored between 50 percent and 80 percent of correct responses. Only five (1.7%) respondents were highly knowledgeable about pension and benefit issues. They scored more than 80 percent of correct responses. Ninety-eight percent of respondents did not know how to calculate their pension benefits. About 80 percent of respondents who answered "Yes" to the question "Do you know how to calculate your pension benefit?" ended up not knowing actually how to calculate it. Almost all respondents (99%) knew pension payments lasted till death. Eighty percent of the respondents thought everybody received the same amount as pension benefit. Majority (90%) knew that an individual should be at least 60 years to qualify for a full pension. But they did not know the other factor that qualified an individual for full pension, which is, an individual should have contributed at least 15 years toward the scheme. The data suggested that respondents did not know much about pension and benefits under social security.

5.3 Cross tabulation of socio-demographic data and knowledge of social security

This section presents cross tabulations between each of the socio-demographic variables and the

level of contributors' knowledge of social security issues. These socio-demographic variables were gender, age, length of contribution, education, and income.

Table 5: Cross tabulation of gender and knowledge of social security

Level of Knowledge	Gender		Total
	Male	Female	
Highly Knowledgeable	1 0.70%	3 2%	4 1.3%
Knowledgeable	56 37.30%	42 28%	98 32.7%
Less Knowledgeable	93 62%	105 70%	198 66%
Total	150 100%	150 100%	300 100%

Field Survey Data, 2017.

From Table 5, only one (0.7%) male and three (2%) females were highly knowledgeable about social security issue, about a third (37.3%) of males and almost a third (28%) of females were knowledgeable about social security is, while more than half (62%) of males and females (70%) were less knowledgeable about social security. The data suggested that there was no gender differentiation with regard to social security knowledge.

Table 6: Cross tabulation of age and knowledge of social security

Level of Knowledge	Age (years)				Total
	20 -35	36 - 45	46 - 60	60+	
Highly Knowledgeable	3 1.80%	1 1.40%	0 0%	0 0%	4 1.3%
Knowledgeable	56 34.40%	24 32.40%	18 30.50%	0 0%	98 32.7%
Less Knowledgeable	104 63.80%	49 66.20%	41 69.50%	4 100%	198 66%
Total	163 100%	74 100%	59 100%	4 100%	300 100%

Field Survey Data, 2017.

Table 6 shows the result of a cross tabulation of the ages of respondents against their level of knowledge of social security issues. More than half (63.8%) of the young respondents were less knowledgeable about social security issues; two-thirds (66.2%) of the middle-aged respondents were less knowledgeable about social security issues. More than half (69.5%) of the older respondents were less knowledgeable about social security issues while all four (100%) of the elderly respondents were less knowledgeable about social security issues. About one-third (34.4%) of the young respondents were knowledgeable about social security issues, one-third (32.4%) of the middle-aged respondents were knowledgeable about social security issues, while about one-third (30.5%) of the older respondents were knowledgeable about social security issues. Only three (1.8%) young respondents and one (1.4%) middle-aged respondent were highly knowledgeable about social security issues. The data suggested that there was no age differentiation in relation to social security knowledge.

Table 7: Cross tabulation of number of years of contribution and knowledge of social security

Level of Knowledge	Length of contribution (years)				Total
	1 - 10	11 - 20	21 - 30	30 +	
Highly Knowledgeable	3 2.40%	1 1%	0 0%	0 0%	4 1.3%
Knowledgeable	41 33.10%	34 33.30%	14 35.90%	9 25.70%	98 32.7%
Less Knowledgeable	80 64.50%	67 65.70%	25 64.10%	26 74.30%	198 66%
Total	124 100%	102 100%	39 100%	35 100%	300 100%

Field Survey Data, 2017.

Table 7 presents a cross tabulation of the number of years respondents had contributed toward the

social security scheme and their knowledge of social security issues. The majority (64.5%) of respondents who had contributed for 10 years or less were less knowledgeable about social security issues. Two-thirds (65.7%) of the respondents who had contributed between 11 and 20 years were less knowledgeable about social security issues while two-thirds (64.1%) of the respondents who had contributed within 21 and 30 years were less knowledgeable about social security issues. Three-fourths (74.3%) of the respondents who had contributed for more than 30 years were less knowledgeable about social security issues. A third (33.1%) of the respondents who had contributed for 10 years or less were knowledgeable about social security issues, one-third (33.3%) of the respondents who had contributed toward the scheme within 11 and 20 years were knowledgeable about social security issues. About a third (35.9%) of the respondents who had contributed within 21 and 30 years were knowledgeable about social security issues while a fourth (25.7%) of the respondents who had contributed toward the scheme for more than 30 years were knowledgeable about social security issues. Only three (2.4%) respondents and one (1%) respondent who had contributed within ten years and between 11 and 20 years respectively were highly knowledgeable about social security issues. The data showed that contributors who had contributed for more years toward social security scheme had the same level of knowledge as those who had contributed for less years toward the scheme.

Table 8: Cross tabulation of level of education and knowledge of social security

Level of Knowledge	Education		Total
	Secondary/ Vocational	Tertiary	
Highly Knowledgeable	0 0.00%	4 1%	4 1.3%
Knowledgeable	2 33.30%	96 33%	98 32.7%
Less Knowledgeable	4 66.70%	194 66%	198 66%
Total	6 100%	294 100%	300 100%

Field Survey Data, 2017.

Table 8 shows that two-thirds (66.7%) of the educated respondents were less knowledgeable about social security issues while almost two-thirds (66%) of the highly educated respondents were less knowledgeable about social security issues. The remaining one-third (33.3%) of the educated respondents were knowledgeable about social security issues while about a third (32.7%) of the highly educated respondents were knowledgeable about social security issues. Only four (1.4%) highly educated respondents were highly knowledgeable about social security issues. The data suggested that educational level did not influence level of knowledge on social security issues.

Table 9: Cross tabulation of level of income and knowledge of social security

Level of Knowledge	Salary Level (Ghana Cedis)						Total
	300 - 1000	1001 - 1500	1501 - 2000	2001 - 2500	2501 - 3000	3000+	
Highly Knowledgeable	0 0.00%	1 1.00%	3 3%	0 0%	0 0%	0 0%	4 1.3%
Knowledgeable	14 25.50%	32 33.30%	28 30.80%	10 36%	7 53.80%	7 41.20%	98 32.7%
Less Knowledgeable	41 74.50%	63 65.60%	60 65.90%	18 64%	6 46.20%	10 58.80%	198 66%
Total	55 100%	96 100%	91 100%	28 100%	13 100%	17 100%	300 100%

Field Survey Data, 2017.

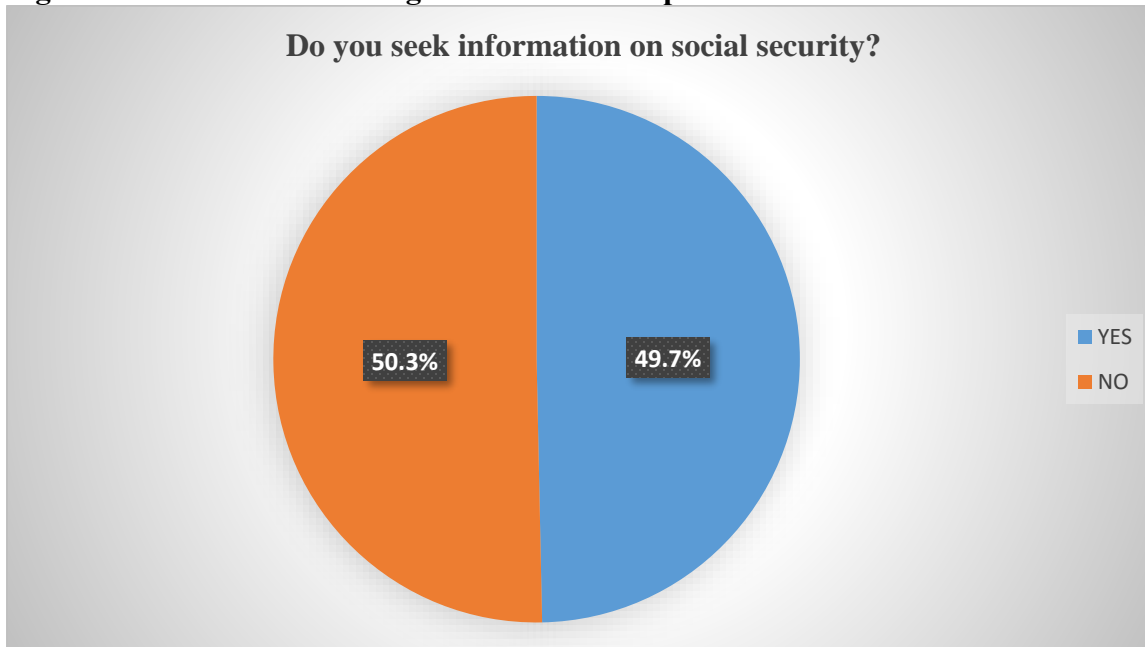
From Table 9, the result of the cross tabulation indicated that three-fourths (74.5%) of the low earners were less knowledgeable about social security issues. About two-thirds (65.8%) of the moderate earners were less knowledgeable about social security issues. About three-fifths (58.6%) of the high earners were less knowledgeable about social security issues. Almost a fourth (25.5%) of the low earners were knowledgeable about social security issues, one-third (32.1%) of the moderate earners were knowledgeable about social security issues. A little over two-fifths (41.4%) of the high earners were knowledgeable. Only four (2.1%) moderate earners were highly knowledgeable. The findings or data suggested that income levels had no influence on the level of knowledge on social security issues.

5.4 Information Seeking Behaviours of Contributors

5.4.1 Attitude of contributors in seeking information on social security issues

The number of respondents who sought information on social security contributions and benefits is almost the same as the number of respondents who did not seek information on social security issues.

Figure 5: Information Seeking Behaviour of Respondents



Field Survey Data, 2017.

Figure 5 shows that the number of respondents who sought information on social security (49.7%) was almost the same as the number of respondents who did not seek information on social security (50.3%). The findings suggested that contributors were not motivated enough to seek information on social security but rather, they took their own decision to either seek information on the subject or not.

5.4.1.1 Why contributors seek information

About half (49.7%) of the respondents indicated that they sought information on social security issues and they had different reasons for doing so. Table 10 presents the varying reasons that respondents had for seeking information on social security issues.

Table 10: Reasons for seeking information

Reasons	Frequency	Percent
To plan for my retirement	11	7.4
To know how much I have contributed	50	33.6
To understand how social security works	23	15.4
To know how much I will get after retirement	22	14.8
To help others	2	1.3
To update my details	4	2.7
To know if my contributions are recorded well	20	13.4
It is my duty	2	1.3
To know how much I contribute monthly	1	0.7
To know how much I contribute yearly	1	0.7
No reason	13	8.7
Total	149	100

Field Survey Data, 2017.

A third (33.6%) of the respondents who sought information on social security issues did so because they wanted to know how much they had contributed toward the scheme. One-sixth (15.4%) of the respondents who sought information did so to understand how the scheme functions. About one-sixth (14.8%) of the respondents also sought information because they wanted to know the pension benefits after retirement. Eleven (7.4%) respondents sought information because they wanted to plan for their retirement. Twenty (13.4%) respondents sought information because they wanted to know if their contributions were accurately recorded. Four respondents, that is 2.7 percent, sought information because they wanted to update their details. Two respondents (1.3%) each sought information because they wanted the information to help others and because they thought it was their duty to seek information on social security issues. One respondent (0.7%) each sought information because they wanted to know how much they contributed toward social security yearly and monthly. Almost one-tenth (8.7%) of the respondents, although they sought information on social security issues, did not have any specific reason for doing so. The findings

suggested that contributors' needs prompted their information seeking, resulting in the varied reasons given for seeking information on social security. Therefore, contributors were proactive to seeking information on social security issues.

5.4.1.2 Why contributors do not seek information

Table 11: Reasons for not seeking information

Reason	Frequency	Percent
I don't know where to get the information	25	16.6
I don't have time	33	21.9
I am still young	16	10.6
I feel reluctant	2	1.3
I haven't encountered any problem	7	4.6
I know much about social security	1	0.7
I wasn't treated fairly the last time I visited the office	1	0.7
It is the duty of the officials to update me	9	6
The office is far from my place	11	7.3
No reason	46	30.3
Total	151	100

Field Survey Data, 2017.

Respondents who did not seek information also had varying reasons for not doing so. Table 11 shows that a little over one-fifth (21.9%) of the respondents claimed they did not seek information on social security contributions and benefits because they did not have the time to do so. One-sixth (16.6%) of the respondents did not seek information on social security issues because they did not know where to get the information. A little over a tenth (10.6%) of the respondents also did not seek information because they claimed they were still young so they had more time to seek whatever information they needed. Eleven (7.3%) respondents did not seek information because they claimed the office was far from their locations. Nine (6%) respondents thought that it was the duty of the officials to update them with any necessary information, thus they refused to seek any

information. Seven respondents (4.6%) also claimed they had not encountered any problem yet so there was no need for them to seek information on social security issues. Two respondents (1.3%) felt reluctant to seek information. A respondent claimed that he knew much about social security so there was no need seeking any more information. Another respondent claimed he was not treated fairly the last time he visited the SSNIT office so he was not motivated to go there and seek information on social security issues. Almost a third (30.3%) of the respondents had no reason for not seeking information on social security contributions and benefits, although they did not have knowledge on social security. This finding showed that there is difficulty in accessing information on social security and also, there is not easy availability of information to contributors. Therefore, factors such as accessibility to information and easy availability of information may contribute to widening or narrowing the knowledge gap. Therefore, some of the contributors were passive to information search.

5.4.2 Information sought by contributors

Table 12: Types of information sought

Information	Frequency	Percent
How much I have contributed so far	176	58.7
How to calculate my pension benefits	96	32
How much I contribute every year	82	27.3
How much I am entitled to	6	2
How social security works	3	1
Don't seek any information	45	15
Total	408	136

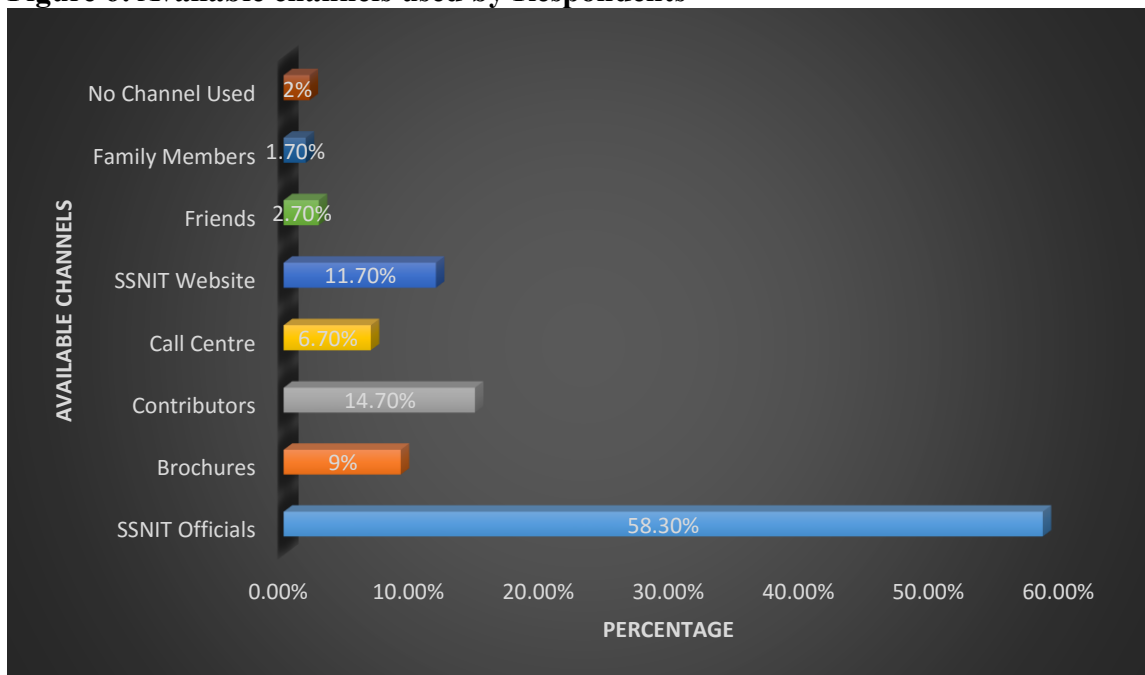
Field Survey Data, 2017.

Respondents sought different kinds of information on social security. Some sought information on what social security is and how it works, others sought information on pension issues while some

sought information on both issues. Table 12 shows the type of information sought by respondents. More than half (58.7%) of the responses were information on how much contributors had contributed so far toward the scheme. Almost a third (32%) of responses were information on how to calculate contributors' pension benefits. A little more than a fourth (27.3%) of responses were information on how much contributors contributed every month toward the scheme. Only six responses (2%) were information on how much contributors were entitled to, when they had retired, while three (1%) responses were information on how social security works. The findings suggested that contributors' needs prompted them to seek certain information on social security issues in order to make decisions concerning their contributions and benefits.

5.4.3 Channels used in seeking information

Figure 6: Available channels used by Respondents



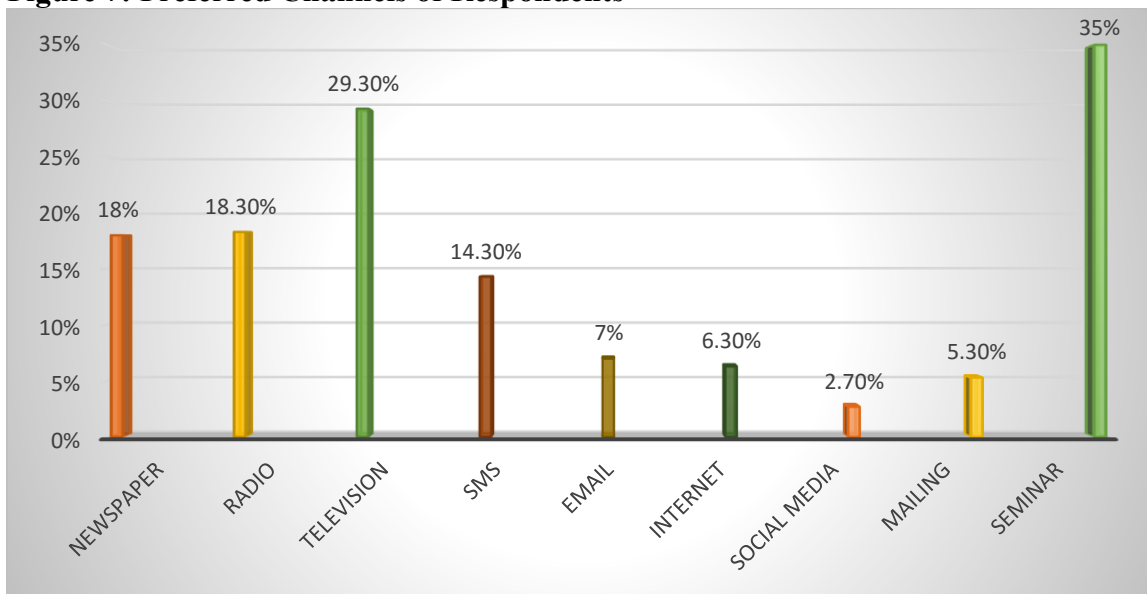
Field Survey Data, 2017.

Respondents had different channels available to them through which they sought information on social security issues. Some respondents used multiple channels to seek information. Figure 6

presents the various channels available to respondents which they used to seek information on social security issues. More than half (58.3%) of the respondents sought information from SSNIT officials. Almost one-tenth (9%) of the respondents sought information from brochures they obtained from the SSNIT office. A little over a tenth (11.7%) of the respondents visited the SSNIT website to read information on social security issues. Almost one-sixth (14.7%) of the respondents asked other contributors to furnish them with any information on social security. Twenty respondents (6.7%) called the SSNIT office to get whatever information they needed on social security. Eight (2.7%) and five (1.7%) respondents sought information from friends and family members respectively. Only six (2%) respondents claimed they did not have anywhere to seek information from. The findings suggested that contributors used more of interpersonal sources of information than mass sources. These interpersonal sources cumulatively formed 77.4 percent of the channels through which contributors sought information on social security issues.

5.4.4 Preferred channels of contributors

Figure 7: Preferred Channels of Respondents



Field Survey Data, 2017.

Although respondents sought information on social security through some channels that were available to them, they had some preferred channels through which they would have wanted to obtain information. Figure 7 shows respondents' preferred channels. About a fifth (18%) of respondents preferred to obtain information on social security from newspapers, less than a third (29.3%) of the respondents preferred to obtain information through programmes organised on television. About a fifth (18.3%) of respondents preferred to obtain information on social security issues on radio while less than a sixth (14.3%) of the respondents preferred to obtain information through text messages on their phones. A little over a third (35%) of the respondents preferred to get information from SSNIT officials through seminars organised at their various work places. Twenty-one (7%) respondents preferred to receive emails, providing them with information on social security, while 16(5.3%) respondents preferred to be sent post mails with information on social security. Nineteen respondents (6.3%) preferred to get information through the internet while only eight (2.7%) respondents preferred to get information on social security issues through social media. The findings suggested that although contributors had some channels available to them, through which they sought information on social security issues, they would have preferred other channels that they were more familiar with, to seek information on social security issues. The findings also suggested that contributors preferred mass sources of information to interpersonal sources of information.

5.5 Summary

From the data gathered, it was observed that contributors in the Akuapem-North municipality had some knowledge of social security contributions and benefits although their level of knowledge was low, as a majority of the respondents surveyed could not respond rightly to more than half of

the questions posed to find out their knowledge level of social security. Further, the data pointed out that contributors' age, gender, income level, education and number of years a contributor had contributed toward the social security scheme did not influence their level of knowledge of social security contributions and benefits. Moreover, it was noted that formal sector contributors used different channels available to them, to acquire information on social security issues although they preferred other channels that they felt were easily accessible to them. The contributors used interpersonal sources of information but preferred mass sources of information.

CHAPTER SIX

DISCUSSION OF FINDINGS

6.0 Introduction

This chapter discusses the key findings of the study in relation to the literature reviewed and the theoretical framework that underpinned the study. This chapter also tests the hypotheses posed at the beginning of the study. The discussion is done along the objectives of the study.

6.1 Knowledge of social security

The study measured the level of contributors' knowledge on social security contributions and benefits by asking them questions concerning social security. It was evident from the findings that contributors in the Akuapem-North municipality did not have much knowledge of social security contributions and benefits. This was confirmed by the responses they gave to the questions posed. More than half (66%) of the contributors had between zero and seven questions right, out of the 14 questions that were asked. The number of correct responses they had was less than 50% of the total score. About a third (32.7%) of respondents had between eight and eleven questions right, that is, they had between 50 percent and 80 percent of the total score. Only four (1.3%) respondents had between 12 and 14 questions right, that is, they had more than 80 percent of the total score. This number of right answers given by the contributors suggested that majority of people, although they were contributing toward the social security scheme were less knowledgeable about what they were contributing toward. This finding affirmed Greenwald et al (2010)'s assertion that there was a gap in the public's knowledge on social security issues. This finding addressed the first objective set for the study to find out how much knowledge contributors in the Akuapem-North municipality

have about their contributions and benefits. These findings suggested that social security contributors in the Akuapem-North municipality are knowledgeable about social security issues even though their level of knowledge on the issues is low.

6.2 Kind of knowledge

Smith and Couch (2014), through their study, recommended that information on certain aspects of social security should be emphasised. By so doing, there would be increase in knowledge among contributors while reducing the gaps. To examine what kind of knowledge on social security contributors had, the questions were disaggregated into 1. what social security is and how it works and 2. pension issues. Consistent with McQuail (2010), findings revealed that contributors were more knowledgeable about social security contributions, that is, what social security is and how it works, than they were about pension and benefits. Findings revealed that more than half (58.7%) of the respondents scored between 50 percent and 100 percent on the question posed on what social security is and how it works as compared to two-fifths (41.3%) of the respondents who scored less than 50 percent on the same issue. This finding supported Greenwald et al. (2010)'s assertion that there was a gap in the public's knowledge about the social security system.

Findings also revealed that an overwhelming majority (90.7%) scored less than 50 percent of the questions posed on pension and benefits as compared to only about a tenth (9.3%) of the respondents who scored more than 50 percent on the same issue. From the findings on the type of information contributors sought, it was revealed that 86 percent of contributors sought information on what social security is and how it works. Only 34 percent sought information on pension issues, therefore this could have accounted for the low levels of knowledge of pension issues among

contributors in the Akuapem-North municipality. This finding also affirmed Bailey (1971)'s observation that personal interest in the subject matter accounted for gaps in knowledge.

Comparing the two kinds of information, it could be asserted that although contributors did not have much knowledge on social security as a whole, they knew more of what social security is and how it works than they knew of pension issues. This finding affirmed Evatt (1998)'s claim that people might not have factual knowledge but might possess conceptual knowledge, so the contributors were not entirely ignorant of social security issues but at least had some ideas of it that might help them.

6.3 Factors that account for gaps in social security knowledge

Since level of knowledge was key in this study, one aim was to find out whether the level of knowledge was in any way related to contributors' gender, age, length of contribution, level of education and level of income.

In the survey, contributors exhibited low levels of knowledge of social security issues where two-thirds of the contributors were found to be less knowledgeable about social security issues. The knowledge gap hypothesis underpinning this study, according to Tichenor, Donohue and Olien (1970), indicates that knowledge gaps were caused or influenced by socio-economic variables, thus, income and education. Other studies reviewed had identified various factors that either widened or narrowed the gap in knowledge. Accordingly, five hypotheses were tested to determine the relationship, if any, between the level of knowledge of social security issues and each of the five socio-demographic variables which are gender, age, length of contribution toward the scheme,

education and income. The following are tests of these hypotheses.

Test of Hypothesis One:

The hypothesis tested was:

H₁: The level of knowledge of social security issues is related to contributors' gender.

The reason for this hypothesis was that men are usually the breadwinners in the family and are expected to take care of the needs of the members of the family, thus, it is likely for them to be more concerned about how to cater for the family's needs, especially when they are no more actively working. Various research conducted on the knowledge gap hypothesis have indicated that gaps in knowledge were found across gender. An example can be cited of Srivastava and Kandpal (2014) who found that there were gaps in knowledge of social security scheme across gender in Dehradun, India where males were more knowledgeable of social security scheme than females were.

The significance level set for this test was 0.05 and the null hypothesis was:

H₀: There is no relationship between contributors' level of knowledge of social security issues and their gender

Table 5a: Level of knowledge of social security issues by Gender of contributors

Level of Knowledge	Gender		Total
	Male	Female	
Highly Knowledgeable	1 0.70%	3 2%	4 1.3%
Knowledgeable	56 37.30%	42 28%	98 32.7%
Less Knowledgeable	93 62%	105 70%	198 66%
Total	150 100%	150 100%	300 100%

Two cells (33.3%) have expected count less than five

$$X^2 = 3.727$$

$$df = 2$$

$$p = 0.155$$

A look at Table 5a shows that less than two-thirds (62%) of males and two-thirds (70%) of women were less knowledgeable about social security issues, while cumulatively, a little over one-third (38%) male and less than a third (30%) females were knowledgeable about social security issue. Thus, the table seems to suggest that males knew much about social security issues than female did. The probability accompanying the Chi-Square value of 3.7327 is 0.16, which is larger than the level of significance and hence the null hypothesis was accepted. The hypothesis, H_1 , that the level of knowledge of social security issues is likely to be influenced by contributors' gender, is accordingly not statistically supported by the data.

Test of Hypothesis Two:

The hypothesis tested was:

H₂: The level of knowledge of social security issues is related to contributors' age.

The basic reason for this hypothesis was that as one grew older and neared retirement, the thought of how to survive the remaining years without a salary or income should occur to them, therefore

the likelihood of seeking more knowledge on social security. However, conclusions of Spence et al. (2011) asserted that younger people were knowledgeable of social security issues while the older workers were less knowledgeable because the younger workers were more likely to use interpersonal sources than television and radio.

The significance level set for this test was 0.05 and the null hypothesis was:

H₀: There is no relationship between contributors' level of knowledge of social security issues and their age

Table 6a: Level of knowledge of social security issues by Age of contributors

Level of Knowledge	Age (years)				Total
	20 -35	36 - 45	46 – 60	60+	
Highly Knowledgeable	3 1.80%	1 1.40%	0 0%	0 0%	4 1.3%
Knowledgeable	56 34.40%	24 32.40%	18 30.50%	0 0%	98 32.7%
Less Knowledgeable	104 63.80%	49 66.20%	41 69.50%	4 100%	198 66%
Total	163 100%	74 100%	59 100%	4 100%	300 100%

Six cells (50.0%) have expected count less than five

X² = 3.618

df = 6

p = 0.728

Table 6a shows that more than half (63.8%) of the young respondents were less knowledgeable about social security issues; 49 respondents, that is 66.2 percent, who were middle-aged were less knowledgeable about social security issues. Forty-one (69.5%) older respondents were less knowledgeable about social security issues while all four (100%) elderly respondents were less knowledgeable social security issue. The data suggested that younger contributors did not know much about social security issues than older contributors.

The probability accompanying the Chi-Square value of 3.618 is 0.73 and it is larger than the level of significance, hence the null hypothesis was accepted. The hypothesis, H₂, that the level of knowledge of social security issues is likely to be influenced by contributors' age, is accordingly not statistically supported by the data.

Test of Hypothesis Three:

The hypothesis tested was:

H₃: The level of knowledge of social security issues is related to contributors' length of contribution toward the scheme.

The reason given for this hypothesis was that as one grew older and might have contributed to a scheme for a long time, it was only appropriate that intermittently, they found out more on what they have been contributing to. Also, Ajiboye and Tella (2007) postulated that the higher students went on the academic ladder, the more academic information they required to tackle the various challenges so the more one contributed toward social security scheme, the more knowledge one must acquire in understanding the scheme.

Like the other tests, the significance level set for this test was 0.05 and the null hypothesis was:

H₀: There is no relationship between contributors' level of knowledge of social security issues and the number of years they had contributed toward the scheme

Table 7a: Level of knowledge of social security issues by Number of years of contribution toward the scheme by contributors

Level of Knowledge	Length of contribution (years)				Total
	1 - 10	11 - 20	21 - 30	30 +	
Highly Knowledgeable	3 2.40%	1 1%	0 0%	0 0%	4 1.3%
Knowledgeable	41 33.10%	34 33.30%	14 35.90%	9 25.70%	98 32.7%
Less Knowledgeable	80 64.50%	67 65.70%	25 64.10%	26 74.30%	198 66%
Total	124 100%	102 100%	39 100%	35 100%	300 100%

Four cells (33.3%) have expected count less than five

$$X^2 = 3.269$$

$$df = 6$$

$$p = 0.774$$

Table 7a shows that majority (64.5%) of respondents who had contributed for 10 years or less were less knowledgeable about social security issues. Sixty-seven (65.7%) of the respondents who had contributed between 11 and 20 years were less knowledgeable about social security issues while 25(64.1%) respondents who had contributed within 21 and 30 years were less knowledgeable about social security issues. The remaining 26(74.3%) respondents who had contributed for more than 30 years were less knowledgeable about social security issues. Contrary to expectations that those who had contributed more years toward the social security scheme would have had more knowledge of the subject than those who had contributed for less number of years, the data suggested that the length of contribution toward the scheme had no bearing on the knowledge of social security issues.

The table further shows that the probability (0.77) accompanying the Chi-Square is bigger than the level of significance. Thus, the null hypothesis is accepted and, therefore, the data did not support the research hypothesis (H₃) that the level of knowledge of social security issues is likely

to be influenced by contributors' length of contribution toward the scheme.

Test of Hypothesis Four:

The hypothesis tested was:

H₄: The level of knowledge of social security issues is related to contributors' education.

The reason for this hypothesis was that the knowledge gap hypothesis stipulates that gaps in knowledge were caused by differences in socioeconomic status, which is measured by income and education. Also, Srivastava and Kandpal (2014) revealed through their study that education is among other factors that might influence an individual's acquisition of knowledge on specific issues.

The significance level set for this test was 0.05 and the null hypothesis was:

H₀: There is no relationship between contributors' level of knowledge of social security issues and the level of education

Table 8a: Level of knowledge of social security issues by Level of education of contributors

Level of Knowledge	Education		Total
	Secondary/ Vocational	Tertiary	
Highly Knowledgeable	0 0.00%	4 1%	4 1.3%
Knowledgeable	2 33.30%	96 33%	98 32.7%
Less Knowledgeable	4 67%	194 66%	198 66%
Total	4 100%	294 100%	300 100%

Four cells (66.7%) have expected count less than five

X² = 0.83

df = 2

p = 0.959

Table 8a shows that almost all respondents, that is, 4(66.7%) who were educated were less knowledgeable about social security issues while 194 respondents, that is, 66 percent who were highly educated were less knowledgeable about social security issues. The data suggested that there was no difference in knowledge level between contributors who were highly educated and those who were just educated.

The probability (0.96) accompanying the Chi-Square of the table is also larger than the level of significance and therefore, the null hypothesis for the test was accepted. Hence, the data in Table 8 did not statistically support the research hypothesis (H₄) that the level of knowledge of social security issues is likely to be influenced by contributors' level of education.

Test of Hypothesis Five:

The hypothesis tested was:

H₅: The level of knowledge of social security issues is related to contributors' salary level.

The reason given for this hypothesis was that the knowledge gap hypothesis stipulates that gaps in knowledge are caused by differences in socio-economic status, measured by income and education.

The level of significance to test this hypothesis was 0.05 and the null hypothesis was:

H₀: There is no relationship between contributors' level of knowledge of social security issues and their level of income

Table 9a: Level of knowledge of social security issues by Level of income of contributors

Level of Knowledge	Salary Level (Ghana Cedis)						Total
	300 - 1000	1001 - 1500	1501 - 2000	2001 - 2500	2501 – 3000	3000+	
Highly Knowledgeable	0 0.00%	1 1.00%	3 3%	0 0%	0 0%	0 0%	4 1.3%
Knowledgeable	14 25.50%	32 33.30%	28 30.80%	10 36%	7 53.80%	7 41.20%	98 32.7%
Less Knowledgeable	41 74.50%	63 65.60%	60 65.90%	18 64%	6 46.20%	10 58.80%	198 66%
Total	55 100%	96 100%	91 100%	28 100%	13 100%	17 100%	300 100%

Seven cells (38.9%) have expected count less than five

$$X^2 = 8.961$$

$$df = 10$$

$$p = 0.536$$

From Table 9a, more than half (74.5%) of the low earners were less knowledgeable about social security issues. About two-thirds (65.8%) of moderate earners were less knowledgeable about social security issues. Majority (58.6%) of high earners were less knowledgeable about social security issues. The findings or data suggested that contributors who earned more income did not have much knowledge about social security issues just like those who earned less income.

The probability (0.54) accompanying the Chi-Square value (8.961) is higher than the level of significance. This meant that the null hypothesis was accepted. The research hypothesis, H₂, that the level of knowledge of social security issues is likely to be influenced by contributors' salary level was, thus, not statistically supported by the data.

6.4 Information seeking behaviours of social security contributors

6.4.1 Attitude of contributors to information seeking

From the findings, the attitude of contributors to seeking information or not, on social security issues was the same. The number of contributors who indicated information seeking activities

was almost the same as those who did not seek information on social security issues. Since all contributors did not seek information on social security issues, there might have been some variables that prompted the contributors to exhibit such behaviours. Based on the findings, it could be asserted that contributors were not motivated to seek information on social security issues and this accounted for their level of knowledge of the subject matter. This finding was consistent with Ettema & Kline (1977)'s finding that motivation to seek information on the subject under discussion accounted for the knowledge gap process. This finding suggested that contributors showed both proactive and passive attitude to information seeking.

6.4.2 Activating variables

According to Wilson (1996), needs of individuals prompted their information seeking behaviour, thus contributors sought information related to their context, that is, information on social security contributions and benefits. The findings indicated that contributors mostly sought information on social security contributions (cumulatively about five-sixth (86%) of responses) and social security benefits (cumulatively a little over one-third (34%) of the responses). This finding supported the finding that most contributors in Akuapem-North municipality were less knowledgeable about pension issues as compared to information on social security contributions. This was because since contributors sought more information on contributions, it was only prudent that they would be more knowledgeable about such issues. This finding also affirmed Ajiboye and Tella (2007)'s finding that students sought academic information and Mostert and Ocholla (2005), who also found that parliamentarians sought information on parliamentary affairs.

Although information on social security was relevant to contributors in the Akuapem-North

municipality, some of them did not seek information on social security issues mainly because of inaccessibility of information and information not being easily available, however, they had some knowledge of social security issues. This suggested that although some contributors were active searchers of information on social security, some of them were only passive to events that concerned them. The active searchers decided on their own to seek information on social security issues, thus they were motivated to seek information on social security issues that would help them address their needs. The contributors who were passive did not intentionally search for information on social security issues, however, they acquired relevant information on social security issues, to help them understand the scheme better. From the finding, it was evident that contributors' behaviour toward seeking information on social security issues was responsible for the gap in their knowledge about social security issues but not their social status. This finding supported Ettema and Kline (1977)'s assertion that the motivation to seek information on a subject could account for knowledge gaps.

The needs of the contributors were made known through the reasons they provided for seeking information on social security. The findings revealed that one-third (33.6%) of the contributors sought information because they wanted to know how much they had contributed. Cumulatively, a little over a fifth (22.2%) sought information because they wanted to plan for retirement and know how much they will get after retirement. These needs accounted for the kind of information contributors sought on social security.

6.4.3 Intervening Variables

In the information seeking process, there are barriers which might prevent or support information

use, according to Wilson (1996). The findings revealed that there were several barriers that prevented contributors in the Akuapem-North municipality from seeking information on social security contributions and benefits. The findings revealed that majority of the contributors did not have time to search for information on social security issues. This finding was consistent with Mostert and Ocholla (2005)'s findings that time constraints proved a barrier to information seeking. This meant that when contributors did not make time to listen to or seek information on social security issues that concerned them, it might in a way affect their level of knowledge on such issues.

Quite a large number of contributors also claimed they did not know where to get the information on social security contributions and benefits. This finding supported Ikoja-Odongo and Ocholla (2004)'s assertion that barriers to information seeking included having no specific place to get the information. This was because if information was available and the individual had no knowledge of where to get it, it hindered him or her from knowing what information there was on a particular subject and this in the long run affected the individual's level of knowledge of the topic.

Majority of the contributors did not have any reason for not seeking information on social security issues and this could mean that these contributors were passive information seekers. This implied that these passive information seeking contributors would not have much knowledge about social security contributions and benefits as they would if they had actively sought information on the topic. Another group of contributors also claimed that since they had not encountered any problem concerning their contributions, they found no need in seeking information so it could be asserted that some contributors showed low level of concern toward social security information. This

finding affirmed Lovrich and Pierce (1984)'s assertion that the level of concern of a subject created gaps in knowledge.

From the findings, since majority of the contributors were young and middle-aged, it could be asserted that they had more time to retire, thus more time to seek information on pension. This explained why the contributors in the municipality were less knowledgeable about pension and benefits than social security contributions because they did not need such information at that moment. This finding was consistent with Evatt (1998)'s claim that relevance of the information being shared with the person in context could cause gaps in knowledge. It was also supportive of Bailey (1971)'s observation that personal interest in a subject matter could account for knowledge gaps.

According to Fidzani (1998), sources through which information is sought affected behaviour either positively or negatively. This meant that sources of information of contributors in the Akuapem-North municipality could affect how and what information they sought, thus affecting their level of knowledge of social security contributions and benefits. Majority of contributors sought information from SSNIT officials, who are authorities on social security issues. It was expected that these contributors would have more knowledge on social security however, their level of knowledge was low. This suggested that information acquired from the SSNIT officials might not be reliable, thus supporting Okoja-Odongo and Ocholla (2004)'s finding that getting information that is at times unreliable served as a barrier to information access and use.

A fifth of the contributors sought information from other contributors, friends and family members

whom they thought knew more about social security issues. This finding confirmed Meho and Tibbo (2003)'s conclusion that information seekers sought help from people they believed were knowledgeable about the topic they were seeking information on. This was suggestive of the fact that if these 'so-called' knowledgeable people did not have adequate and accurate information on social security issues, then the contributors seeking information would not gain much knowledge on social security. This meant that contributors would not gain any knowledge on social security contributions and benefits. Therefore, these 'knowledgeable people' become barriers to seeking information.

A fifth of the contributors sought information from the website of SSNIT and brochures printed by SSNIT. These sources were reliable sources of information on social security issues because the information provided through these sources were purely from the organisation (SSNIT). This finding corresponded with conclusions drawn by Ikoja-Odongo and Ocholla (2004) that if sources of information were readily available, then it motivated individuals to seek relevant information, improved upon their information seeking behaviours and also improved upon their knowledge. This meant that the most reliable sources of information were the least patronised by contributors in the Akuapem-North municipality therefore, the channels through which contributors sought information did little to increase their level of knowledge of social security contributions and benefits.

6.5 Summary

The findings of the study were discussed in this chapter together with the objectives of the study, theories and related studies. The chapter also provided evidence to either support or reject the

hypotheses tests in the study. There was no relation between contributors' level of knowledge of social security issues and their gender, age, income level, education level and length of contribution toward the scheme. Generally, formal sector contributors in the Akuapem-North municipality had some knowledge about social security contributions and benefits. However, contributors had more knowledge of social security contributions than they did have on pensions issues. One reason for this was that from the findings on what information contributors sought on social security, most contributors in the municipality sought more information on their contributions than their pension benefits. Contributors in the municipality used varied sources to obtain information on social security issues and these sources also reflected in the level of knowledge the contributors had. In addition, most contributors exhibited different behaviours toward information seeking and these behaviours affected their level of knowledge of social security issues.

CHAPTER SEVEN

CONCLUSION AND RECOMMENDATIONS

7.0 Introduction

This study examined if formal sector contributors in the Akuapem-North municipality had much knowledge about social security contributions and benefits and if they had, what kind of knowledge did they have. The study further examined what factors accounted for the gaps in knowledge of social security issues, if any and also examine the information seeking behaviours of the contributors. The summary of key findings of the current research, limitations encountered, recommendations for future research are presented in this chapter.

7.1 Summary of Findings

The findings showed that contributors in the Akuapem-North municipality did not have much knowledge on social security issues. Also, contributors knew more about how social security works than about pension issues. A gap in knowledge on pension issues was particularly striking among younger workers because the issue of pension is not particularly relevant to the young workers since they had more time to go on retirement, thus more time to seek whatever information they needed on the issue.

The findings also revealed that although some contributors had low knowledge of social security issues, they had some idea of social security, therefore, it can be concluded that though the contributors did not have factual knowledge about social security, they had conceptual knowledge

about it.

The knowledge gap hypothesis that underpinned this study asserts that knowledge gaps are caused by socioeconomic status, which is measured by income and educational levels, however, this study rejected this premise. This is because when these variables in addition to age, gender and length of time of contribution toward the scheme, were statistically correlated against the level of knowledge of social security issues, there was no significant relationship among them. This meant that contributors' gender, age, income, education and length of contribution toward the scheme did not affect the level of knowledge of social security issues or account for any gaps in knowledge.

The findings of this research added to the many identified factors by other researchers as having an influence on knowledge and in effect, affirmed criticisms of the knowledge gap hypothesis that socioeconomic status is not the only determining factor of knowledge gap. It was identified that lack of motivation to seek information, relevance of the topic to the information seekers, sources through which information is sought accounted for the gaps in knowledge of social security issues.

The information seeking behaviour model posits that there are barriers that hinder individuals from seeking information. This study supported this theory since it was found that in seeking information on social security issues, there were several barriers such as sources of information and motivation to seek information, that hindered contributors from seeking information on social security issues and this affected their level of knowledge.

Additionally, the findings revealed that formal sector contributors exhibited different behaviours toward seeking information on social security issues and this affected their level of knowledge of

social security issues in the Akuapem-North municipality. The findings identified that contributors sought information on social security mostly to know how much they had contributed toward the scheme. A lot more of the contributors just did not seek any information on social security issues at all.

The findings of the study also showed that the contributors did not seek information due to various reasons, which affected their level of knowledge on social security issues. The reasons were psychological, demographic and social/environmental. Some contributors considered having a problem concerning one's contribution to be the only time to seek information on social security. Majority of the contributors just lacked interest in or showed apathy toward social security information, thus their refusal to seek information on social security issues. Others also had misconceptions about social security, which were due to some "bad experiences" they might have had with SSNIT and this tended to influence them not to seek information on social security. Contributors also did not make time to seek information on social security issues that caused the lack of social security knowledge in Akuapem-North municipality.

Also, most of the contributors who sought information also did not use right sources to gain accurate information on the issue. The findings of the study revealed that sources through which formal sector contributors sought information on social security issues served as barriers to their gaining more knowledge on social security issues. The contributors relied mostly on interpersonal sources such as friends and family members who might not have accurate information themselves, which made them capable of sharing such information with others.

7.2 Limitations of the Study

The study was faced with some challenges. One challenge was methodological. Close-ended questions were asked in the data collection. Open-ended questions or an interview would have elicited more information from contributors.

Another limitation of the study was the challenge in obtaining relevant literature on contributors' knowledge of social security contributions from Ghana and other African countries. It became necessary to rely on studies from United States of America and India. This may have affected the depth of analysis.

7.3 Recommendations

Due to the quantitative nature of this study and the limitations that go with such an approach, this work needs to be complemented by more qualitative approaches that will elicit more information on contributors' information seeking behaviours.

In view of the findings, the study recommends that contributors should be made to see the benefit they can derive from the various information sources at their disposal. We are in the information age and since majority of them are youths who are literate, they should be encouraged to interact with information sources and even the internet in order to be updated about their social security contributions and benefits. This will enable them to seek information on social security issues and obtain relevant information. This will, in the long run, help in bridging or narrowing the knowledge gap.

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APPENDIX A

QUESTIONNAIRE

UNIVERSITY OF GHANA
COLLEGE OF EDUCATION
DEPARTMENT OF COMMUNICATION STUDIES

Hello! My name is Antoinette Akua Bekoe. I'm studying MPhil Communication Studies at the University of Ghana. I'm researching on how much knowledge formal sector contributors of social security in the Akuapem-North Municipality have on their contributions and benefits. All of your answers will be taken and evaluated anonymously. Your statements are only used for this research and will be kept confidential. I'm using a standardised questionnaire.

Respondent Number: _____ Date: _____ Place: _____

GENERAL QUESTIONNAIRE

SECTION A: KNOWLEDGE ON SOCIAL SECURITY (PENSION)

Please tick (✓) against your preferred answer. Multiple responses can be ticked where applicable

Q1. What is the essence of social security?

1. To provide security during retirement
2. To provide security in times of invalidity
3. To provide security to families of contributor in case of death of contributor
4. To continue paying workers when they stop working
5. Don't know

Q2. Who is eligible to contribute towards social security?

1. Government workers
2. Non-government workers
3. Anyone from 15 years and above
4. Self-employed workers

5. Don't know

Q3. How much of employee's basic salary does the employee contribute as social security?

1. 5.5 %

2. 13%

3. 13.5%

4. 18.5%

5. Don't know

Q4. How much do employers contribute towards their employees' social security?

1. 5.5%

2. 13%

3. 13.5%

4. 18.5%

5. Don't know

Q5. People can contribute to social security voluntarily.

1. Agree

2. Disagree

3. Don't know

Q6. Social security provides benefit to families of workers who die.

1. Agree

2. Disagree

3. Don't know

Q7. Social security pays benefits to workers who become invalid or disabled.

1. Agree

2. Disagree

3. Don't know

Q8. Social security pays benefit to workers who become old and are unable to work any longer.

1. Agree

2. Disagree

3. Don't know

Q9. Social security is paid by a tax placed on workers and employers.

1. Agree

2. Disagree

3. Don't know

Q10. What qualifies one for a full pension?

1. An individual should be at least 60 years old

2. An individual should have contributed for at least 15 years

3. An individual should have contributed during his whole time of working
4. An individual should be a worker
5. Don't know

Q11. How many types of pensions are available to contributors?

1. 1 type
2. 2 types
3. 3 types
4. 4 types
5. Don't know

Q12. The types are:

1. Full pension
2. Reduced pension
3. Invalid pension
4. Voluntary pension
5. Mandatory Pension

Q13. How long does pension payment last?

1. 5 years after pension
2. 10 years after pension
3. 15 years after pension
4. When your contributions get finished
5. Till death
6. Don't know

Q14. Do you know how to calculate your pension benefit?

1. Yes
2. No
3. No answer

Q15. If Yes, pension is calculated

1. Based on one's age
2. Based on average of best 36 months' salary
3. Based on one's earned pension right

Q16. If No, why?

1. There is not much information on how to calculate pension benefit
2. It is not important to me

3. I don't have time

4. No particular reason

Other, specify

Q17. Do all people who receive social security benefits receive the same amount?

1. People receive the same amount.

2. It depends on how much people earned when they were working.

3. Don't know

SECTION B: ATTITUDE

On a scale of 1 to 5 where 1 means "I strongly disagree", 2 means "I disagree", 3 means "neutral", 4 means "I agree" and 5 means "I strongly agree", how would you assess your knowledge on social security contributions and benefits.

	1	2	3	4	5
Q18. Information on social security is important	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Q19. Information given on social security is adequate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Q20. Information on social security has helped me to know how much I contribute towards social security every month	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Q21. Information on social security benefits has informed me on how much I will be entitled to when I retire.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Q22. Receiving information on social security has helped me to know how to plan towards my retirement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Q23. The various mass media used in sending out information on social security are helpful	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Q24. Information on social security contributions and benefits has motivated me to always enquire about my contributions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Q25. Information on social security contributions and benefits should be sent out to contributors regularly	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

SECTION C: INFORMATION SEEKING BEHAVIOUR CHARACTERISTICS

Q26. Do you seek information on social security contributions and benefits?

- 1. Yes
- 2. No
- 3. No answer

Q27a. If yes, why do you seek information on social security contributions and benefits?

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Q27b. If no, why don't you seek information on social security contributions and benefits?

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Q28. What information do you seek on social security contributions and benefits?

- 1. How much I have contributed so far.
- 2. How to calculate my pension benefits.
- 3. How much I contribute toward the scheme every month.
- 4. I don't seek any information on social security contributions and benefits.
- 5. Other, specify

Q29. Where do you seek information on social security contributions and benefits?

- 1. SSNIT office
- 2. Internet/SSNIT website
- 3. People I think know more about social security than I do
- 4. Other, specify

Q30. How do you seek information on social security contributions and benefits?

- 1. I go to the SSNIT office to enquire from the officials.
- 2. I go to the office to get copies of the pension brochures.
- 3. I ask other social security contributors to provide me with information
- 4. I call the SSNIT office to find out more on social security

- 5. I go to the SSNIT website to read information on social security
- 6. Other, specify

Q31. How often do you seek information on social security contributions and benefits?

- 1. Daily
- 2. Weekly
- 3. Monthly
- 4. Once a while
- 5. Rarely
- 6. Other, specify

Q32. How many times have you sought information on social security in the last six months?

- 1. Once
- 2. Twice
- 3. Three times
- 4. Rarely
- 5. Other, specify

Q33. How would you prefer to obtain information on social security contributions and benefits?

- 1. Newspaper
- 2. Television
- 3. Radio
- 4. Seminars
- 5. Other, specify

Q34. What use do you put the information you seek on social security contributions and benefits to?

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SECTION D: SOCIO-DEMOGRAPHIC DATA

Q35. Respondent's gender:

1. Male

2. Female

3. No answer

Q36. Respondent's length of time of contribution:

1. 1-10 years

2. 11-20 years

3. 21-30 years

4. 30+ years

Q37. Respondent's age:

1. 20-35 years

2. 36-45 years

3. 46-60 years

4. 60+ years

Q38. Respondent's level of education:

1. Primary – JHS

2. Secondary/Vocational

3. Tertiary

4. No formal education

Q39. Respondent's occupation:

1. Student

2. Public/ Civil Servant

3. Private Sector employee

4. Other, specify

Q40. Respondent's salary level:

1. GHC 500 – GHC 1000

2. GHC 1001 – GHC 1500

3. GHC 1501 – GHC 2000

4. GHC 2001 – GHC 2500

5. GHC 2501 – GHC 3000

6. GHC 3000+

7. Other, specify

APPENDIX B

NAMES OF INSTITUTIONS SURVEYED

1. Okuapemman Senior High School
2. Akropong Salem Presbyterian School
3. Akropong M/A School
4. PCE Demonstration School
5. Okuapemman Basic School
6. Akuapem-North Municipal Assembly
7. Centre for Plant Medicine Research
8. Electricity Company of Ghana, Mampong
9. Municipal Health Directorate
10. Tetteh Quarshie Memorial Hospital