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International Conference on Business Management and Entrepreneurial Development

7th INTERNATIONAL CONFERENCE ON BUSINESS MANAGEMENT AND ENTREPRENEURIAL DEVELOPMENT (ICBMED 2022)

THEME

"Digital Transformation: A Catalyst for Accelerated Business Development and Economic Growth"

PROGRAMME &

BOOK OF ABSTRACTS

13th-14th April, 2022

Virtual 9.00 a.m.

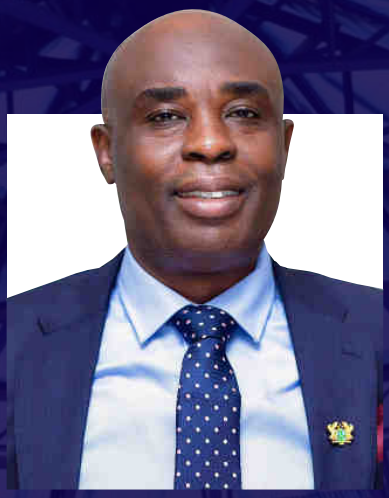
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PROGRAMME OUTLINE

DAY 1: WEDNESDAY, APRIL 13, 2022

Conference Opening

09:00 - 09:05 Formal Welcome & Introduction of Chairman
Mr. Akwesi Sarfo Kantanka (MC)

09:05 - 09:20 Address by Chairman:
Prof. Abednego F. O. Amartey - Vice-Chancellor, UPSA

09:30 - 10:10 Keynote Address
Prof. John Effah, University of Ghana Business School

10:10 - 10:20 Remarks by Prof. Charles Barnor - Pro VC/Chair-Editor Committee
Prof. John Effah, University of Ghana Business School

Zoom Link: https://wacren.zoom.us/j/62558680328?pwd=R1R3ajBTampXazJVQ0gwVlNwaUg3QT09
Meeting ID:625 5868 0328
Passcode:255722

Paper Presentation Sessions

Time	Session	Track
11:00 - 12:30	Session 1	*Digital Transformation Management*
	Zoom Link	https://wacren.zoom.us/j/62558680328?pwd=R1R3ajBTampXazJVQ0gwVlNwaUg3QT09 Meeting ID: 625 5868 0328 Passcode: 255722
	Session 2	*Law and Governance in the Digital Economy*
	Zoom Link	https://wacren.zoom.us/j/63995752850?pwd=RTVHNzhBTTZyS0RLbnRHajQ0MjYzQT09 Meeting ID: 639 9575 2850 Passcode: 683932
LUNCH/NETWORKING BREAK		
13:00 - 14:30	Session 3	*Digital Accounting and Finance Services*
	Zoom Link	https://wacren.zoom.us/j/62558680328?pwd=R1R3ajBTampXazJVQ0gwVlNwaUg3QT09 Meeting ID: 625 5868 0328 Passcode: 255722
	Session 4	*Information Technology and Digital Marketing*
	Zoom Link	https://wacren.zoom.us/j/63995752850?pwd=RTVHNzhBTTZyS0RLbnRHajQ0MjYzQT09 Meeting ID: 639 9575 2850 Passcode: 683932

PROGRAMME OUTLINE

LUNCH/NETWORKING BREAK		
13:00 - 16:30	Session 5	*Digital Entreprenuership*
	Zoom Link	https://wacren.zoom.us/j/62558680328?pwd=R1R3ajBTampXazJVQ0gwVlNwaUg3QT09 Meeting ID: 625 5868 0328 Passcode: 255722

DAY 2: THURSDAY, APRIL 14, 2022

09:00 - 10:00 Doctoral Symposium - Dr. Kofi Osei-Frimpong

Zoom Link: https://wacren.zoom.us/j/62558680328?pwd=R1R3ajBTampXazJVQ0gwVlNwaUg3QT09
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Paper Presentation Sessions

Time	Session	Track
10:00 - 12:00	Session 6	*Doctoral Paper Presentation*
	Zoom Link	https://wacren.zoom.us/j/63995752850?pwd=RTVHNzhBTTZyS0RLbnRHajQ0MjYzQT09 Meeting ID: 639 9575 2850 Passcode: 683932
12:00 - 13:30	Session 7	*MPhil Finance Paper Presentation*
	Zoom Link	https://wacren.zoom.us/j/62558680328?pwd=R1R3ajBTampXazJVQ0gwVlNwaUg3QT09 Meeting ID:625 5868 0328 Passcode:255722
	Session 8	*MPhil Leadership Paper Presentation*
	Zoom Link	https://wacren.zoom.us/j/63995752850?pwd=RTVHNzhBTTZyS0RLbnRHajQ0MjYzQT09 Meeting ID: 639 9575 2850 Passcode: 683932

CLOSING CEREMONY

13:45 - 14:00 Chairman's Concluding Remarks
Prof. Abednego F. O. Amartey - Vice-Chancellor, UPSA

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DAY ONE

PAPER PRESENTATION SESSION

Session 1: Digital Transformation Management 1
Chair(s): Dr. Emmanuel K. Owusu-Oware & Dr. Esther J. Attiogbe

1. **The Effect of Emotional Intelligence on Leadership Performance: An Analysis of Selected Public Senior High Schools in Ashanti Region** - *Ebenezer Kwasi Opoku & Augustine Awuah Peprah* 1

2. **Gender Assessment of Coronavirus Among University of Cape Coast students, Ghana** - *Selorm Omega, Comfort Mathew & Blessing Mathew* 8

3. **COVID-19 Induced Economic Down-turn: Perseverance of Women-in-Business** - *Sylvester Gabianu* 19

Session 2: Law and Governance in the Digital Economy 23
Chair(s): Dr. Francisca Kusi-Appiah & Dr. Emmanuel Asamoah

4. **The effect of climate aid on carbon emissions in African recipient countries: the moderating role of governance quality** - *Abigail Abena Ampofo Ackah* 23

5. **Ensuring sustainable industrial harmony in the midst of crises** - *Clemence Kotochie & Velthuizen Andreas* 28

6. **Victims of Digitalisation** - *Elizabeth Hassan* 34

7. **The Rwanda National Football League: Implications for Economic Governance** - *Nnamdi Madichie* 39

Session 3: Digital Accounting and Finance services 45
Chair(s): Dr. Samuel Antwi & Mr. John Amoh

8. **Analyzing Innovations, Challenges, Opportunities in Ghana's Digital Payments System** - *Kwami Ahiabenu* 45

9. **The Influence Of E-Word of Mouth Message Format and Channel Type on E-Relationship Quality and Repurchase Intention** - *Nathaniel Amoah* 49

10. **Understanding the Crux of Ghana's Procurement Deviance - Aaron Makafui Ametorw1 & Mavis Agbodza** - *Aaron Makafui Ametorw1 & Mavis Agbodza* 53

Session 4: Information Technology and Digital marketing 59
Chair(s): Dr. Godfred Akrofi & Dr. George Agbemebiese

11. **Effect of People on Brand Love in Service Brand Equity Relationship** - *Nana Frinpong & Ebenezer Arthur Duncan* 59

12. **Job commitment, total quality management, ICT adoption and work-related stressors: A conceptual framework for student satisfaction** - *Samuel Koomson & Abigail Opoku Mensah* 64

13. **Leadership Styles and Occupational Stress Within the Ghanaian Banking Sector: The Moderating Role of Emotional Intelligence** - *Paul Dwebeng* 70

Session 5: Digital Entrepreneurship 75
Chair(s): Dr. Anthony Sumnaya Kumasey & Dr. Ummu Markwei

14. **Teacher variables and Students Understanding of Entrepreneurship During COVID** - *Fred Awaah, Solomon Yeboah, Andrew Tetteh, Dorcas Adomaa Addo & Emmanuel Ekwam* 75

15. **Criminal activities and Internet Usages on Entrepreneurship in Africa** - *Adenuga Fabian Adekoya & Michael Otedola Campus* 79

16. **Understanding Factors That Promote Digital Entrepreneurship Among Music Production Firms in The SME Sector in Ghana** - *Helen K. Arkorful, Fred Awaah & Kris S. Hilton* 83

DAY TWO

PAPER PRESENTATION SESSION

Session 6: Doctoral presentation 94
Chair(s): Prof. Joseph K. Tuffour & Dr. Ibn Kailan Abdul-Hamid

17. **Examining drivers of Artificial Intelligent (AI) Voice Assistants (VAs) Adoption for Consumer Engagement in Banking Services** - *Vida Owusu-Prempeh* 94

18. **An Evaluation of Consumer Attitudes towards Unlawful Disposal of Solid Waste Products in Ghana: the evidence from Sunyani in the Bono Region** - *Abraham Yeboah* 95

19. **Food Tourists' Motivation, Satisfaction and Behavioural Intentions: Does Media Presentation Matter?** - *Sarah Osei* 97

20. **Brand Preference and Purchase Intention: The Role of Religiosity** - *Dan Duku Dankwa* 98

Session 7: MPhil Finance paper presentation 99
Chair(s): Dr. James Doku & Dr. Isaac Ofoeda

21. **The Effects of Financial Development and Tax-Wedge on Unemployment in OECD Countries - Martin Yaweney** - *Martin Yaweney* 99

22. **Asymmetric effect of remittances and financial development on carbon emissions in Sub-Saharan Africa: An application of panel NARDL approach** - *Abdallah Abdul-Mumuni & Barbara Deladem Mensah* 100

23. **Income Diversification, Intellectual Capital and Banks Performance in Africa** - *Anthony Buawolor Tetteh* 101

Session 8: MPhil Leadership paper presentation 102
Chair(s): Dr. Rufai Haruna Kilu & Dr. Ernest Abraham

24. **The Effect of Transformational Leadership on Organisational Performance: A Case Study of Savings and Loans Institutions in La-Nkwantanang Municipality, Ghana** - *Gidisu Richard Semekor* 102

25. **Sustainable Leadership Among Ghanaian Politicians: A Case of The Legislature** - *Seidu Seini Ibrahima* 107

26. **The Impact of Digital Health on Patient Satisfaction: The Moderating Role of Transformational Leadership Style in Ho Teaching Hospital**- *Fred Alorgbey* 111



ABSTRACTS

The Effect of Emotional Intelligence on Leadership Performance: An Analysis of Selected Public Senior High Schools in Ashanti Region

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Abstract

Educational standards and performance at the pre-tertiary level remain a priority on the agenda of key stakeholders in education, and efforts are being made to improve upon the quality of education which have resulted in the implementation of reforms. The need to build the skills and competences of school leaders to be able to effectively support the implementation of policies at the school level has also attracted attention. One of the key competences that drive leadership performance in organizations has been identified as emotional intelligence. There is, however, limited research on how emotional intelligence affect leadership performance particularly in the context of education. Therefore, this study aimed to examine the effect of emotional intelligence on leadership performance of school leaders in selected public senior high schools in Ashanti Region. The study adopted quantitative approach and used questionnaires to gather the data from 274 respondents. Structural Equation Modelling was deployed to analyse the data. Findings indicated that emotional intelligence is positive and significantly related to leadership performance ($\beta = 0.805$, $p < 0.001\%$) of the school leader. In addition, work experience significantly moderates the relationship between emotional intelligence and leadership performance ($\beta = 0.094$, $p < 0.01\%$). Infrastructural facility has significant but negative effect on leadership performance ($\beta = -0.152$, $p < 0.001\%$). Leadership motivation has a negative and insignificant effect on leadership performance ($\beta = -0.052$, $p > 0.01\%$), whereas leadership style has a positive but insignificant effect on leadership performance ($\beta = 0.071$, $p > 0.01\%$). The recommendation is that school leaders should be equipped with the competences of emotional intelligence to be more effective in their leadership performance.

Background of the Study:

Leadership effectiveness has become critical to organizational achievement. Within the Ghana Education Service (GES), issues of leadership are given prominence particularly in the management of schools either primary, junior high, or senior high school level (Kyei-Edwards & Aboagye, 2015). The massive investments in the senior high schools in the areas of provision of infrastructure and teaching/learning resources in existing public schools, as well as absorption and establishment of new ones affirm the government's resolve to improve secondary education delivery. This is being done to create more access and sustain the desired quality standards envisioned for the Free-SHS Policy implementation. To be able to facilitate and sustain the gains of the Free-SHS Policy, there is the need for policy makers and practitioners in education to re-examine the capacity and competences of managers and leaders assigned to oversee to the daily running of our numerous senior high schools. According to leadership experts, the level of emotional intelligence of school leaders is a critical determinant of effective performance (Goleman, 1998). Failures in educational reforms have been partly attributable to ineffective leadership (Moore, 2009). This is because, such leaders lack the requisite skills and competences leading to successful changes. As such, school leaders need to change their leadership behaviour and adapt certain skills to be able to influence followers toward accomplishing organisational goals. In other words, school leaders must exhibit high level of emotional intelligence to be successful at implementing desired changes in their educational institutions.

Purpose of the Study:

The focus of this research was to examine the effect of emotional intelligence among school leaders in public senior high schools in their leadership performances. It was also to assess the extent to which school leaders have deployed the components of emotional intelligence (Goleman, 2004) in facilitating their performance and whether such deployment led to superior performance. According to research (Uniyal & Uniyal, 2020; Nivedita, 2018), work experience of people influences their level of emotional intelligence. This study also intended to assess how work experience moderates the relationship between emotional intelligence and leadership practices of school leaders.

Research Problem:

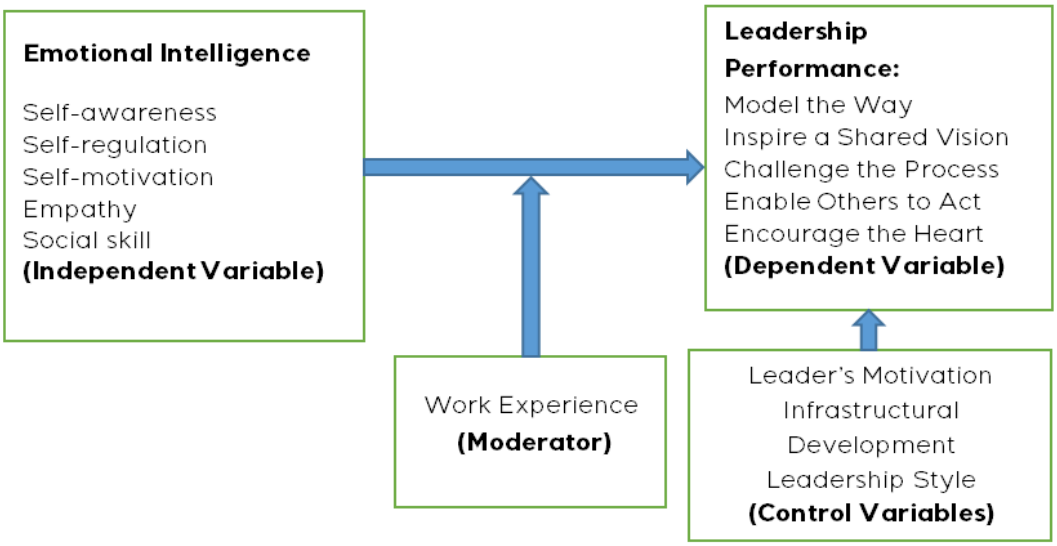
According to Kouzes and Posner (2013), leaders who perform exceptionally well are keen in applying the leadership practices (i.e., model the way, inspire a shared vision, challenge the process, enable others to act, and encourage the heart). Emotional intelligence has proved to correlate positively with performance of leaders (Goleman, 1998; Fernandes-Aaroz, 2001; Goleman, Boyatzis, & McKee, 2002). In this sense, leaders who are equipped with high emotional intelligence are more successful in their performance (Goleman, 2004). In times of change, a distinguishing feature that facilitates achievement of goals has been emotional intelligence (Issah, 2018). Leaders who exhibit skills of emotional intelligence are able to effectively propel their followers toward the desired change in the organisation (Issah, 2018; Istianingsih et al., 2020). In the educational system, leadership is seen more in a distributed sense, in that apart from the school head,

other individuals hold leadership positions that together contribute toward leadership performance (Spillane, 2009; Ghamrawi, 2006, 2011). The reforms that have, and still, been implemented in the senior high schools in the country are geared toward improvements in academic performance of students as well as management and leadership performance of educational practitioners and policy makers (MOE, 2020). Practitioners in our senior high schools are required to deploy certain skills and competences in facilitating the desired changes. The success or otherwise of the reforms partly depend on the skills and competences exhibited by the school leaders in their daily practices. The focus of this research was to examine the effect that emotional intelligence of school leaders has on their leadership performances.

Brief Literature Review:

Leadership is one of the most researched areas (Lebeck & Chighizola, 2018) due to the influence it has on organisational effectiveness and efficiency. In the course of assessing elements of leadership effectiveness, one of the critical qualities identified to contribute to leadership success is emotional intelligence (Goleman, 1998). Numerous researchers have conducted studies in the field of emotional intelligence and its effect on performance (Clarke, 2010; Goleman, 1995; Mayer & Salovey, 1997; Greenstein, 2001) since its conceptualization by Salovey and Mayer (1990). Emotional intelligence has proved to significantly influence leadership effectiveness (Zaccaro, 2002; Gardner and Stough, 2003). Recently, researchers who have developed interest in the domain of emotional intelligence have conducted studies to corroborate findings of earlier works. In the corporate environment, emotional intelligence has evidently influenced the performance of workers. Some research works have been conducted to ascertain the effect of emotional intelligence on the activities/ performances of bankers (Dartey-Baah & Mekpor, 2017; Danquah, 2015) and insurers (Martey, 2019), which have proved to be positively associated. In the health sector also, some studies have been done to show that emotional intelligence positively correlates with the performance of health workers (Tagoe & Quarshie, 2016; Orak et al., 2016). In the area of leadership and organisational change, the effectiveness of emotional intelligence in facilitating the desired change in behaviour of workers is also evident (Issah, 2018; Foltin & Keller, 2012; Fullman, 2001). In the educational sector, some research works conducted showed significant relationships between emotional intelligence and academic performance of students (Shipley et al., 2012; Pope et al., 2012), between emotional intelligence and commitment of teachers (Shafiq & Rana, 2016), and between emotional intelligence and school principals (Spillane, 2009). Empirical evidence shows that working experience has a positive correlation with emotional intelligence (Uniyal & Uniyal, 2020; Nivedita, 2018), as well as with leadership performance (Salwa, 2019; Ochonma, et al., 2018). However, there is inadequate empirical work particularly in Ghana on the relationship between emotional intelligence and leadership practices among school leaders. As such, this research sought to examine the effect of emotional intelligence of school leaders on their leadership performance/practices in senior high schools in Ghana. It focused on emotional intelligence of school leaders in a distributed sense (Spillane, 2009) and their leadership practices as propounded by Kouzes and Posner (2003).

Conceptual Framework



Methodology

The study adopted quantitative method where numerical data were collected and analysed. The researcher used survey design for the study. In this design, a correlational design which involved the use of correlational statistic to describe and measure the relationship between the independent variables and the dependent variable was adopted (Creswell, 2012). Fifteen public senior high schools were selected from a list of all the public senior high schools in Ashanti Region. These schools were selected from a list of all the public senior high schools in the region. The target population was heads and teaching staff in public senior high schools within the Ashanti Region.

The study employed purposive and simple random sampling techniques for the selection of respondents. The study used structured questionnaires to obtain the required data from respondents who were teachers in the respective schools. The questionnaire was based on the slightly modified Emotional Competence Inventory (ECI) of Goleman, Boyatzis and Hay Group (2002) to measure level of emotional intelligence of school leaders, whereas the items on the leadership performance of the school leaders were based on a modified Leadership Practices Inventory (LPI) of Kouzes and Posner (2003). The prospective respondents were contacted directly in their respective institutions for questionnaire administration, after necessary prior approvals and arrangements had been duly made. A total of 274 questionnaires were successfully completed and retrieved for data processing. All the 274 questionnaires successfully completed were coded into the STATA version '15' for the necessary analyses using Structural Equation Modelling (SEM).

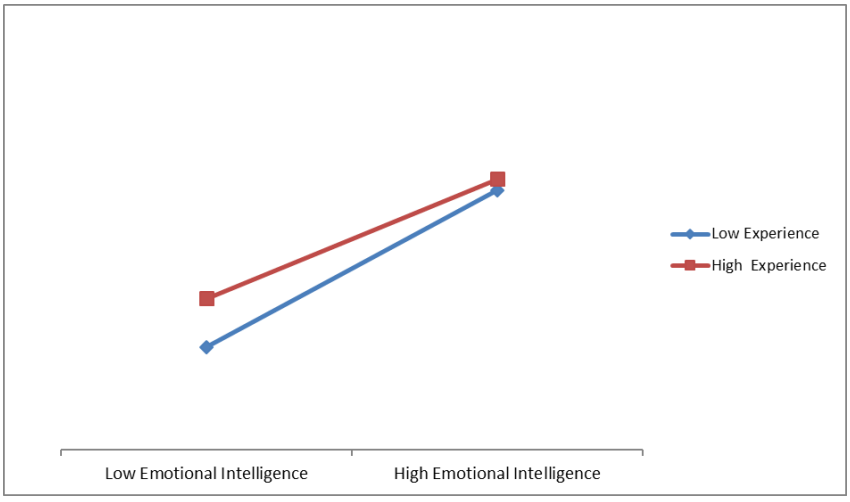
Findings/Results

Standardized SEM Regression Analysis Results

	Model 1		Model 2		Model 3	
	"Beta"	"S.E"	"Beta"	"S.E"	"Beta"	"S.E"
Control Variables						
-Constant	.500	.379	.163	.376	.687	.485
-Leadership Style	.071	.046	.038	.046	.032	.045
-Infrastructural Facility	-.152***	.045	-.153***	.044	-.141***	.044
-Leadership Motivation	-.052	.049	-.073	.046	-.087*	.048
Hypothesized paths						
-Emotional Intelligence	.805***	.039	.753***	.042	.705***	.051
-Experience			.166***	.048	.152***	.048
-Emotional Intelligence x Experience					-.097*	.055
Model Fitness						
Chi-Square (χ^2)	14.622		3.087		0.000	
Degree of Freedom	2		1		0	
RMSEA	0.165		0.095		0.000	
CFI	0.941		0.990		1.000	
SRMR	0.015		0.006		0.000	
R^2	0.594		0.614		0.619	

Note: **p < .05; ***p < .01, *p>.1

Plots of Moderation Effects of Work Experience on the Relationship between Emotional Intelligence & Leadership Performance



- The findings indicated that overall emotional intelligence significantly and positively drive leadership performance of school leaders, which confirms Goleman's (1998) assertion that emotional intelligence predicts successful leadership performance. Thus, a school leader with strong emotional intelligence is expected to experience superior levels of leadership performance than school leaders with low levels of emotional intelligence.

- Work experience significantly moderates the relationship between overall emotional intelligence and leadership performance of school leaders. The important thing to note is that it is always critical for both leaders and managers of schools to strike the right balance between their work experience and emotional intelligence towards successful achievement of organisational as well as individual goals.

Conclusions

In the first place, school leaders who are emotionally intelligent were found to be more successful in their leadership performance than those who are less emotionally intelligent. Secondly, work experience strongly influences the relationship between emotional intelligence and leadership performance of school leaders. As such, school leaders should sharpen and employ the skills of EI in performing tasks to achieve organisational goals. Training programmes should be organised for school leaders who are less emotionally intelligent and rarely use the components of EI.

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Gender Assessment of Coronavirus Among University of Cape Coast students, Ghana

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Abstract
School closures to mitigate the spread of coronavirus have caused unprecedented disruption for nearly 1.6 billion learners across the globe. Research has shown that the pandemic had a more pronounced negative effect on female students' academics, social isolation, stress, and mental health compared to male counterparts. Moreover, for females, frequent use of social media as a coping mechanism was associated with greater perceived negative impacts on their academic performance and stress levels, compared to males. These findings highlight the need for adequate student support services across the post-secondary sector and point to the importance of gender-informed interventions to address the impacts of the pandemic. The study used a descriptive survey design. The results of the study revealed that there were more males (61 percent) than females (39 percent). Student academics was also affected as students reported that the delay in the academic calendar was the major difficulty faced. Students in mitigating against the challenges faced during the pandemic restored to online studies, self-support d following coronavirus protocols. Only the extent of the effect of coronavirus had a statistically significant association with gender. The study recommends that tertiary education should be made more accessible to females and universities should improve their online learning platforms to make learning more flexible.

Keywords: COVID-19; Gender; University of Cape Coast; Students

Introduction

Pandemic outbreaks have differential impacts on women, girls, boys and men. The COVID-19 pandemic has adversely impacted the lives of millions of people globally, with more than 2.3 million deaths across the world by the beginning of February 2021 (WHO, 2020). While few have been left unaffected, there is mounting, albeit incomplete evidence that the health and socioeconomic impacts of the pandemic related lockdowns, social isolation, restrictions, shortages, and behaviour change differentially impact women and men (Bearman *et al.*, 2020; Centre on Gender Equity and Health, 2020; Burki, 2020; Madgavkar *et al.*, 2020; De Paz *et al.*, 2020; Azcona *et al.*, 2020, UN Women, 2020).

Understanding which populations are most harmed by this pandemic, and how those effects are manifesting in different contexts is integral to creating an evidence-based, action-oriented, targeted, and gender-sensitive policy response (Peterman *et al.*, 2021). COVID-19 may be gender blind, but it is not gender-neutral. Emerging evidence shows tremendous gender disparities in the health and socioeconomic consequences of the pandemic, with a disproportionately negative impact on women's livelihoods, unpaid care work burden, mental health, and subjection to gender-based violence (Peterman *et al.*, 2021).

University students represent one group of young or emerging adults (aged 18–25) that have been particularly impacted by COVID-19 with the quick closures of universities, students encountered uncertainty and concern about their academic future, as well as social isolation and a lack of support (Elmer *et al.*, 2020).

The pandemic has exposed and exacerbated existing gender data gaps—particularly around health, education, and economic opportunity—that undermine our ability to intentionally craft gender-responsive policies and programs. Filling these data gaps poses a significant challenge as many data collection efforts have been disrupted due to COVID-19 control measures, impacting everything from data production to subsequent data management, analysis, use, and communication (Peterman *et al.*, 2021).
The new coronavirus continues to spread throughout the world, and the number of confirmed cases globally has proliferated. The outbreak of coronavirus has continued to grow. According to confirmed cases, since the outbreak in December 2019, the rate of male infections has always been higher than that of women (about 2:1). On March 12, 2020, the World Health Organization (WHO) declared coronavirus to be a global pandemic (WHO, 2020).

For women around the world, coronavirus has impacted not only their physical health but also their family, work, and everyday life. The coronavirus pandemic caused most schools to suspend classes, forcing many working women to take time off to care for their children, which greatly affected their work. In addition, the pandemic has impacted industries such as catering and tourism, and many factories have been forced to shut down. Many low-income women financially depend on these jobs and are now facing unemployment. United Nations (UN) Women has asserted that women who work in low-wage work, female bosses of small businesses, and women working in the informal sector will be hit the hardest (Reilly, 2018; Folayan *et al.*, 2020).
According to Hertzberg (2020), a humanitarian and disaster risk consultant for the Asia-Pacific region of UN Women, "Crisis always exacerbates gender inequality". While it is evident that the COVID-19 pandemic is having a significant negative impact on students, the full range and nature of its impacts on academics, social relationships are not yet clear. Moreover, we do not have a thorough understanding of the coping strategies students are implementing to deal with the stress of COVID-19. To this end, the current study examined how the COVID- 19 pandemic impacted University of Cape Coast students' academics, social relationships, and well-being, as well as the nature and extent of coping strategies endorsed by students to deal with the stress of the pandemic. The study seeks to;
1. Examine the awareness level of gender on COVID-19
2. Examine the extent of the effect of COVID-19 on gender
3. Examine the challenges faced by students during COVID-19

4. Examine mitigation strategies adopted by students during COVID-19

Hypothesis

H_0: There is no significant association between COVID-19 and gender
H_1: There is a significant association between COVID-19 and gender

The study is expected to help the government of Ghana, and other stakeholders in the implication of social measures during pandemics across gender. The study is also expected to help the Ministry of Education and University to re-evaluate gender issues in education. The study is also expected to add to the limited body of literature on gender dynamics and the impact of pandemics across gender.

Materials and Methods

This study will employ the use of a descriptive survey design to accurately and systematically describe the gender-COVID-19 relationship. Descriptive survey design allows the research to use any data type or a blend to provide relevant and accurate information. In this study, the quantitative descriptive survey design. This information obtained was time-efficient and used the people who are indirectly involved in the study. In this regard, students were the main respondent to this research as the study sought to find out the response of males and females to COVID-19. The study used students of the University of Cape Coast as the study area. The University of Cape Coast is located in the Cape Coast North Constituency of the Central Region of Ghana. The University has its southern boundary shared with the Atlantic Ocean, Cape Coast South, and Komenda-Edina-Birim to the North, East and West. The University was established in 1962 to train highly skilled manpower from Ghana's educational sector. Over the years, the University has grown to accommodate other programs from Allied Sciences to Social Science. The school is established to have 74720 students from all over the country and outside.

The sampling procedure used for the study was the convenience sampling technique. The convenience sampling procedure is a non-probability sampling that allows the researcher the opportunity to use the population at hand (Sim & Wright, 2002). This offers the researcher ease and expedited data collection. The convenience sampling technique was necessary as at the time of the research only a few students were on campus to the COVID-19 restriction of the school closing down. The total sample size obtained was 30 students.

The data collection instrument was the structured questionnaire. The questionnaire had three sections for the purpose of this research. The first part looked at the socioeconomic characteristics of students and the second part had to do with COVID-19 awareness of students and the third section was on the challenges faced by students during the pandemic and the last section was on mitigation strategies adopted by students to reduce the effect of the pandemic. The collected data were processed and stored using Microsoft Excel. The stored data was then analysed using SPSS 26.0. The analytical tool used was that of cross-tabulation and correlation.

Table 1: Descriptive Statistics

Socioeconomic Variables	Unit of Measurement	Mean ±SD
Age	Years	23.041±2.985
Years of education	Years	16.581±2.921
Current level	1- level 100	1.824± .381
	2- level 200	
	3- level 300	
	4- level 400	
Employment status	1-unemployed 0- employed	1.206± .405
Source of income	1- own 0- others	1.931± .253
Household Size	Number of people a roof	6.163± .253
Average income	In Ghana cedis	371.689±3.124

Results and Discussions

Objective 1: Awareness level of gender on COVID-19

Gender Distribution

The pie chart below showed the distribution of males to female ratio used in the study. Out of 30 students who were interviewed for the survey, 23 (61percent) were males and 7 (39 percent) were females. The results of the study agree with Statistical Service (2014) and Takyi *et al.* (2021) that more males than females are in Ghana's tertiary institutions. This they attributed to the low transition rate of females as they more along the educational ladder due to cultural, social and economic reasons.

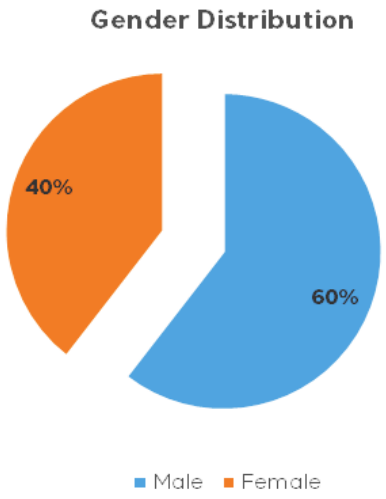


Figure 1: Gender Distribution

Table 2 shows the awareness of each gender on COVID-19. All of the 23 males interviewed have heard of COVID-19 while only 6 females are aware of the pandemic with one stating otherwise. The no significant difference between gender and awareness of COVID-19 shows that awareness levels differ between gender. This could be attributed to access and use of technology among gender. The results are in agreement with a study carried out by Sultana *et al.* (2022) in Bangladesh among adults. It was reported that males were more aware of COVID-19 than females. Also, a study carried out in the South Asia region excluding India reported that women were less likely to have COVID-19 information than men (Turquet & Koissy-Kpein, 2020). According to a study carried out among adolescents and young adults in India, it was reported that fewer women than men knew COVID-19 (Pinchoff *et al.*, 2020).

Table 2: Fisher Exact Test of awareness level of gender on COVID-19

Variables	**Male**	**Female**
Ever heard of COVID-19	23	6
Never Heard of COVID-19	0	1
Total	**23**	**7**

n= 30, χ^2= 3.399 Sign. = .065 df= 1 *p<.05

Objective 2: Extent of effect of COVID-19 on gender

Table 3 shows the effect of Covid-19 on students. 17.4% of males claimed to have in all ways been affected by the pandemic while 28.6% of the females claimed to have been generally affected by the pandemic, which shows that although the effect of COVID-19 on students is moderately low, females were more affected compared to males. This is in contrast with the report of Pinchoff *et al.* (2020)

among adolescents and young adults in India, who reported a higher effect of COVID-19 among females than males.

According to the result of this study, both genders reported that COVID-19 has caused a noticeable effect on their academics, this is in agreement with the report of Mahdy (2020) in his study among veterinary medical students who reported 96.7% of the students having being affected greatly by COVID-19. Also, out of the male population interviewed, 86% (20) were affected in their academics while 57% (4) of the female population were affected academically. According to Clark *et al.* (2020), there was a recorded larger effect on the academic performance of female students compared to males.
The majority of the students reported that the area of their student life affected by COVID-19 was the academic calendar (65% of the males and 71.4% of females). Other aspects of academic life affected by the males were examination, instruction period, relationship with others, personal studies, movement, and finance while the aspects of academic life reported by females to be affected were social and academic and group studies. The findings of this study agree with Doolan *et al.* (2021) study among European tertiary institutions found out that student life in terms of the academic environment, social network, and knowledge and skills development were badly affected by COVID-19. Similarly, Jun, Lee and Shim (2021) also reported that student in South Korea especially first years had their academics and social networks distorted due to COVID-19.

On the extent of the effect of COVIID-19 on academic life, it was revealed from the study that the majority of males (52.2 percent) in this study reported a moderate effect of COVID-19 on their academic life. Also, a large proportion (71.4%) of the females reported a moderate effect. This shows that the extent of the effect of COVID-19 on student life was generally moderate despite few males experiencing the high effect. The findings of the study are in contrast to the report of Clark *et al.* (2020), Madgavkar *et al.* (2020), De Paz *et al.*, (2020) and Azcona *et al.*, (2020), who reported a larger effect of COVID-19 on females than males.

Table 3: Extent of the effect of COVID-19 on Gender

Variables	Male n (%)	**Female n (%)**	**χ^2**	**P**
The general effect of COVID-19				
Yes	4	2		
No	17	4		
Not sure	2	1	0.719	0.698
Effect of COVID-19 on Student's Academics				
Yes	20	4		
No	3	3	2.981	0.084
Area of Student life affected				
Social and Academic	0	1		
Examination	1	0		

Instruction Period	2	0		
Relationship with others	1	0		
Personal Studies	2	0		
Movement	1	0		
Finance	1	0		
Group Studies	0	1		
Academic calendar issues	15	5	11.510	0.319
The extent of COVID-19 effect on Academic life				
Low	2	2		
Moderate	12	5		
High	9	0	4.680	0.096

n= 30 *p<.05

Gender and COVID-19 - Independent t-test

H_0: There is no significant association between COVID-19 and gender

H_1: There is a significant association between COVID-19 and gender

The results show that COVID-19 had no significant association with students who heard of COVID-19, COVID Affected, and students Affected. This shows that there is no statistical difference between males and females with regard to awareness, and the effect of COVID-19. However, there was a significant association between COVID-19 and the extent of the effect COVID-19 has had on students at p>.005. Therefore, we fail to reject the null hypothesis of "There is no significant association between COVID-19 and gender"

Table 4: Association between gender and COVID-19 - Independent t-test

Variables	**t-test for equality of means**			
	T	**df**	**Sig.**	**Mean difference**
Heard of COVID-19	-1.713	28	.098	-.125
COVID Affected	-.255	28	.800	-.057
Student Affected	-1.447	28	.159	-.239
Extent of Affected	2.272	28	.031	.568

n= 30, *p<.05

Objective 3: Challenges faced by students during COVID-19

From Table 5, the majority of males had challenges in the delay in the academic calendar (6) while the majority of females had academic difficulties (3). Other challenges that males faced during COVID-19 were academic stress, interaction with others, delay in the academic calendar, financial difficulties and academic

difficulties. The females had challenges in financial and academic difficulties, internet issues and interaction with others. The results agree with Bearman *et al.* (2020) and Burki (2020) who reported that the majority of challenges faced by students during the period of COVID-19 were in terms of academics.

Table 5: Challenges faced during COVID-19

	Male	Female
Academic stress	4	0
Interaction with others	2	1
Delay in Academic Calendar	6	0
Internet Issues	1	1
Financial difficulties	4	2
Academic difficulties	5	3
None	1	0

n= 30

Mitigation strategies adopted by students during COVID-19

From Table 6, it was revealed that among the mitigation strategies employed by each gender on combating the challenges faced during COVID-19, most of the males utilized online studies and self-support, while some of the females utilized COVID-19 protocol. The result also showed that other measures such as internet adjustment, self-support and management consultation were options equally adopted by students.

Table 6: Mitigation strategies against COVID-19

	Male	Female
Nothing	3	1
Online studies	6	1
COVID Protocol	3	2
Self-Support	6	1
Self-Learning	3	1
Internet adjustment	1	1
Management Consultation	1	0

n= 30

Conclusions and Recommendations

The outbreak of COVID-19 has had an unprecedented impact on the social, and economic wellbeing of societies all over the world. The level of impact differs across geographical and gender bases. Most research has shown that females were most affected by the pandemic compared to males and has further widened the gender gap. This widened gender gap was felt in education, health, social and resource distribution. In education, it has been reported by most literature that COVID-19 has had a more devastating impact on female students than males in

terms of academics, access to resources and social networks. This study supported the gender gap that exists in gender enrolment in public universities around the world. It further reported that males were more aware of COVID-19 than females. On a general level, both males and females reported that they have not been affected by COVID-19 but only academically. This was supported by students reporting that issues with the academic calendar were the most affected area of their academic life. The results further show that only the extent of the COVID-19 effect had a statistically significant association with gender. The major challenges faced by males and females during COVID-19 were delays in the academic calendar, academic difficulties, financial difficulties and academic stress. Lastly, measures adopted to mitigate the effect of COVID-19 were online students, self-support, self-learning, and COVID protocols.

The study recommends that the Government of Ghana through the Ministry of Education, public universities in Ghana and NGOs in education should continue to educate and make tertiary education accessible to all especially females. The study again recommends that the Government of Ghana through the Ministry of Education, public universities in Ghana and NGOs should increase relief services to students, especially needy students. Also, universities in Ghana should improve their online learning platforms and internet services to make learning flexible for students.

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COVID-19 Induced Economic Down-turn: Perseverance of Women-in-Business

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Abstract
My paper provides structuration theoretical explanation of the impressive performance of identified women-owned businesses in spite of the challenges that COVID-19 meted out to the economic structure and profitability of Micro, Small and Medium Scale Enterprise (MSMEs).
The study employs a positivistic approach to establish economic patterns within structuralist contextualization of COVID-19, and postulates structuration theory as a viable theoretical framework for analyzing how social structures define social behaviour and economic indexes. The analysis highlights performance of MSMEs against four (4) business health variables among MSMEs - sales levels; business profitability; operational capital; and employment benefits – among the disaggregated cases of women and men owned businesses. It establishes, within the performance and effect of COVID-19, the agency of MSME owners who have improved business performance indexes in in spite of the adverse impact of the pandemic on the general business environment. The paper provides theorical explanations to the finding that women-owned MSMEs gained higher sales (a) than male-owned businesses, and (b) than their pre-COVID period sales; and make the following two recommendations: 1) Women with specific business traits and peculiar agencies deviate from social norms should be tacitly encourage to break the patriarchal social structures and barrier for societal betterment; 2). Business growth intervention should be directed to women owned business with growth enhancing traits to be projected as success cases for women business empowerment.

Keywords: Structuralism, Structuration Theory, COVID-19, Women-own MSMEs, Positivist

Description Of Covid-19 as a Structure in Accordance with Structuralist Philosophy

An unexplained case of pneumonia-like disease was reported in Wuhan, China, in December 2019, and spread relentlessly to other parts of the world. The World Health Organization (WHO) formally identified it as an unknown strain of the novel coronavirus (2019-nCoV) and code named it COVID-19. Since then, no efforts have been spared to understand and find a cure to Covid-19 in order to preserve lives and abate its devastating effects on global economic and socio-cultural life.

In spite of this, the pandemic had assumed a public health emergency of international concerns since 30 January 2020 (Sun, P., et al: 2020).

As at January 2022, COVID-19 has cost about 1,343 human lives and affected about 154,000 people in Ghana (Ghana Health Service: 2022). The outbreak has also created huge economic disruption in which production, trade and investments are adversely affected at the macro and firm levels.

It is contended that the COVID-19 as health pandemic is created economic structure contended by structuralist theorist as defining agency within both economic and socio-cultural spheres of human endeavours. The central purpose of these theoretical underpinnings is the distinct conceptualization of structure and agency (Pozzebon, M., 2017). To position his examination of structure-agency dualism, Giddens assert that structure is that which gives form and shape to social and economic life but is not itself the form and shape (Giddens, A.,1984: Cited in Pozzebon, M. 2017).

Research Focus and Objectives

The focus of this enquiry is to access the impact of covid-19 on micro-small-medium enterprises (MSME) in Ghana with special emphasis on women-managed enterprises. It provides theorical explanations for cases which, in such a dire situation, has grown the propensity to do well in selected business performance indicators. The research uses Structuralist theory as an analytical tool to explore the impact of COVID-19 on the general business environment, and assesses individual agency within a structuralism theorical framework to explain hypothetical underpinnings to knowledge construction.

General Effect on Covid-19 on Livelihoods

As the evolution and implications of the COVID-19 crisis still unfold, we posit that exploring its impact, and implication for, MSMEs in Ghana is a viable endeavour to shed useful light on ways to combat its economic fallout. The economic and social disruption caused by the pandemic is devastating: tens of millions of Ghanaians risk or are falling into extreme poverty, while the number of undernourished people could increase.

It is postulated that MSMEs with weak financial fundamentals face an existential threat whilst their workforces are at risk of employment. Informal or “gig” economy workers are particularly vulnerable because a majority of them lack social protection and access to quality health care, and have lost access to productive assets, throughout the country. Without the means to earn an income during lockdowns, many are unable to feed themselves and their families (ILO, FAO, IFAD and WHO, 2020).

Methodology

The Government of Ghana instituted the Coronavirus Alleviation Programme Business Support Scheme (CAPBuSS) as a strategic measure to avert the “bleeding” both at the macro and firm levels. I consider a before and during analysis relevant because the pandemic is still raging, and it was therefore important to establish the common situation before COVID, which I pegged at the business environment in December 2019. The data was collected in October 2020

during the peak of the pandemic, and a second round in December 2021. The assessment focuses on gender disaggregation of: (1) sales levels; (2) business profitability (3) operational capital; and (4) employment benefits.

There were 2,089 MSMEs that were interviewed in the 16 regions of Ghana for the first round and 2,728 for the second. Using positivism as an analytical approach, the paper assesses the impact of COVID-19 on women-owned businesses as against men-owned, and accessed how societal structures and substructures have influenced and differentiated outcomes based on selected indicators. It furthers the discourse on, and make in-depth qualitative deduction as to, how individual agency with reflexive capacity can change and be differentiated in the mist of the pandemic and economic meltdown.

Findings

Impact of crisis on women

The analytical variables suggest that the COVID-19 crisis has plunged the country into socio-cultural and economic difficulties affecting women more than men. Using structuralist conceptual thinking, the evidence suggests that gender relations, as substructure, influence the impact of crisis on women than men. The consistency of the variable may unlikely be coincidental. ILO (2003) has emphasized:

> *"Women face multiple disadvantages in crises. For instance, in economic downturns they lose their jobs faster and in greater numbers, their small businesses are hard hit and their household entitlements decline. In natural disasters, women lacking land rights or farming small plots are most vulnerable and may be forced off the land entirely".*

This could be situated within the patriarchy societal arrangement where women bear the responsibility of reproductive roles in begetting and caring for children during this COVID-19 related lock-down, and are the first to drop from the labour market as wage earners to intensify their domestic roles at the household level.

MSMEs under covid-19 indicators differentiations

It is explicit that the variables in the analyzed data is aggregation of individual situations. As put by Giddens, A., (1984) "it is an unconscious self which determines the activity of a person". Obviously, there were observations that differentiated MSMEs from the patterns dictated by the COVID-19 as economic substructure. Ironically, there were MSMEs that made more sales in both the first and second rounds than they did prior to the outbreak. Irrespective of the harsh economic environment and patriarchal social structures, they rather made higher sales than during the pre-COVID period, including women-owned businesses. This affirms the postulation that individual agency and reflexiveness in containing restrictions posed by structures has the propensity to overcome these impositions.

The positivist point of view is inductive descriptive analysis of patterns that obviously epitomize restrictiveness of COVID-19 on women-owned businesses. The case for structurization theory as against structuralist interpretation lies in the unexplained residual values that are constructed in the statistical regression analysis. It can be posited that the residual value of sales against gender of owners of the MSMEs may not be related to the pandemic but due to other factors, not

ruling out possible errors in the dataset. Nevertheless, the interest here is the further interrogation of the residual values which may relate to individual agency of the MSME operators and other factors beyond COVID-19. Per the positionality of structuration theory as opposed to structuralist, there are further structures external to the MSMEs or individual agencies that needs to be interrogated to enhance an epistemological body of knowledge around COVID impact on MSMEs.

Conclusions

Application of theory in explaining natural phenomena provides an insight into understanding the impact of merging crisis, like COVID-19, on small business. Structuralism and structuration theory are some of the philosophical theories of social sciences that provide analytical frameworks for epistemological construction. The meaning espoused by the application of the theories in analyzing MSMEs situation vis-a-vise structural defect of the Ghanaian business environment provides another layer in understanding the pandemic beyond health, and into the realm of business and livelihood circumstances.

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The effect of climate aid on carbon emissions in African recipient countries: the moderating role of governance quality

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Abstract
The main purpose of this study is to examine the moderating role of governance quality on the effect of climate aid on carbon emissions. To achieve this, the study seeks to examine the effect of the two main types of climate aid thus mitigation aid and adaptation aid on carbon emissions, and assess the moderating role of governance quality on the effectiveness of these types of climate aid on carbon emissions in African recipient countries. Secondary data will be taken from all 54 African countries from 2010 to 2019 and will be analysed using a System Generalized Method of Moments (GMM) estimation technique through the StataIC 15(64-bit) software. The study will provide direction to policymakers in Africa, on which type of climate is effectively working, the type which needs more attention with regards to future policies and the kind of policies to be implemented as these types demand different policy directions. African policymakers will be informed as to how the quality of their governments or institutions impacts the effective usage of the climate aid and the institutions, they need to put in place to strategically position themselves for more aid and to ensure its effective utilization.

Introduction

The negativities which accompany climate change have become a global threat and a major concern for most economies in the world (Zuanah, 2019). Though the shifts in the climate are influenced by natural causes, human activities such as the burning of fossil fuels, have undisputedly played the largest role in this (UN, 2021). These fossil fuels which emit greenhouse gases such as carbon dioxide (CO2) continue to increase globally every year (UN, 2021).

Though Africa contributes trivially to carbon emissions, recent reports indicate that some African countries are now among the fastest growing carbon emitters in the world (AfDB, 2019). This raises growing concerns, since already Africa bears most adverse consequences which has had a toll on various sectors especially the agricultural sector being the biggest economic activity on the continent (Collier et al., 2008).

To address the need to reduce carbon emissions, the 15th Conference of Parties (COP15) organised in December 2009 in Copenhagen, led developed countries to raise funds in fighting against the growing climate change effects (Carfora & Scandurra, 2019). Also, through COP21 in 2015, the Paris Agreement was adopted

to maintain the global temperatures within 1.5 degree Celsius range (UNFCCC, 2021). The introduction of initiatives by the COPs to raise funds to combat climate change, reiterates the importance of climate aid as a key tool in shaping environmentally friendly policies (Boly, 2018). However, there have been concerns on the rise of carbon emissions over the years irrespective of the climate aid injections so far.

The global rise of carbon emissions have caused global mean temperatures to be around 1.2 degrees Celsius warmer than preindustrial levels for 2020 (World Meteorological Organization, 2020). This 2020 record implies that it may be difficult to meet the goals of the Paris Agreement (UNFCCC, 2021b). This has raised questions on the effective utilization of climate aid in reducing carbon emissions since climate aid flows over the years keep on increasing yet carbon emissions keep rising as well. These concerns have also been directed to the context of Africa since the continent contributes trivially to carbon emissions, yet is the most vulnerable continent when it comes to enduring climate change effects since Africa bears one of the highest exposures to climatic variations in the world (AfDB, 2021; Collier, Conway & Venables, 2008). Therefore, Africa benefiting from climate aid, has attracted the attention of scholars on examining how climate aid in recipient African countries, is effectively reducing carbon emissions (Bhattacharyya et al., 2018; Wu et al., 2021).

Though studies have been inconclusive on the relationship between climate aid and carbon emissions, this field still attracts the attention of scholars. Some studies found no effect of climate aid on reducing carbon emissions like Bhattacharyya et al. (2018) who performed an empirical audit of the effect of energy-related aid in tackling CO2 emissions for 128 countries and found no systematic effect of energy-related aid on emissions. Chung et al. (2018) also had similar results, though they centered their studies on climate technology related aid. They found that though climate technology related aid does not have a significant effect on the CO2 analysis in all sectors, the cooperation of climate technology development affects the reduction of CO2 in related sectors.

Studies which found a positive effect of climate aid in reducing carbon emissions as Carfora et al. (2017) investigated the effect of climate finance on Greenhouse gas (GHG) emissions by conducting a quantile regression model. Wu et al. (2016) also found CO2 reduction in recipient countries by looking at the carbon emission effect of climate aid negotiated at the Cancun Climate Change Conference (2010) with the RICE model. In getting similar results, Carfora & Scandurra (2019) adopted Propensity Score Matching (PSM) analysis to examine and quantify the effectiveness of climate aid and found that the climate funds devoted to enhance energy led to a reduction in emissions. Boly (2018) in applying the Green Solow Model and System GMM estimator, found that the climate multilateral aid has a reducing effect on CO2 emissions whiles bilateral aid did not. These studies failed to acknowledge the two types of climate aid (thus mitigation and adaptation) in their analysis. Though Wu et al. (2021) acknowledged mitigation aid in their study, they failed to look at adaptation aid. Their study applied the mediation model and found that climate aid can directly lead to carbon emission reduction.

Failing to distinguish mitigation and adaptation types of climate aid, may bring about some policy implications since they demand different policy directions. Merging these two types as most studies did, brings difficulty in knowing the type that is effectively working, the type which needs more attention and the kind of policies to be implemented since these types need different policy directions.
Also, the continual rise in carbon emissions in Africa can also be attributed to the climate aid management in these countries which is highly dependent on the quality of institutions present in recipient countries. Since literature suggests that most African countries have weak institutions in place, concerns are raised as to whether with this state of Africa, climate aid is effectively utilized, since the continent still remains the world's most aided region (Lancaster, 1999).

Studies done on governance quality and climate aid found no effect of climate aid on CO2 emissions regardless of the institutional quality in countries (Bhattacharyya et al.,2018).
Though there is growing research in this area, there is a paucity of research on the effect of the two main types of climate aid (thus mitigation and adaptation) on carbon emissions especially in the African context. There is also lack of research on the role of governance quality in making climate aid effective in Africa. Therefore, this study seeks to examine the effectiveness of climate mitigation aid and adaptation aid on carbon emissions, and assess the moderating role of governance quality on the effectiveness of these types of climate aid on carbon emissions in the African context.

Methodology
Quantitative approach will be adopted based on the positivist philosophy. This philosophy will be adopted because, it seeks to establish relationships or links that exist between different variables around a subject by providing rational explanations for it (Neville, 2007). Therefore, quantitative research approach will be used because, the study seeks to explain a nexus by examining the effect of climate aid on carbon emissions taking into consideration the moderating role of governmental quality. Data on Climate Mitigation Aid and Climate Adaptation Aid will be derived from the Organization for Economic Cooperation and Development (OECD) Creditor Reporting System (CRS) on OECD.stat website. Also, data on the Governance Quality will be obtained from Worldwide Governance Indicators (WGI) of World Bank. Finally, the data on Carbon Emissions and all the control variables, thus, Domestic Investments, Population Growth, Urban Population, Trade Openness and Gross Domestic Product (GDP) will be obtained from World Bank Development Indicators (WDI). The data will be collected from all African countries for the period 2010 to 2019 and analysed using StataIC 15(64-bit). The study will adopt System Generalized Method of Moments (GMM) estimation technique as applied in Boly (2018) because it is much more reliable than its predecessors and asymptotically efficient than Ordinary Least Squares (OLS) and also appropriate for studies with a smaller timeframe (T) and a bigger number of observations (N) as this study (Roodman, 2009).

Expected Findings and Contributions
The effect of the two types of climate aid is expected to have a negative effect on carbon emissions to indicate a reduction in carbon emissions. However, in the presence of the weak institutions in Africa, the aid injections are expected to be

mismanaged thereby encouraging other than a fall, a rise instead in carbon emissions.

This study will add to literature by examining the effect of climate mitigation and adaptation aid on reducing carbon emissions in Africa and assess the moderating role of governance quality on the effectiveness of these climate aid which is rare in literature. Policy wise, this study will provide direction to policymakers in Africa, on which type of climate is effectively working, the type which needs more attention with regards to future policies and the kind of policies to be implemented as these types demand different policy directions. African policymakers will be informed as to how the state of their governments impacts the effective usage of the climate aid and the institutions, they need to put in place to strategically position themselves for more aid and to ensure its effective utilization.

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Ensuring sustainable industrial harmony in the midst of crises

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Abstract
This is an extract from an ongoing PhD study. The purpose of the study is to determine the appropriate dispute resolution method for resolving disputes in Ghana. Trans-disciplinary approach has been adopted. Mixed methods approach which employed interviews and survey questionnaire is being used. Dispute resolution stakeholders in Accra was the population of which 320 were purposively selected as the sample size. The study will fashion a mechanism for determining appropriate dispute resolution method to use in ensuring sustainable harmony and settle the debate on the appropriate dispute resolution method in Ghana.

Introduction
This study looks at dispute resolution in organizations especially in crises moments such as COVID-19. The objective of the study is to determine the appropriate dispute resolution method to use to resolve disputes especially in crises moments. Industrial sustainability, a key concept in business today, hinges on the principle that the organization must survive to benefit future generations, not to thrive today at their expense. Specifically, it posits that in an attempt to satisfy the interests and expectations of present generations, those of future generations should not be hampered/compromised. However, crises threaten this concept. This is because crises situations breed and heighten disputes at the workplace. COVID-19 is one of these crises which has changed the work environment dramatically with its attendant disputes.

Problem Statement
About 400 million permanent jobs were lost as a result of COVID-19 as at second quarter of 2020 with 1.6 billion informal sector workers constituting 76% of employment in the informal sector worldwide either been locked down or are working under very constrained situations (ILO, 2020). In Ghana, 770, 000 workers (nearly 26% of the total workforce) had their wages reduced with 42,000 employees being laid off (GSS, 2020). There was also reduction in working hours for 700,000 workers. Again, 77.4% of households interviewed by the Ghana Statistical Service had their incomes reduced; about two million (2,000,000) workers did not work due to COVID-19 related safety concerns; more than one million individuals did not work between the period 3rd to 9th June, 2020 due to suspension of work; with 83% of persons engaged in non-farm family businesses having their incomes reduced with 22 million persons having their incomes reduced since March 16th, 2020 (GSS, 2020). Poverty rates have increased astronomically as a result. While demand has been marginalized, supply chains have been disrupted. Threats posed to the fundamental principles and rights at

work include: (1) millions of families without income and no savings to fall back on; (2) intensified discrimination in employment and occupation. The impact of this crisis has been devastating and unprecedented with many job losses, many pay cuts, collapse of businesses, dramatic change in work environments, introduction of new rules and conditions. Working from home has become the order of the day but this has blurred personal and professional lives. Many varied and unimaginable disputes have erupted in the workplace. Employment contracts have been endangered. Businesses need to navigate these novelties with creative approaches in order to survive and make sustained impact.

Relevant Literature Review

Theoretical review

Conflict Theory: It sees conflicts as inevitable and unavoidable in every social setting. It recognizes that a certain level of conflict is desirable. However, if it exceeds that level then there is the need for intervention to have it resolved (Elmagril, 2013). Therefore, conflicts need to be kept at a level that will allow for effective human interactions. The theory's emphasis is on the handling of disputes. It argues that effective or appropriate resolution of conflicts stirs and enhances innovation and creativity (Robbins & Judge, 2008). Increased vitality of human resources ensures increased organizational performance hence the need to resolve disputes effectively. Lipsky and Avgar (2010) argue that conflicts are colourless – neither good nor bad, is it how conflicts are handled that colours them. Mastery over and employment of appropriate dispute resolution methods to resolve them when they do occur is imperative. When properly handled, conflicts could serve as springboard for engineering creative solutions, implementing transformational changes and increasing output and productivity. This is very critical in these times.

Stakeholder Salience Theory: A stakeholder is anybody or entity that has the potential to affect or that is affected by the attainment of stated (organizational) objectives (Freeman, 1984). Stakeholder salience theory posits that a stakeholder can be identified by its possession of power to influence the enterprise, legitimacy of its relationship with the enterprise, and the urgency of its claim on the enterprise (Mitchell, Bradley & Wood, 1997). Stakeholders who have the ability to either keep the dispute alive or have it resolved are described as having power (Freeman and Reed, 1983). Legitimacy is a relationship that cannot be disputed if the dispute is to be resolved. Urgency means those whose role is urgent if the dispute is to be resolved. If a party in dispute decides to have the dispute resolved who can he not leave out? Time and importance or criticality as identified by Mitchell and Bradley (1997) are considerations. This theory explains the choice of respondents for this study.

African Humanistic Values and Harmony Model: Faris (2018) sees this model as hinging on *Ubuntu,* that is, human interconnectedness. Communal integration and regard for the dignity of personhood are its bedrock. This respect for human dignity informs a reconciliatory mindset and approach to dispute resolution. Dignity is whole and total, that is, spiritual, physical, cultural as well as material wellness. The model sees disputes as disrupting the social harmony that exists. This makes it natural and easy to respond to conflict situations in a manner that

ensures reconciliation as a step towards restoring social harmony and cohesion. The model focuses on reconciliation and restorative justice, hence it is therapeutic ensuring peacekeeping and social cohesion (Faris, 2018). Harmony is an essential commodity in the workplace.

Empirical review

Industrial Harmony: Labour is the main determinant of industrial productivity (Ugoani, 2019). However, industrial disputes disrupt flow of operations and productivity (Orga & Monanu, 2020) and this explains why no effort is spared in ensuring industrial harmony. Industrial harmony is the existence of an atmosphere of willing cooperation between workers and their employers on conditions of service and towards the attainment of organizational (agreed) objectives. Orga and Monanu (2020) provided six ingredients of industrial harmony which are: (1) no grievance; (2) no dispute; (3) no industrial action; (4) adequate and timely payment of compensation and benefits; (5) appropriate placement of workers; and (6) proper management structures. However, it is a near impossibility to have no grievance and no dispute in the work place since it is a human institution. What is needed are friendly structures for airing grievances timeously and having them fully and properly resolved speedily. Industrial harmony enhances productivity and improved performance, improved economic growth, and better living standards and quality of life (Orga & Monanu, 2020), it creates a conducive working environment which enables disputes to be resolved amicably without resorting to industrial action. Industrial harmony therefore needs to be jealously guarded.

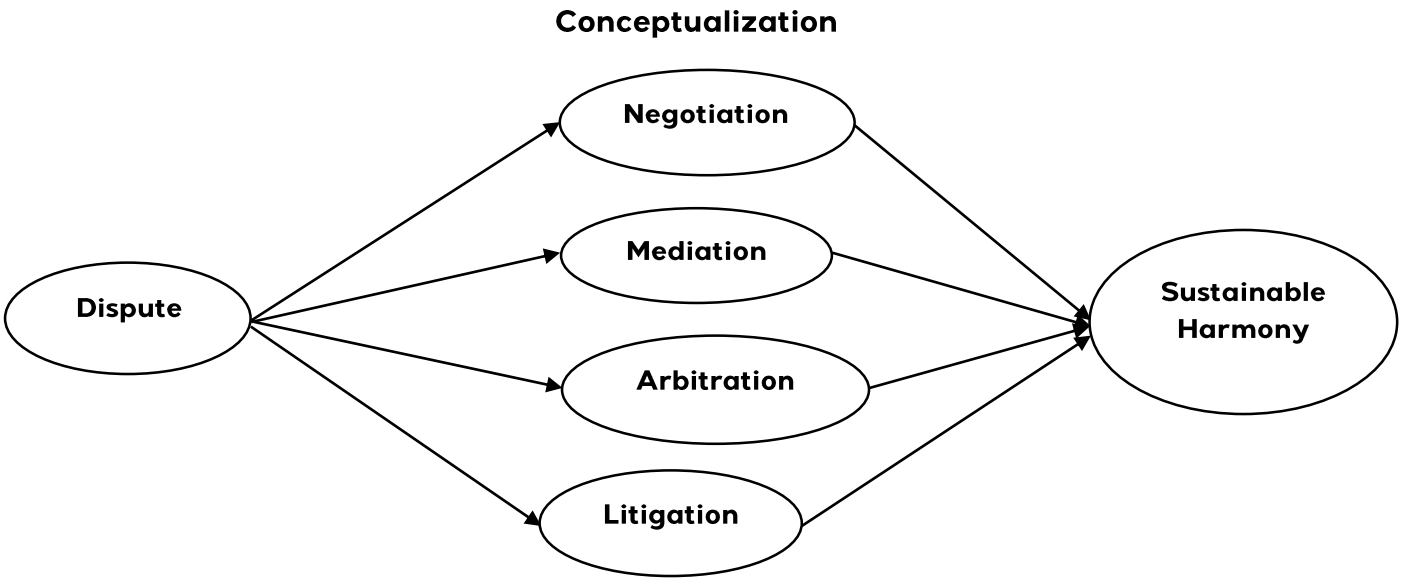
Sustainable dispute resolution

Dispute which is disagreement over values, beliefs and resources (Coser, 1957) has been in existence since creation (Cohen, 2016) and will remain with man till the end of time. Sources of dispute are nature of man, competition for scarce resources, conflicting interests and values, confrontational roles, quest for power, ill-defined responsibilities, change, unhealthy organizational environment, basic needs denial, and competitive systems (Nwasike, 2002). Substantive issues, emotions (Dana, 2010; Hopeson, 2012), beliefs and values (Hopeson, 2020) constitute the anatomy of disputes. A healthy means of resolving organizational disputes is a critical ingredient towards ensuring organizational sustainability (Nweze, 2019). That is why the ILO believes that the future of the world of work is cooperation between labour and management in ensuring decent work and peace (Nweze, 2019). Indeed, Abdulkareem (2019) advocates for a better way of handling labour disputes to prevent strikes and industrial strife. This is critical because sound management of labour relations is a sure way of ensuring industrial harmony, increased performance and sustainability (Akanwa and Ohiri, 2003). That is why Morgan (1993) advocates for use of soft' approaches in 'fight to death' situations if painful outcomes are to be avoided.

The ILO Declaration on Fundamental Principles and Rights at work obligates ILO Member states to respect and promote four categories of principles and rights, two critical ones which are freedom of association and right to collective bargaining; and elimination of employment and occupational discrimination (ILO, 2020). This partly explains why, both local socio-political actors and traditional

community based judicial; and control structures are used to resolve conflicts (Dzivenu, 2008; Kirby, 2005). The focus of traditional dispute resolution is reconciliation and reintegration with the aim of re-establishing harmony in the community (Boege, 2006) and indeed in the workplace. Indigenous dispute resolution methods were seen as healing processes (Chereji & King, 2013) and have remained as such. Kariuki (2015) made the point that despite the many years of neglect, despise, and disdain indigenous traditions and customs have stood the test of time. It is interesting to note that courts resort to ADR (other dispute resolution methods) where dispute underlining are socio-cultural and psychological, and fall outside the domain of law (Ngira, 2018).

Sustainable dispute resolution is one that enables disputants to be better off at the end of the dispute resolution process than they were at the start of the process (Carneiro et al, 2014). The parties are healed at the end of the process and resolve to work together peacefully for the growth of the organization (for their mutual benefit). Justice (fairness) (Garth, 1992), speed (Priest, 1989), satisfaction (Wang, 2000), decision enforceability (Cheung & Suen, 2002) and reconciliation (Hopeson, 2012) are key ingredients of this process. Therefore, contextualization (Lederach, 2000), and adaptation of peace efforts (Stover & Weinstein, 2004) are sine qua non in attaining realistic and sustainable peace and harmony. That is why indigenous dispute resolution approach uses indigenous legal traditions and customs to resolve disputes with the aim of ensuring restorative justice (Hewitt, 2016). Negotiation, Mediation, Arbitration and Litigation are the most common dispute resolution methods (Oklahoma Bar Association, 2015). Nature of disputes and issues in dispute (Shodgh, 2010); cost (Wang, 2000); speed and desired outcome (Cheung and Suen, 2002) constitute a mechanism for determining an ideal dispute resolution method.



Source: Author's conceptualization from literature review

Methodology

Research Design: Mixed methods approach is being used to enhance data validation through cross verification to overcome the weaknesses and problems in a single method, and to identify what one method will not observe. Specifically, the researcher will undertake triangulation where interviews and a questionnaire will be used to collect data using a Qualitative-Quantitative Sequential Design.

Data collection method: Survey method is being used to collect the data because it has been widely used in social science studies with much success (Yin, 2003b). **Data collection instruments**: Data will be collected using interviews and questionnaires. Interview schedule and a 5-point Likert scale survey structured questionnaire (mailed and self-administered) adopted will be used. Interviews will be conducted using semi-structured interview schedule via zoom and telephone. Structured questionnaires were used as they allow all respondents to answer the same questions coupled with provision of options to choose from (Creswell & Plano, 2011). **Sampling technique**: Purposive sampling has been used because the researcher wishes to discover, understand and gain insight hence the need to select a sample from which the appropriate information could be obtained (Merriam, 2000). **Sample size**: The sample size is 320 made up of three strata: disputants (108), litigation practitioners (judges and lawyers (106)), and ADR Practitioners (106). **Data analysis**: Qualitative data will be analyzed by identifying thematic responses as well as contents and report same. Statistical Package for the Social Sciences (SPSS) will be used to analyse quantitative data collected.

Conclusion

At the end of this study, three contributions are expected. First, theoretically, the work will settle the long standing debate on which dispute resolution method is ideal for resolving long standing/protracted disputes. Second, practically, this work will craft a very sound mechanism for use in determining an appropriate dispute resolution method for resolving disputes. Third, policy makers will have a very credible basis for crafting a policy that will lead to sanitizing the dispute resolution landscape via proper regulation of the dispute resolution field.

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Victims of Digitalisation

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Abstract

A significant hallmark of the twenty-first century is nations' reliance on digitalisation for nearly every facet of their lives. Digital technologies in the form of mobile phones, social media, online games and multimedia form a significant component of the lives of individuals all over the world. The impact of these technologies on the lives of ordinary individuals is extensive regarding productivity, economic growth, connectivity, and the like. Like other sub-Saharan African nations, Ghana has made strides in digitalisation as evidenced by the proliferation of electronic tools, automatic systems, technological devices, and resources that generate, process, or store information.

Digitalisation has also brought the proliferation of cybercrime, whose most vulnerable victims are children, in its wake. The internet, for instance, is a remarkable tool for education and communication; however, the borderless nature inherent in cyberspace implies that prevention, detection, monitoring and prosecution of cybercrime is more complex than traditional crime.

Children are being groomed, bullied and harassed online with devastating effects. This paper explores the impact of digitalisation on children in Ghana and identifies a shortcoming in the Cybersecurity Act, 2020 (Act 1038), which protects child victims of online sexual abuse and excludes other forms of cybercrime.

This paper suggests an amendment to the law to include other forms of cybercrime committed against children in Ghana and an increase in campaigns on online safety for children, parents and caregivers.

Introduction

Digital tools have enhanced the lives of many Ghanaians, especially young people, through disseminating information, education and entertainment.[1] Children are inundated by a plethora of digital media content, which makes them vulnerable to virtual and sometimes physical sexual violations, cyberbullying, and problem gambling. Genuine concerns exist on Internet use by children and adolescents and the safety of activities such as interacting online with unknown people, posting profiles containing pictures and personal information, and

[1] (Abaido, 2020).

maintaining Web pages at social networking sites.[2] These concerns are grounded in the fact that young Internet users are not always concerned about the negative consequences caused by high-risk online activities such as sharing information or making friends online.[3] In some cases, children exposed to online risks might not instantly or even directly be harmed; however, they might be traumatised or face long-term side effects.

Cyberbullying

Cyberbullying is an individual's wilful and repeated harm inflicted on another individual through the use of computers, cell phones, and other electronic devices[4] characterized by offensive e-mails or text messages; insults through chatrooms or instant messaging; photos or videos on mobile or the web; exclusion from social networks or appropriation of others' credentials and identity information.[5] While Holt et al.[6] aver that bullying involvement in any capacity is associated with suicidal ideation and suicidal behaviour, Olweus[7] asserts that cyberbullying has traumatic effects on the victims, including severe psychological damage, such as anxiety, depression, and other severe stress and emotional-related disorders, which can be long lasting.[8]

According to Antiri,[9] although bullying is a significant public health problem, the health implications in Ghana are yet to be explored. Notwithstanding, assertions of a growing incidence of bullying among adolescents in Ghana[10] and cyberbullying among students as everyday behaviour[11] necessitate the need for research on this phenomenon. Antiri's[12] study involving 844 Ghanaian students revealed that nearly all the participants had experienced one form of cyberbullying before. Similarly, another study in Ghana[13] indicated that about six per cent of the total study participants had experienced cyberbullying.

The most typical forms of cyberbullying are frapping (where a bully uses someone's account to post inappropriate content), harassment[14], potentially menacing online activities, such as receiving threatening messages and having embarrassing pictures posted without their permission,[15] revenge porn, and rude comments.[16] Evidence from emerging studies that suicide attempt among

[2] (Wolak J. , Finkelhor, Mitchell, & Ybarra, 2008).
[3] (Teimouri, Benrazavi, Grifths, & Hassan, 2018).
[4] (Hinduja & Patchin, 2015).
[5] (Menesini & Spiel, 2012).
[6] (Holt, et al., 2015).
[7] (Olweus, 2013).
[8] (Hinduja & Patchin, 2015).
[9] (Antiri, 2016).
[10] (Dunne, Sabates, Bosumtwi-Sam, & Owusu, 2013), (Ohene, Johnson, Atunah-Jay, Owusu, & Borowsky, 2015).
[11] (Sam, Bruce, Agyemang, Amponsah, & ArkorfuL, 2019).
[12] (Antiri, 2016).
[13] (Agbeko & Kwaa-Aidoo, 2018).
[14] (Agbeko & Kwaa-Aidoo, 2018).
[15] (Markwei & Appiah, 2016).
[16] (Otchere, Primo, & Owusu Sarfo, 2021).

adolescents of school-going age is on the increase[17], with 18% of high school students reporting experiencing suicidal ideation and 22% reporting attempting suicide[18], requires policymakers to address the issue of cyberbullying.

Legislation and Policy

The need for effective policies and legislation on cyberbullying involving Ghanaian youth is evident from Antiri's study, where 75 per cent of young people involved in the study indicated that they did not report having been cyberbullied but instead retaliated because they regarded the behaviour as usual.[19] Ghana ratified the UN Convention on the Rights of the child in 1990 and must implement its provisions. Therefore, twenty-five years after Lacroix's[20] observation that Ghana lacks a mechanism to protect children from being exposed to harmful information, an absence of specific legislation which protects children from exposure to harmful information in cyberspace is a cause for concern.

Cybersecurity Act, 2020 (Act 1038)

Ghana's Cybersecurity Act (now referred to as Act 1038), was enacted in December, 2020 to promote the development of cybersecurity in the country.[21] Sections 62-68 of Act 1038 is aptly titled 'protection of children online,' yet it focuses solely on sexual crime against children. Act 1038 is to be read in conjunction with enactments such as the Criminal Offences Act[22] and the Electronic Transactions Act[23].[24] An examination of these Acts indicates an absence of legislation on child victims of cybercrime. The effect is that aside from offences of a sexual nature committed against children in cyberspace, perpetrators of other forms of cybercrime cannot be prosecuted for their actions under the laws of Ghana.

The United Nations Convention on Cybercrime, also known as the Budapest Convention, has directives on all types of cybercrimes such as child pornography, cyberbullying, online solicitation, phishing scams and online fraud, and seeks to enhance domestic legislation on cybercrime and electronic evidence worldwide.[25] Ghana acceded to the Budapest Convention on December 3, 2018,[26] comprehensive legislation on cybercrime and electronic evidence is long overdue.

Method

This paper adopts a doctrinal approach. Library research was conducted to examine the legal literature from the primary and secondary sources, including

[17] (Akotia, Knizek, Kinyanda, & Hjelmeland, 2014), (Nii-Boye Quarshie, Osafo, Akotia, & Peprah, 2015).
[18] (Asante, Kugbey, Osafo, Quarshie, & Sarfo, 2017).
[19] (Antiri, 2016).
[20] (Lacroix, 1997).
[21] Preamble to Act 1038.
[22] Criminal Offences Act, 1960 (Act 29).
[23] Electronic Transactions Act, 2008 (Act 772).
[24] Section 1 (2)(a), (f) of Act 1038.
[25] (Council of Europe, 2020).
[26] (Council of Europe, 2022).

international human rights treaties, statutes, case-laws, extra-legal materials, books, articles, seminar papers, reports and newspapers.

Conclusions

Digitization is the future; therefore, Ghana must prioritize the issue of cybercrime. Ghana needs to amend Act 1038 to offer protection to child victims of cyberbullying and other forms of cybercrime. Schools, parents, and children need to effectively work together to sensitize members of society on online risks and safety awareness.

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The Rwanda National Football League: Implications for Economic Governance

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Abstract
The purpose of this exploratory study is to highlight the potential of sports and especially football as a nation building tool. Taking the particular case of a little-known name in international football circles, the study highlights a potential avenue for domestic league development vis-à-vis the national league. The study is primarily documentary analysis driven, drawing upon a mixture of official statistics, contingent literature and personal observation-especially the on-pitch performance of the National Professional League Football ("The Wasps" or "Amavubi" in Kinyarwanda – the local language). A similar approach has been undertaken for the case of "the War Elephants," i.e., (Thai national football team) at the Suzuki Cup organised by the ASEAN Football Federation (AFF).

Overall, the study advances a potential avenue for a perception change of a range of stakeholders including fans and other regional and international observers (including potential investors) of football in a country at the forefront of African development.

Keywords: War Elephants; The Wasps or Amavubi; Football Governance; League versus Country

Introduction

The National team of Rwanda is known as "The Wasps" or "Amavubi" in Kinyarwanda the local language. The Rwanda national football team is controlled by the Rwandese Association Football Federation, the governing body of football in Rwanda, and a member of the Confederation of African Football (CAF), as well as the Council for East and Central Africa Football Associations (CECAFA). Amavubi primarily plays its home games at the Stade Amahoro in Kigali, the nation's capital. They have never qualified for a World Cup final, and only reached their first Africa Cup of Nations in 2004 where they lost their opening match 2–1 to Tunisia before winning their first ever point in the competition after a 1–1 draw against Guinea. Rwanda went on to beat DR Congo in their final group match before exiting the tournament.

The Amahoro Stadium (Kinyarwanda: *Stade Amahoro*; French: *Stade Amahoro*; Kinyarwanda for '*Peace Stadium*'), officially known as Amahoro National Stadium, is a multi-purpose stadium in the Gasabo district of Kigali, Rwanda. With a capacity of 25,000, it is the largest stadium in Rwanda and hosts football

matches, concerts, and public events. The venue is also sometimes used for rugby union.

At the league level, one of the two national brewers, Bralirwa Plc., not long announced a new partnership with FERWAFA. The partnership makes Bralirwa the primary sponsor of the National Football League and confers upon the brewer the title rights to the Rwanda National League and media exposure for its flagship Primus Brand. The partnership, which was signed 4 March 2021, will also see Bralirwa as an exclusive beverage sponsor of FERWAFA for a period of four years for all associated activities linked to FERWAFA, amongst others the Rwanda National League, henceforth known as the 'Primus National League'.

Figure 1. A Selection of Rwanda Stadia and Capacity

Name	City	Capacity	Address
Stade Amahoro	Kigali	30000	Gasabo
Stade Régional de Nyamirambo	Kigali	22000	Avenue de la Nyabaromgo
Stade Huye	Butare	20000	Huye
Bugesera Stadium	Nyamata	10000	Bugesera District
Stade Umuganda	Gisenyi	5200	Avenue de l'Umuganda

Source: Soccerway
https://int.soccerway.com/national/rwanda/national-soccer-league/20212022/regular-season/r66108/venues/

Between Fighting Spirit, Sponsorship Deals, and Soft Power

In a 2018 article in the UK Guardian, "Rwanda's £30m Arsenal sponsorship divides opinion," there were mixed view on the investment in sponsoring the Gunners. As the article states:

> "*Anyone confused as to why Rwanda chose to spend £30m putting its name on the sleeve of Arsenal's football shirts could begin to answer their question by looking at President Paul Kagame's Twitter feed. In common with many of his countrymen, Kagame is an avid fan of his "beloved club" and the president — who has been Rwanda's head of state for almost as long as Arsène Wenger led Arsenal — has regularly offered his view on club matters over the past six years.*"

But to supporters and some in the marketing industry, it's a canny move that is already getting people thinking about the impoverished country's tourism industry, which offers lakeside resorts and walks with mountain gorillas — with one expert estimating that the £30m investment could help to bring in £300m of new revenue. As Kelvyn Gardner, the head of international development at the Licensing Industry Merchandisers' Association, points out:

> "*Rwanda wouldn't have occurred to me as a place for tourism, so perhaps you do need to shock people [...] What you're buying with sponsorship it's brand recognition. Football shirts can be overmonopolised by things like online gaming companies, so it will stand out.*"

As part of the deal Arsenal players will visit Rwanda to hold training camps, while the country's logo appears at the side of the pitch at the Emirates stadium and in the background of post-match interviews.

According to Timothy Longman, a professor at Boston University and author of Memory and Justice in Post-Genocide Rwanda, "*this decision demonstrates Rwanda's continuing reorientation from a francophone to an anglophone country…*" He goes on to state that, "*the group that dominates Rwandan politics, society, and economics today grew up mostly in refugee camps in Uganda, they brought back to Rwanda with them a connection to many things associated with Britain, including Premier League football.*"

On a slightly separate note, investments in sports and especially football in Africa goes beyond sponsorship deals as the recent case of the Turkish investment in stadiums in Senegal demonstrates. Only recently it was reported that the Turkish President Recep Tayyip Erdogan "oversaw the unveiling of his country's latest high-profile construction project in Africa – a 50,000-seat stadium on the outskirts of Senegalese capital Dakar."[27] Mr Erdogan joined Senegalese President Macky Sall and other African leaders to witness an inaugural football match at the $260 million Diamniadio Olympic Stadium, built by Istanbul-based Summa.

Prior Studies

Madichie (2011) documented the growth and development of the UAE Professional Football League using the particular case of one of the oldest teams, Sharjah Football Club, which was founded five long years before the Football Association was conceived. In the case, he posited that sports marketers have long sought to better understand the factors that influence attendance at sporting events. This is couched upon the expectations that an understanding of such factors will improve the efficiency of marketing communication between service providers and consumers, and, as Cunningham and Kwon put it, possibly influence the entire marketing program of a sport organisation. Attracting people to the stadium not only increases ticket revenues but also increases supplementary revenue sources, such as parking, concessions and merchandising.

Madichie (2016) sought to *highlight the challenges of Nigerian Professional Football League teams at the club level, with a view to aligning this with developments at the country level, and especially so in the aftermath of the 2014 FIFA World Cup in Brazil – an international event – where Nigeria participated alongside four others – Algeria, Cameroon, Ghana and Ivory Coast.*

The meta-analysis adopts a qualitative research approach, drawing upon a review of secondary data sources and the observation technique. He finds that "Although Nigeria's first team players ply their trade in Europe, there remains a challenge epitomised by the "disconnect" between the domestic league and the national team composition. As a consequence, brand ambassadors are proposed as one of the key conduits for re-aligning the identified disconnect."

[27] Wilks, A. (2022, February 23) Erdogan's Senegal visit cut short by Ukraine, but Turkey's presence in Africa on the up. The National, https://www.thenationalnews.com/mena/2022/02/23/ergodans-senegal-visit-cut-short-by-ukraine-but-turkeys-presence-in-africa-on-the-up/

In his study on the Nigerian Football League, Madichie (2016) provided some insight from developments in another African football giant – i.e., Ghana, runners-up of the recently concluded 2015 African Nations Cup. He surmises that "*in the long history of the FIFA Football World Cup, only three African teams have ever reached the quarter-finals – notably Cameroon in 1990, Senegal in 2002 and Ghana in 2010.*"

According to him, "*although the Super Eagles relished the label of African Champions going in the World Cup finals, they remain incapacitated, having failed to "fly" into the round of 16 since their 1994 debut. Furthermore, the alignment at the micro or club level to the meso or country level remains to be investigated at both scholarly and policy levels.*"

Ultimately, as Madichie (2016) claimed, "*This is one of the very few studies that have sought to highlight the misalignment between club and country within the research context of Africa. It is also one of the few papers that have called on the need for brand ambassadors as a means of bridging the gap in this area.*"

Finally, Onwumechili & Akpan (2020) focuses on intra-national footballer migrations and their impact on family in Nigeria. Interview data are obtained in a study of 15 footballers drawn from seven clubs in the country's elite league. These authors pointed out that "*several studies have emerged on migration of football labour. A large number of these studies followed the loosening of transfer rules after the landmark 1995 Jean-Marc Bosman court case. The studies, however, focus on polarization of talents and club wealth, wages and effects on minors and family. In essence, macro structural issues.*" The authors go on to state, however, that "*the lack of attention to micro issues such as human agency and the ignoring of the more voluminous intra-national migration of football labour means that there is less understanding of micro issues pertaining to intra-national football migration." To address this problem, this*

A Sample of Team Profiles

Armée Patriotique Rwandaise Football Club is a football club from Kigali in Rwanda. The club plays their home games at Amahoro Stadium. The club was founded in June 1993 as the team of the Rwandese Patriotic Front.

Rayon Sports Football Club is an association football club from Nyanza, Southern province, Rwanda, now based in Kigali. The team currently plays its home games at the Stade Amahoro in Kigali and Kigali Stadium, Nyamirambo.

Table 1. Standings (25 February 2022)

#	Team	MP	W	D	L	F	A	GD	Pts.
1	APR	18	12	4	2	25	9	+16	**40**
2	Kiyovu Sports	18	11	5	2	19	11	+8	**38**
3	Mukura	18	9	5	4	20	12	+8	**32**
4	Rayon Sports	18	9	5	4	19	15	+4	**32**
5	AS Kigali	18	8	6	4	28	17	+11	**30**
6	Musanze	18	8	6	4	23	15	+8	**30**
7	Police	18	7	5	6	25	17	+8	**26**
8	Espoir	18	5	7	6	15	18	-3	**22**

9	Marine	18	6	3	9	19	26	-7	**21**
10	Bugesera	18	4	7	7	22	23	-1	**19**
11	Gasogi United	18	5	4	9	19	23	-4	**19**
12	Rutsiro	18	4	7	7	14	19	-5	**19**
13	Etoile de l'Est	18	4	5	9	16	30	-14	**17**
14	Etincelles	18	3	6	9	12	23	-11	**15**
15	Gorilla	18	3	5	10	14	21	-7	14
16	Gicumbi	18	2	8	8	9	20	-11	14

Source: Rwanda - Association Sportive de Kigali - Results, fixtures, squad, statistics, photos, videos and news - Soccerway.

Kiyovu Sports Association, more commonly known as S.C. Kiyovu Sports, Kiyovu Sports or Kiyovu, is an association football club based in Kigali, Rwanda. The team currently plays its home games at *Mumena Stadium* or *Amahoro Stadium*.

Mukura Victory Sports et Loisirs Football Club, commonly known as Mukura Victory Sports or simply Mukura, is an association football club from Butare, Rwanda. Founded in May 1963, the club currently plays its home games at *Stade Huye*.

AS Kigali Football Club is a Rwandan football club from Kigali. They play their home games at *Kigali Stadium, Nyamirambo*. Established in 1999, AS Kigali has won the Rwandan Cup two times and the Rwandan Super Cup two times.

Conclusions

Broadly speaking this exploratory study advances a potential avenue for a perception change of a range of stakeholders including fans and other regional and international observers (including potential investors) of football in a country at the forefront of African development. From all indications the "soft power" seems to be reaping rewards as Rwanda takes its hard-earned seat (Chair-in-Office) at the table of Commonwealth Heads of Government Meeting (CHOGM) this summer

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Analyzing Innovations, Challenges, Opportunities in Ghana's Digital Payments System

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Abstract

Ghana's digital payment systems is experiencing growth and development with a wide range of products and services available to drive its journey to a digital economy. The Digital payments system is driven by a number of policies, legal and regulatory framework coupled with innovations by banks and Fintech companies. This paper seeks to provide an overview of the digital payment system focusing on key opportunities, challenges and innovations using systematic innovation theory based on expert interviews and secondary data. This article explores a new understanding of processes which stimulate innovations in Ghana's digital payments system by describing various interconnected set of digital payments innovations. This research contributes to the literature on the role of innovations in digital payments system and how it supports better financial services provision. It is surprising to discover from the results that Ghana is the first country in the world to launch digital financial policy, however, it is struggling to implement it effectively. This paper contributed a map of digital payments ecosystem and it is the first to develop a working list of digital payments innovations which can serve as basis for a further study on assessing the performance of these innovations.

Introduction

Ghana is making progress towards increased digitalization of payments, largely due to the growth of digital financial services, however, it still has a long way to go in order to attain its goal of a cash-lite society. Modern society relies heavily on a payment system, without such a system trade cannot take place since the default will be barter, which is very inefficient. Over time payment system is now full established in our modern society fused with innovations. The widespread use and availability of new digital tools especially cheap online access and mobile phones has led to significant changes in the financial sector powered by digital payments (Suri & Bhogale, 2019). Ghana's financial sector is changing rapidly with electronic nature of its payments system becoming a very important component (World Bank, 2019). Although there are a lot of research around digital payments system, there is a gap in the area of analysis of innovations, this paper aims to explore digital payments system through the lens of systemic innovation theory in order to fill this gap. This paper seeks to unpack the drivers of digital payments innovations in Ghana, aid our understanding of the digital payment system, what is considered to be innovative and how innovation capacity can be improved.

Literature review

Although new product is considered the most popular type of innovations, it can also be characterized by a new process, substitution of a cheaper material, re-organization or an improvement of an existing methods (Kline, 2009). Toma, (2002) argues that literature contains a series of contradictory designation and definitions for the term innovation, however, it viewed innovation through the lenses of its main attributes such as an incremental innovation, a new version of an existing product attributes either fully or partially is improved, a standard innovation, where an attribute which does not exist before is added and a radical innovations occurs when a significant new attributes are created which did not exist before giving birth to wholly new product. Systems thinking has evolve since its inception in 1050s to the presence where focus is placed on power relations and mixing methods. Although systemic innovation is receiving a lot of attention there is no agreement on its meaning, however, five key elements characterized its manifestation based on different viewpoints. (Midgley & Lindhult, 2021).

Methodology

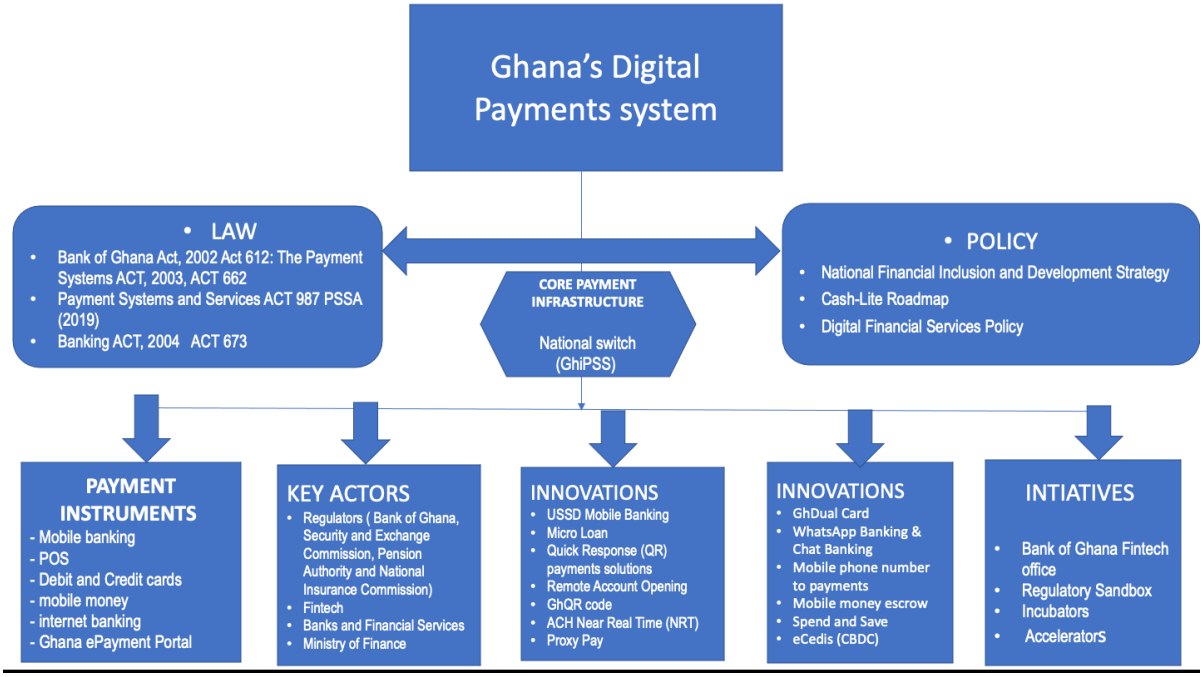
This research use data from secondary sources and based on interviews of policy makers and actors operating in Ghana's digital payments system. The data was analyzed using thematic analysis (Dasgupta & Grover, 2019; Dashkevich et al., 2020; Wipulanusat et al., 2019)situated within theoretical systemic innovation theory to draw out four key elements of digital payments

Results

According to the experts interviewed for this research, Ghana Digital payment ecosystem is made up of broadly speaking two main actors, private sector and the government sector. Given the interconnected nature of the ecosystem, there is direct and indirect relationships between various actors to make the system work and drive innovations. The private sector is considered to be the custodians of innovation whereas the government is considered a stimulator of the innovation through policies and provision of requisite infrastructure.

The Chart below provides an eye view of Ghana's key digital payments ecosystem:

Chart 1: Ghana's Digital Payments System



Source: **Authors own constructs (2022)**

A respondent explained, that the driving forces for innovation in digital payment is from consumer side where consumers are savvy and making demands for change. However, the challenge in Ghana is that some consumers are not aggressive in their demand for change, leaving competition among banks, Fintech and telcos as a key driver for innovation, so perhaps we are not losing out too much because of this very fierce competition in that space. Another challenge that came during interviews is lack of human capital and technical resource like requisite software to drive innovations. An independent policy expert suggested "*I think one of the major challenges now is this issue of connectivity uh when it comes to the network the frequent breakdown of networks the nonavailability of them and even in the middle of transactions is actually making the whole arrangement in digital payment space to be very messy. Fraud is number two and a third element that I would say is affecting or has the potential of creating a very big risk for all the initiatives that we are running in the digital space is lack of sufficient human capital.*" (Independent Policy Expert, personal communication 1st March 2022)

Conclusion

From the analysis by this paper, Ghana's digital payments system is of age, with a requisite policy, legal and regulatory provisions in place, however, there are some gaps especially how to deal with emerging technologies which does not have adequate regulatory framework. There are vibrant digital payments solutions and this paper identified a list of 12 innovations developed both by banks, Fintech and government of Ghana. There is ample evidence that both the public and private sector are working hand in hand to deliver products needed to promote financial inclusion and serving the needs of the unbanked. Mobile phones

type innovations including mobile money and the use of USSD are quite popular. There are a number of challenges confronting the uptake of innovation including lack of human capital, poor implementation of world class policy with a lot of provisions to stimulate innovations, lack of data on types of digital payment innovations which can serve as a benchmark to measure performance and security risks which is impacting negatively on trust in digital payments. The main recommendation to the Ministry of Finance as policy formulators is to evolve mechanism for policy evaluation with the viewpoint to strengthen implementation capacity which is key to achieve policy goal. The bank of Ghana, must consider a review of its policy and legal framework to deal with emerging technologies especially cryptocurrency.

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The Influence of E-Word of Mouth Message Format and Channel Type on E-Relationship Quality and Repurchase Intention

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Abstract
The purpose of the study is to examine the influence of word of mouth on the relationship between electronic relationship quality and repurchase intention. The study, which is still in progress seeks to examine the roles of eWoM format and channel on the relationship. The study proposes to use a social experimental method to examine the relationships. It is expected that the study would contribute to the literature by demonstrating that the eWoM can be understood today from a multi-theoretical perspective. Also, practitioners would know how to target customers online in a better way.

Introduction
The e-commerce share of worldwide retail revenue stood at 7.4% in 2015. This statistic grew to 13.7% in 2019, reflecting $3.43 trillion of the retail market's $25.038 trillion valuation in 2019. In four years, that is a massive 85.1% rise. According to updated January 2020 statistics, 4.54 billion people are internet users worldwide, accounting for 59% of the world 's population (Statista, 2020). The rise is expected to intensify by 2021 to hit 17.5 percent of retail revenue, representing an improvement of 136% in just six years (Roach, 2020).

Digital and social media marketing helps businesses to meet low-cost marketing objectives (Ajina, 2019). Facebook accounts have more than 50 million registered companies and over 88% use Twitter for marketing purposes (Lister, 2017). Online and social media tools and apps have also been frequently used for public service recognition and political advocacy (Hossain et al., 2018; Grover et al., 2019). Consumers spend increasing amounts of time online looking for information, interacting with other customers about their experiences, and connecting with businesses. Organizations have responded to this shift in customer behaviour by rendering internet and social media very integral aspects of their corporate marketing strategies (Stephen, 2016).

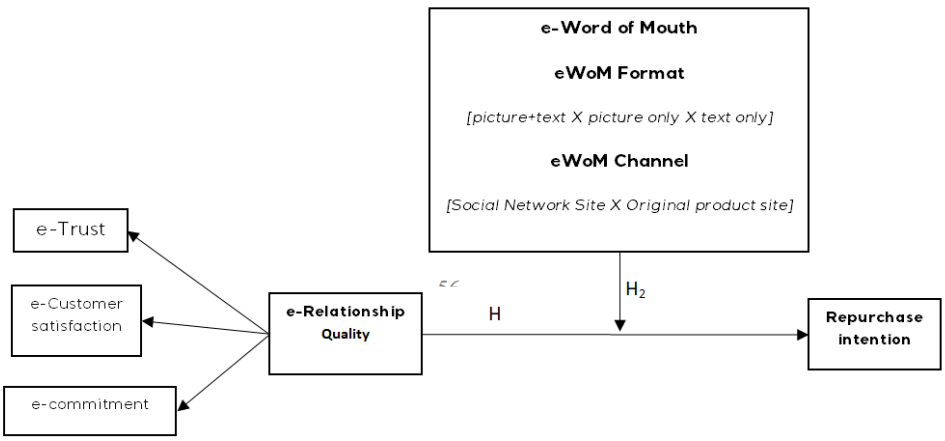
The call for more studies into virtual marketing relationship is far-reaching as most beneficial transactions today come out of online engagements (Gong, Liu, Liu, & Ren, 2020). Evidence from recent studies suggests that research into relationship management should focus much more on the quality of relationships (Alves, Sousa, & Machado, 2020; Papista & Dimitriadis, 2019; Wisker, 2020). Lam and

Wong (2020) argue that just as the relationship in the traditional marketing setting, e-Relationships must possess a great degree of relationship quality to result in most of firms' desired relationship expectations such as purchase intention, referral intention, and loyalty (Garepasha, Aali, Zendeh, & Iranzadeh, 2020). Following Rafiq, Fulfort and Ru (2013, p. 496), this study defines E-Relationship quality as "the strength of the overall quality of the relationship between an internet-based firm operation and its customers" consisting of three fundamental constructs; online trust (e-trust), online relationship satisfaction (e-relationship satisfaction), and online commitment (e-commitment).

The ultimate for firms that engage customers in online business exchanges is to have loyal customers who are willing to do repeat purchases from the online store. This is perhaps the main goal of relationship-building to every firm (Purani, Kumar, & Sahadev, 2019; Quan, Chi, Nhung, Ngan, & Phong, 2020).

EWoM manifests in various formats and channels. eWoM may be conveyed inwritten, auditory, visual or combination messages (e.g., photo and feedback of customers on Instagram). In addition, eWoM can also be accessible on multiple outlets, such as online user forums (e.g., TripAdvisor), networking media (e.g. Facebook, WeChat), applications for instant messaging (e.g. WeChat, WhatsApp, Snappchat), blogs and websites for microblogging (e.g. Weibo, Twitter), photo uploading social networks (e.g. Instagram), and video-sharing (e.g. YouTube) platforms (Dwivedi et al., 2020). Dwivedi et al. (2020) suggest that future studies may determine whether the effects of the various formats on the effectiveness or outcomes of eWoM are different. For instance, an image is one thousand words and provides proof that the product was not only purchased but was used (e.g., photo of a bag bought on jumia or Kikuu). It may result in improved trust in evaluation (Filieri, 2016). Dwivedi et al. (2020) suggest that scholars may examine how a mixture of different formats (e.g., video+text, photo+text, video+image, picture or text) would improve the outcomes of eWoM. It is expected that experimental approaches be used in such inquiry due to the complexity of the combinations of the formats.

On this backdrop, this study is purposed to enhance our knowledge on the various combinations of eWoM formats and channels on e-relationship quality, e-loyalty and purchase intention.



Research objective	Research Hypothesis
1. To examine the effect of eWoM format on e-Relationship quality and repurchase intention.	*H_1: Picture + text based eWoM presented in (1) Social network sites and (2) Original product sites will elicit more favourable response in (a) e-Relationship quality and (b) repurchase intention (i) picture only based eWoM and (ii) text only based eWoM*
2. To examine the effect of electronic channel conveying eWoM on on e-Relationship quality and purchase intention.	*H_2: eWoM presented in (1) Social network sites will elicit more favourable response in (a) e-Relationship quality and (b) purchase intention based on the message format than (2) Original product sites.*

Methodology

Positivism underpins the research (Creswell, 2017). This study is causal in nature and hence employs a causal research design. A research design is "a blueprint for conducting a study with maximum control over factors that may interfere with the validity of the findings" (Burns & Grove, 2003, p195). This study makes use of the deductive approach because seeks to test some hypotheses. It made use of the quantitative research technique. The experimental method has been used not only because of the researcher's positivism but also because it has been shown to be a suitable framework for analyses in eWoM (see for example Osburg, Yoganathan, Bartikowski, Liu, & Strack, 2020; Kapoor, Jayasimha, Sadh, & Gunta, 2020; Levy, & Gvili, 2020). Above all, the concept selected was based on the goal and purpose of the research (Cairney, 2003). According to Cairaney (2003), an experiment increases predictability and is ideal for hypothesis testing. The target population was selected because they are very representative of the users of online shopping platforms in Ghana. This study will use student samples, similar to Keys, et al. (2019), and Alamäki, Pesonen, & Dirin, (2019). Although concerns have been raised about the use of student samples to replace natural real-life consumers and the generalizability of such research, I intend to use the student sample because, as Blankson et al. (2007) makes the case, students are non-student consumers too.

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Understanding the Crux of Ghana's Procurement Deviance

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Abstract

This paper sought to understand why people continue to engage in procurement and stores irregularities, the forms the irregularities take, and the nature of sanctions so far. Drawing on the reinforcement theory and principle of vicarious learning, the study posited that the absence of strict sanctions regarding financial indiscipline with respect to procurement serves as motivation for the perpetrators to continue with such deviant behaviours, while others who realise that perpetrators are not punished feel encouraged to do same. Secondary data were sourced from credible news items and the annual reports of the Auditor-General, and the irregularities related to procurement were extracted and examined. Non-adherence to the Public Procurement Act and Stores Regulations, as well as poor supervision of subordinate officers, have largely contributed to the repeated occurrence of the irregularities. Key among the recommendations in this study is that the Auditor-General should be given the needed authority to prosecute perpetrators of procurement breaches. When the consequences of the counter-productive behaviour of procurement agents are severe and deterrent enough, the tendency to further engage in same or similar deviant behaviours becomes minimal. The paper presents a unique theory-based explanation for the motivation behind procurement deviant behaviours in Ghana.

Introduction (Purpose/aım & background)

In recent times, the word "procurement" in the public sector has been slightly attributed to corruption, for which corruption is classified as a form of organisational deviance within the context of this study. Several examples exist in Ghana regarding procurement-related corruption perpetrated by public officials as well as others linked to procurement processes, for instance, the 2019 contract for sale saga, involving the chief Executive of the Public Procurement Authority (PPA). Several billions of cedis and dollars have been lost to procurement breaches in Ghana.

The study is largely drawn on the reinforcement theory (Skinner, 1969) and the principle of vicarious learning (Bandura, 1979) and the researchers assume that public officials who do not get punished for breaching procurement laws are motivated to perpetrate such acts repeatedly because they are convinced that nothing significantly punitive would be meted out to them. Also, other officials

who observe that those who engage in procurement irregularities are left off the hook, look forward for opportunities to do same, simply because they know that no significant punitive action would be taken against them.

The specific objectives of this study, therefore, are:

i. To find out the extent of procurement breaches, relative to other irregularities captured in the report of the Auditor-General.
ii. To assess the levels of procurement breaches over the period under review.
iii. To examine the recommended sanctions by the Auditor-General for those found culpable in the procurement breaches.

Methodology

The study made use of secondary information available to the researchers through online search from online news portals and reports from the Public Procurement Authority of Ghana as well as the Auditor-General's report on public accounts of Ghana (from 2010-2020). Using the Google search engine, the following were typed:

i. "Procurement breaches in Ghana", yielding about 193,000 results
ii. "Procurement fraud in Ghana", yielding about 15,100,000 results
iii. "Procurement deviance in Ghana", yielding about 456,000 results

Not all results from the search were relevant and so those that were best fit for the purpose of the research were accessed for the required information. There were some of the information about procurement irregularities that were duplicated on multiple news portals, adding up to the volume of results found. There were other search results that had one or more of the search words, but were not relevant for the study and so were ignored.

The data gathered were basically content-analysed in order to identify key points in the reports.

Findings/results

In the reports reviewed from the Auditor-General in the period under review, an attempt was made to give reasons why the stores and procurement breaches occurred. The most cited reason for the irregularities was associated with the non-adherence to the Public Procurement Act and the Stores Regulations. This reason was repeatedly cited each year, and although the reports recommended that public officials strictly adhere to the procedures spelled out in the Act, the breaches continued. Other causes of the stores and procurement breaches were: fuel coupons not properly accounted for; purchases not taken on ledger charge; payments for uncompleted works as well as payment of goods not supplied; poor supervision of subordinate officers; absence of collaboration between relevant state agencies; ineffective stock management practices; and contract variations.

In 2015, the report of the Auditor-General provided a detailed table to list all the irregularities that constituted the stores and procurement irregularities. The table included the type of irregularity, the corresponding amount, as well as the number of MMDAs involved. The top three of such irregularities included:

i. Fuel coupons unaccounted for, involving 40 MMDAs → GH¢1,554,436.98

ii. Uncompetitive procurement, involving 22 MMDAs → GH¢783,552.70
iii. Procurement from non-VAT entities, involving 18 MMDAs → GH¢662,632.05

In 2017, 94.43% of the irregularity associated with stores and procurement was related to value books procured but not put to use. This was described in the report of the Auditor-General as "wasteful expenditure". This irregularity happened because there was ineffective collaboration between officers at the Controller and Accountant General's Department (CAGD) and the Ministries Municipal and District Assemblies (MMDAs) regarding the use of the procured books. Despite the recommendation that there should be effective collaboration between the two state agencies, the same irregularity repeated in the 2018 report, which constituted 51.88% of the total stores and procurement irregularities.

Another critical incident that caught the attention of the Auditor-General's report in 2019 was the failure of 17 institutions under the Ministry of Health to follow the laid down procedures in procuring goods and services; this irregularity constituted 57.8% of the stores and procurement irregularities for the same year (i.e., 2019).

Quite related to the health sector irregularity in 2019 was the 2020 report that found GH¢171,250.32 associated with drugs that expired at the Police Hospital and in the Ho Regional Medical Stores.

In fact, in the 2012 report, one of the causes of the irregularities was the non-application of sanctions recommended by the Auditor-General. This revelation did not significantly address the issue of irregularities, perhaps because the perpetrators were motivated to engage in such acts because no action were previously taken, and were more confident that no action would be taken against them in subsequent years. This behaviour is clearly associated with the reinforcement theory of motivation and the principle of vicarious learning. In essence, when public officials and their subordinate officers are very certain that the reports from the Auditor-General are mere book-work whose recommendations are never considered beyond the written document, the motivation to engage in more irregularities is enhanced. Also, because other officers who hitherto were scared to engage in such deviant acts realise that others are not sanctioned, they now feel the urge to do it. When the consequences of the negative actions of others is rewarding (i.e., not punished), others are motivated to act in such ways.

Conclusions

From each of the reports of the Auditor-General reviewed from 2010 to 2020 (i.e., 11 years), there have consistently been a section dedicated to stores and procurement irregularities. This shows that this financial indiscipline has fast become a canker in the public purse of the country. Consistently, the Auditor-General has recommended strengthening of supervision and monitoring, compliance with provisions of the Public Procurement Act/Stores Regulations, as well as actions against officers who commit financial indiscipline. The fact that these acts of financial indiscipline continue year after year strongly suggests that either such officials are not punished at all or that the sanctions are not deterrent enough. The absence of such sanctions is perhaps the reason why procurement

irregularities seem attractive. It could also be the case that state agencies responsible for prosecuting offenders do not act speedily and this suggests that justice may not be served.

From the reports of the Auditor-General, there is enough evidence that some public officers had acted in ways contrary to the provisions in the Public Procurement (Amendment) Act, 2016 (Act 914). Section 51 of the Act, for instance, notes that the sanctions include summary conviction to a fine of not more than two thousand five hundred penalty units or to a term of imprisonment of not more than five years or both.

From the above, this study strongly recommends strict application of the sanctions spelled out in the Act. Merely recommending sanctions is not enough. Indeed, if there is need for the Auditor-General to be given powers to prosecute, such effort must be made. Possibly, this new arrangement would speed up the process of sanctioning offenders.

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Table 1 Stores/Procurement Breaches from 2010-2020

Year	Amount (GH¢)
2010	684,375.00
2011	780,027.67
2012	2,994,699.00
2013	2,740,788.67
2014	5,063,172.00
2015	243,152.02
2016	97,306.50
2017	41,668,682.00
2018	6,823,337.00
2019	20,604,593.00
2020	10,667,175.00

Source: Extracted from Ghana Auditor General's Report 2010-2020

Effect of People on Brand Love in Service Brand Equity Relationship

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Abstract
To determine the effect of people on brand love in the brand equity relationship, the study is going to recruit 600 respondents from the customer base of the banking industry. To answer a survey in order to glean cross sectional primary data in a field setting. The study is a quantitative study resting on the principles of positivist paradigm.

Introduction
Karjaluoto et al (2016) have opined that brand love has gained prominence that organizations have to acknowledge in that it can build attachment to brands and at times offer forgiveness for the flaws and failures committed by the organization. Organizations strive to achieve liking and satisfaction for it products, which is in the right direction however, they ought to be encouraged to develop love for their brands (Castaño & Perez, 2014). Brand love has likelihood to augment customer engagement, advocacy for a brand, commitment and loyalty (Palusuk, Koles & Hasan, 2019). It has been acknowledged that the relationship that leads to brand love is deep and enduring, thus rendering the brand love to be irreplaceable (Albert & Merunka, 2013). There are good outcomes for brand love, like positive word of mouth (WOM) and favourable public display of affection towards the brand (Batra, Ahuvia & Bagozzi, 2012). Ferreira (2019), concluded that brand experience can be a resilient predictor of brand love. Gómez (2018), confirmed that, brand love and brand equity have a positive relationship with each other. Though, there is growing attention towards brand equity by marketing scientists and marketing practitioners for it obvious import, Fathian et. al. (2015) however, stated that the exact contribution of the services marketing mix to brand equity is not known. Though there are several studies recently on brand love none of them has concentrated on the role people in service play build brand love which can build attachment to brands. Owing to this gap this study set out to find the link between service people and brand love. The objectives of this paper are to: ascertain the relationship between customer treat and trust, examine the relationship between customer value and passion and determine the association between customer delights and attachment to the brand.

Literature

People

The people element of service in marketing shows that banking staff selection, training and development is a sine qua non in service industry like bank (Yusuf et. al., 2020). Planning and training in service is required to provide consistent service to enhance service quality. Service plan and training are needed to guarantee consistency and quality of service. Smiling face, politeness, friendliness, empathetic of customers issues have significant positive impact on customer choice (Mahmood and Khan, 2014). Fisher (2017) states that, people in service is the lifeblood of the organization. There is therefore, the need to employ the most competent people, pay them well and ensure loyalty to retain them. Treat them well, give them incentives like shares, career promotional opportunity. Fisher encourages that, organizations motivate team members to work smart, be resourceful and very productive. Customer service should be seen as a collective approach and sales orientation spirit in all staff. Promote internal marketing and communication, be transparent and allow democratic decision making if possible. The employees, management or board members who interface with customers will make an imprint. In the banking sector especially the frontline staff and the sales officers regularly come into contact with the customers. In most cases separating staff (service providers) from the service is difficult; hence they have effect, positive or negative on customer satisfaction. The image of brand rests in the hands of the staff. The staff must be able to deliver and put on the right attitude (CIM. 2015). This result in a popular maxim ''happy staff, happy customer''

The role of banking staff is very critical to the extent that the employees are the service owing to the fact that service is intangible. The image of the bank is carried by the employees. Also, inseparability is the nature of service which means that production and consumption occur spontaneously which demands interaction between the staff and the customers. Good service may depend on the corporation of both staff and customers (www.accioneduca.org). There are other features of people in service delivery like the appearance of staff, grimace, mood, language etc. But for the purposes of this study, concentration shall be on respect of staff and how people could help build brand equity or otherwise of the banks.

Customers when satisfied will return to do more business with the bank. When expectations of the customers are not met then it is likely the customer may not continue to do business with the bank again. There seem to be a relationship between respect from the service providers and brand equity dimensions, because when customers come in contact with the service personnel (moment of truth) and the customer is respectfully served it creates an added value to the service organization (Fisher, 2017). In banking services, though technology makes it possible to provide services without people, in most cases human contact is prevalent in the provision of service in this industry. Hence, this element in the extended marketing mix is deemed very important in the industry and academia (Fedorko, 2018).

Brand Love

Every marketing effort adds or detracts from the brand equity of the organization (Aaker, 2014). Services marketing mix elements is in effect a comprehensive marketing effort have the tendency to either add or subtract from the brand

equity of banks. Self-brand assimilation expands customers' emotions to the brand, and prevents negative feelings about a specific brand. The concept of brand love was proposed by Kohli et al., (2014). He asserts that brand love is trust, passion and attachment to a brand, evident in a positive emotion. Brand love is seen as very important illustrative construct to envisage satisfied consumers' anticipated post-purchase conducts (Nikhashemi et al., 2019). Customers who love a particular brand are ready to pay more for the products. Those customers are also ready to collect information about the brand, share and recommend brand to others. To them the brand is irreplaceable, unavailability of the brand means something is missing (Zhou et al. 2020). Batra et al. (2012), states that, brand love is emotional passion, commitment and attachment to a brand and occurs in a long-term relationship between customer and the brand. Brand love is also one of the antecedents of brand loyalty (Nawaz, 2020).

Brand Equity

Conversation on brand equity needs to initially start from understanding what a brand is (Shariq, 2018). Kotler and Keller (2014) stated that researchers have different understandings for brand equity. Some of them characterize brand equity as included worth, steadfastness to mark, acknowledgment of brand, brand image, service quality, included utility, demeanor change brought about by brand acknowledgment etc. Aaker (2014) characterizes it as a lot of brand resources and obligations associated with the brand name and image that add to or deduct from the worth given by an item or service to an organization in addition to that association's customers

Methodology

This study is explanatory, descriptive and adopts a quantitative approach relying on survey questionnaire to collect cross sectional primary data. Respondents would be drawn from the users of banking service. Questionnaire would be distributed through face-to-face method. A five-point Likert Scale would be developed ranging from strongly disagree to strongly agree (5-1). The items would be adapted from two main sources; Hilal (2019) and Carroll and Ahuvia (2006) for people and brand love respectively. The study shall run exploratory factor analysis, reliability check, and confirmatory factor analysis. In the first place, reliability measurements check will be done. The Cronbach's measure reliability coefficient would be calculated on each item construct. A cut off level of reliability of .70 would be reached. Secondly, exploratory factor analysis would be conducted using oblique rotation and orthogonal rotation technique to confirm discriminant and convergent validity of measures. Finally, confirmatory factor analysis would be done based on the correlation matrix to evaluate the items of the constructs. Structural equation modeling (SEM) shall be used to assess parameters of the conceptual framework.

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Job commitment, total quality management, ICT adoption and work-related stressors: A conceptual framework for student satisfaction

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Abstract
This paper aim to examine the direct effect of job commitment (JCT) on student satisfaction (SST), exploring the mediating roles of total quality management (TQM) and information communication technology adoption (ADT), and moderating roles of work-related stressors: toxic leadership (TLE) and job demands (JDD). The paper develops a conceptual framework along with postulations by combining both empirical and theoretical literature multidisciplinary fields. This paper proposes that JCT will be positively related to SST, and this positive relationship will be mediated by TQM and ADT. Additionally, work-related stressors: TLE and JDD will moderate the direct positive effect of JCT on SST. This paper provides implications for both researchers and practitioners in the areas of strategic decision-making and stress management in educational institutions for enhancing SST by applying JCT, TQM and ADT as strategic tools, while keeping work-related stressors: TLE and JDD under control. It lays the foundation for upcoming researchers to empirically test this conceptual framework in different educational settings. By boosting employees' JCT, educational institutions stand the chance of improving SST via TQM and ADT. Additionally, JCT can foster SST under a working environment where work-related stressors: TLE and JDD are kept low. The paper offers unique insights into how TQM and ADT connect JCT to SST, and how JCT relates to SST under work-related stressors: TLE and JDD. It also highlights the theoretical contributions of the resource-based theory of a firm, affective events theory, and activation theory.

Paper type: Conceptual paper

Introduction

The Covid-19 pandemic has progressively turned teaching or working into an online activity, and this change in workspace has changed the work methods and processes for employees in the education sector, such that some work from home while others have adopted a rotation system where they receive minimum supervision at work (Turkmenoğlu, Ulukok, Dogan, & Akin, 2020). This shift in workspace originating from the Covid-19 pandemic underscores the need for

educational institutions to prioritize employees' job commitment (hereafter, JCT), because, the level of employee JCT in any organisation is put to test when the organisation is confronted with external forces, such as Covid-19 pandemic. Committed employees take ownership of their work and are ambassadors of their institution, both inside and outside of office doors.

A committed employee presents benefits to his/her organisation (Koomson, 2020). For instance, Koomson (2021a) shows that a committed physician is more likely to show demonstrate high citizenship behaviours at work. It is often said that cutting-edge transformations in organisations are a result of committed employees (Koomson, 2021b). In the educational setting, a committed employee is capable of improving student satisfaction (hereafter, SST), and this positive relationship is described the resource-based theory of a firm (Barney, 1991). The theory regards a committed employee as a firm resource or asset that is able to generate value or competitive advantage by being rare and difficult to imitate by rival firms. This competitive advantage translates into positive organisational outcomes, including SST for the benefit the organisation.

An argument is put forward that the paybacks of JCT on SST can be facilitated by adopting an innovative approach to management which will improve the work methods and processes in the educational setting, referred to as total quality management (hereafter, TQM). Adopting and executing this continuous improvement strategy will improve work methods and processes in the educational institution to foster SST. This argument is grounded in the affective events theory (Weiss & Cropanzano, 1996). This theory assumes that a committed employee would be more likely to show positive emotional events at the workplace, such as feeling of responsibility, enthusiasm and appetite for new challenges. These positive emotional events would affect his/her willingness to be part of the team assigned with the responsibility of implementing the TQM strategy to eventually improve SST. The affective events theory (Weiss & Cropanzano, 1996) is also useful in explaining the mediating influence of information communication technology adoption (hereafter, ADT) on the relationship between JCT and SST. According to the theory, a committed employee would be more likely to show positive emotional events at work, and these positive emotional events would affect his/her willingness adopt information communication technology to foster organisational outcomes, including SST for the well-being of the educational institution.

Aside the resource-based theory of the firm (Barney, 1991) and the affective events theory (Weiss & Cropanzano, 1996), this study employs the activation theory (Gardner & Cummings, 1988) to argue for a potential moderating role of toxic leadership (hereafter, TLE), a psychosocial stressor, in the direct relationship between JCT and SST, such that the direct positive relationship between JCT and SST is weakened in a working environment where the leader/supervisor shows high-TLE, but strengthened within the context of low-TLE. The activation theory (Gardner & Cummings, 1988) assumes that too much stress, in the form of high-TLE from a leader/supervisor, can demoralise a committed employee and negate his/her tendency to undertake in activities that will improve organisational objectives, including satisfying students. Toxic leaders abuse the leader–follower relationship. They lie frequently, are arrogant, incompetent on their job, selfish, discriminate against employees, and create a toxic environment. Their actions are self-destructive and, ultimately, corporately harmful, as they subvert and destroy organisational structures.

The activation theory (Gardner & Cummings, 1988) is also useful in understanding the moderating role of job demands (hereafter, JDD), a physical and psychological stressor, in the direct relationship between JCT and SST, such that the direct positive relationship between JCT and SST is weakened under high-JDD, but reinforced under low-JDD. The activation theory (Gardner & Cummings, 1988) holds that too much stress, in the form high work pressure and emotional demands, can demoralise a committed employee to perform, particularly for complex and difficult task (Gardner, 1990), and negate his/her tendency to undertake in activities that will foster organisational goals. JDD are physical, psychological, social, or organisational aspects of the job that require sustained physical and/or psychological effort or skills. They are associated with certain physiological and/or psychological costs. Examples are work pressure and emotional demands. The consequences of continuous job strain are depletion of energy and health problems.

However, literature addressing the relationship between JCT and SST is in dearth. Close existing studies have focused in the relationship between JCT and citizenship behaviour (Koomson, 2021a), and between job satisfaction and citizenship behaviour (Abdullah, 2018; Koomson & Opoku Mensah, 2020). Besides, there is paucity of literature addressing the mediating effects of TQM and ADT (independently and jointly) between JCT and SST. Existing studies in the area used creatively (Ismail, Iqbal, & Nasr, 2018), job satisfaction (Al-dalahmeh, Khalaf & Obeidat, 2018) and organisational job-embeddedness (Kapil & Rastogi, 2019) as mediators. Also, literature addressing the moderating effects of TLE and JDD between JCT and SST is hard to find. The close studies found employed psychological contract breach (Koomson, 2021c), transformational leadership (Beatrice, 2020), and abusive supervision (Teng, Cheng & Chen, 2021) as moderator variables. To this end, this paper examines the relationship between JCM on SST, exploring the mediating roles of TQM and ADT, as well as moderating roles of TLE and JDD. This paper seeks to address the following research questions:

RQ1. How does employee JCT improve SST?
RQ2. How does employee JCT affect TQM to foster SST?
RQ3. How does employee JCT affect ADT to improve SST?
RQ4. How does employee JCT affect TQM and ADT jointly to improve SST?
RQ5. What is the moderating effect of TLE between JCT and SST?
RQ6. What is the moderating role of JDD between JCT and SST?

Method

To explore the above-stated research questions, this paper uses theoretical and empirical literature and method theories in a model paper to explore how JCT improves SST, how JCT affects TQM to foster SST, how JCT affects ADT to improve SST, how JCT affects TQM and ADT jointly to improve SST, and the moderating effects of TLE and JDD between JCT and SST.

Conceptual framework

The conceptual framework originating from the above discussion is demonstrated in Figure 1. The postulations are symbolised as *P*1, *P*2, *P*3, *P*4, *P*5 and *P*6. The postulations explaining the positive effect of JCT on SST (*P*1), the positive mediating effects of TQM (*P*2) independently, ADT (*P*3) independently and TQM+ADT (*P*4) jointly between JCT and SST are symbolised by solid lines; while

the dotted lines symbolise the negative moderating effect of TLE (*P*5) and JDD (*P*6) on the positive direct relationship between JCT and SST. Here, (*P*1) explains how JCT improves SST. Likewise, (*P*2) explains how JCT affects TQM to foster SST. Similarly, (*P*3) explains how JCT affects ADT to improve SST. In similar fashion, (*P*4) explains how JCT affects TQM and ADT jointly (TQM+ADT) to improve SST. The remaining postulations explicates the working environment or condition (TLE, JDD) under which JCT–SST relationship can either be strengthened or weakened.

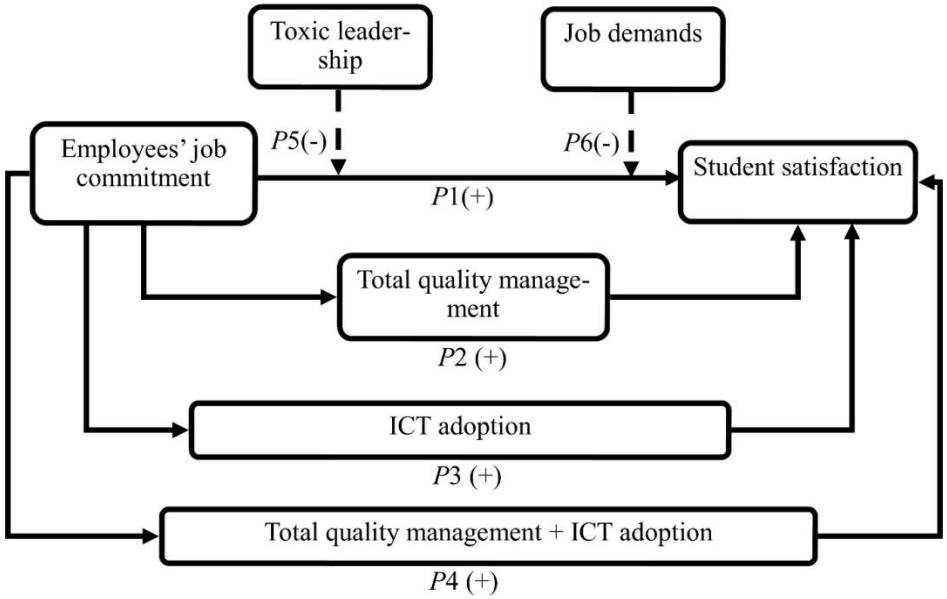


Figure 1. Conceptual model

Conclusions

This paper made the attempt to explore the direct relationship between employee JCT and SST. Again, it addresses the effect of employee JCT on TQM and its subsequent impact on SST. In addition, it explores the effect of employee JCT on ADT and its resulting effect on SST. Also, it addresses the effect of employee JCT on both TQM and ADT (TQM+ADT) and their subsequent impact on SST. It further explores the working environment or condition (TLE, JDD) under which employee JCT–SST relationship can be enhanced or weakened by proposing a conceptual business model with testable postulations. This paper highlights the role of employee JCT as an employee well-being tool, TQM as a strategic management tool, and ADT as an information communication and technology tool for boosting SST in higher educational institutions. In addition, this paper informs higher educational institutions on the essence of creating a fit between employee JCT and working conditions (TLE, JDD), which has implications for SST. Along with implications for both practitioners and researchers, this paper also recommended directions for further research to enrich the fields.

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Leadership Styles and Occupational Stress Within the Ghanaian Banking Sector: The Moderating Role of Emotional Intelligence

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Abstract
The Ghanaian banking sector is a significant contributor to the country's economic development. In recent years, the sector which was formerly seen as the most desirable and revered option for work has become unattractive. These problems have evolved as a result of employees' perceptions of high occupational stress levels in their professions. A careful examination of the Ghanaian banking sector finds that rising pressure on banks to provide high-quality services to clients while also meeting regulatory requirements and directions from the Bank of Ghana could be a contributing factor. As an extract from an ongoing MPhil program, the purpose of this study is to examine how emotional intelligence moderates the relationship between leadership styles and occupational stress within the Ghanaian banking sector. To achieve the aim of this study, a quantitative research approach will be adopted. Questionnaires will be administered to 337 employees from four privately owned banks in the Greater Accra metropolis. IBM SPSS Statistics v 26 will be used to analyze quantitative data collected. The conduct of this study is relevant as it will help the banking sector to initiate policies to resolve stress-related issues among employees.

Keywords: Emotional Intelligence, Leadership Styles, Occupational Stress.

Introduction

Occupational stress is seen in most organizations around the globe as a phenomenon that every employee faces at the workplace and has resulted in being one of the most serious workplace elements experienced by employees (Rasool, Wang, Zhang & Samma, 2020). It is explained as any sort of discomfort that is experienced and recognized at a personal level and driven by instances, events, or circumstances that are too extreme and intermittent (Powell, 2018). In most cases, stress exceeds a person's capabilities and resources needed to handle them satisfactorily. Zafar, Karim, and Abbas (2017) explain that occupational stress is the reaction by the body in relation to the demands placed on it. Furthermore, Zafar et al (2017) state that the level of stress a person faces depends on the individual's ability to cope with these demands.

Globally, the banking sector has been described as a type of work environment where employees are frequently busy, operate under duress, and are always emotionally exhausted (Rizwan et al., 2014). This is due to increased job demands, prudent financial management, and increased time spent directly interacting with consumers regularly (Yeboah-Kordee, Amponsah-Tawiah, Adu & Ashie, 2018). Quick and Henderson (2016) underscored the negative effects of

occupational stress within organizations. According to them, occupational stress can result in serious challenges in the workplace which can negatively affect the wellbeing of the employee and the overall productivity of the organization. These challenges may include low commitment, job dissatisfaction, alcoholism, absenteeism, physical ailment, and reduced job performance.

In advanced and developed countries such as the United States of America, occupational stress has been estimated to cost about $190 billion annually in health care costs and contribute to about 120,000 deaths each year (Blanding, 2015). Similarly in the United Kingdom, stress-related work losses to the economy are estimated to be over $15 billion a year in revenue and 140 million working days lost (Sull, Harland & Moore, 2015). That of the Ghanaian banking sector is no different as the International Labor Organization (ILO) reports that inefficiencies arising from occupational stress may amount to 10 percent of the country's Gross National Product (Yeboah-Kordee et al. 2018). As a result, many banking institutions are looking for strategic ways to establish pleasant work environments for their employees, where productivity and employee motivation are strong.

Asiseh (2016) posited that the concept of leadership is required to create a nourishing work environment as the banking sector continues to go through several changes in response to globalization and international competition. The concept has been explained as the process where an individual influences the actions of a group of individuals to achieve a stated objective. It has also been explained as the process by which individual influences the thoughts, ideas, attitudes, and behaviors of others towards the achievement of a stated goal (Memon, 2014). The challenge, therefore, rests with organizational leaders who are expected to adopt leadership styles that will enable them effectively manage, if not eliminate, the negative consequences of these trends, and to also ensure that they achieve organizational objectives.

Asiseh (2106) added that "nearly all stressors are known to be emotionally induced and are based on people's expectations or beliefs usually driven by imaginations" (p. 3). Within the context of the organization, employees face a variety of job responsibilities in their day-to-day activities. Dartey-Baah and Mekpor (2017) revealed that these job responsibilities undertaken by employees affect their emotions and behaviors. This implies that employees need to be much skillful in managing their own emotions as well as managing that of others (Dartey-Baah & Mekpor, 2017). According to Alhashedi, Bardai, Al-Dubai, and Alaghbari (2021), there is a positive work attitude by employees when they have the ability and trait of understanding and managing their emotions.

In recent years, the pace of work within the banking sector has increased rapidly. According to Johnson, Cooper, Cartwright, Donald, Taylor, and Millet (2005), this increase can be attributed to many factors, which include technological advancements, the need to be globally competitive, constantly changing economies, and changes in organizational structures. Consequently, the demands placed on employees in this sector have also increased. In addition to the technical and economic factors impacting the organizations, employees face several other challenges, for example, greater workload, increasing job insecurity, and lack of role clarity, to name a few which cause stress (Johnson et al., 2005).

In reviewing the literature, Asiseh (2016) discovered that the Ghanaian banking sector has received little attention from scholars so far as issues of emotional intelligence are concerned. In most cases, these studies have focused on well-known professions such as teaching (Nawaz & Khan, 2020), airline attendants and bill collectors (Herpertz, Nizlelski, Hock & Schutz, 2016), customer service representatives (Hwa & Amin, 2016), and nursing (Lartey, 2018) which were considered highly stressful jobs. Although some attempts have been made by researchers in addressing this gap, findings from reviews of the literature and empirical investigations indicate that much more needs to be done, particularly in countries like Ghana. Moreover, it is difficult to generalize findings from literature in Ghana due to several variations in research methodology.

Leadership has played an important role in managing occupational stress in most organizations. Since the early works of Bass (1985), there has been most research conducted in a different context to examine the relationship between these leadership styles and other job-related factors such as occupational stress (Tuffour, Gali, & Tuffour, 2019, Dartey-Baah & Mekpor, 2017; Dartey–Baah, 2015; Dartey-Baah & Ampofo, 2015). For instance, Dartey-Baah and Ampofo (2015) and Ryska (2002) conducted studies to identify the relationship between transactional and transformational leadership and occupational stress within the Ghanaian banking sector. Although these studies suggested that transformational leadership styles were more effective in managing stress amongst employees, the study, however, did not examine how emotional intelligence related to stress management.

The concept of leadership which had in times past attracted much attention from scholars globally has had several researchers making calls on the need for the contextualization and localization of leadership studies (Magner, 2008). These concerns were based on whether findings on leadership and theories developed are universally applicable or culturally specific (Bass 1997). Although scholars have responded to these concerns in recent years, the construct, situational, and organizational contexts of their investigations have differed greatly. On this note, this study seeks to eliminate this gap by examining how the emotional intelligence of employees moderates the relationship between leadership style and occupational stress within the Ghanaian banking sector. Specifically, the study will identify the style of leadership that leads to lesser occupational stress within the Ghanaian banking sector, examine the relationship between leadership styles and emotional intelligence within the Ghanaian banking sector and examine the moderating role of emotional intelligence in connecting leadership style and occupational stress.

Methodology

A quantitative research approach is being adopted in this study because it establishes, confirms, and validates relationships that contribute to theory (Leedy & Ormrod, 2010). To assess the prevailing conditions of facts in this study, establish the associations between the variables, and give a deeper understanding of the study, the study will make use of a cross-sectional research design. The study will be focused on selected branches of privately owned banks within the Greater Accra metropolis namely, Cal Bank Limited, First Atlantic Bank Limited, Prudential Bank, and Bank of Africa Ghana Limited. This is because stress among employees of private banks is higher than that of public banks (Swarnalatha &

Gopalakrishnan, 2012; Malik, 2011). The above metropolis was selected because it constituted one of the main financial hubs of the Ghanaian economy, thus making it fairly representative of the national population of the banking sector. Using Yamane's model of sample size determination, 337 respondents will be considered appropriate for this study. Also, the study will make use of the stratified and convenience sampling techniques. Data will be collected using questionnaires and analyzed using IBM SPSS Statistics v 26.

Expected Contributions

Empirically, this study will settle the long-standing debate on how the emotional intelligence of employees moderates the relationship between leadership styles and occupational stress. It will also bring to the fore which leadership style is ideal for resolving occupational stress within the Ghanaian banking sector. Practically, the study will also be helpful for the banking sector to draw up policies on the related fields and serve as a reference document for further research.

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Teacher variables and Students Understanding of Entrepreneurship During COVID

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Abstract

Teachers are key determinants of students understanding in the study of Entrepreneurship Development in Ghanaian universities. Their qualifications, subject knowledge, and confidence can either enhance or impede students' understanding of the course. Yet, awareness of how these variables influence student understanding or otherwise within the Ghanaian higher education space is scant; precluding university managers and other stakeholders from establishing appropriate remediating measures at enhancing students understanding of the course. This study fills the gap by using an end of case of 575 and adopting an explanatory sequential design to examine how the variables influence student understanding of the Entrepreneurship Development curriculum in Ghanaian universities. Anchored on the Culturo- Techno- Contextual Approach, results of the study suggest that, most of the concepts in the study of Entrepreneurship were moderately difficult, teachers had good subject knowledge of Entrepreneurship and also were confident in the delivery of the subject. Measures to further enhance the understanding of the subject have been proffered.

Key words: Entrepreneurship, Teacher Qualification, Teacher confidence, Teacher knowledge

Introduction

Over the past decade, entrepreneurship education (EE) has increasingly been introduced as a school-wide approach to stimulating an entrepreneurial mindset across various educational levels. Wide approaches to EE require education programs that go beyond simply defining entrepreneurial competencies (the "what" question) and ask for learning activities that enable the enfolding, cultivation, and development of such competencies (the "how" question) (Baggen, Lans, & Gulikers, 2021). Interdisciplinary entrepreneurship programs are becoming the norm rather than the exception at universities across the world (Yi, & Duval-Couetil, 2021).

During the COVID-19 pandemic, social education has shifted from face to face to online in order to avoid large gatherings and crowds for blocking the transmission of the virus (Chen, Peng, Jing, Wu, Yang, & Cong 2020). The novel coronavirus (COVID-19) pandemic has affected every sector across every corner of the world. The higher education sector is not immune from the pandemic and is facing significant learning and teaching challenges (Butler-Henderson, Crawford, Rudolph, Lalani, & Sabu, 2020). Starting from the spring of 2020, the outbreak of the COVID-19 caused Chinese universities to close the campuses and forced them to initiate online teaching (Bao, 2020).

The global implication of the pandemic for higher education was not limited to Ghana and the study of entrepreneurship. All other courses and their teaching were affected; with universities including the University of Ghana, Ghana Institute of Management and Public Administration and the University of Professional Studies – Accra closing down, later introducing the online model and subsequently blending off line models with the online models. This entrenches the notion that, without question, the global spread of COVID-19 poses a challenge to the higher education landscape at a magnitude we have not seen since the emergence of technology supported and online instruction. The impact of this hits entrepreneurship education classrooms especially hard (Liguori, & Winkler, 2020). With these challenges associated with entrepreneurship education, authors have suggested that, the world is in the midst of a new wave of technological disruption with entrepreneurship and innovation as the catalysts (Kuratko & Morris 2018).

The question then arises as to whether teachers in the area of entrepreneurship are competent (qualified), feel confident and are knowledgeable in their field of teaching especially to aid student understanding during the pandemic. The need for this investigation in the Ghana context is further hinged on the close to non-existent literature on influences of these teacher variables in the understanding of the entrepreneurship curriculum within the covid 19 pandemic period. When this is not established, university administrators in Ghana are unable to establish whether teacher qualifications, experiences, and confidence enhance or impede the understanding of students in the entrepreneurship course. Not establishing this further deprives the continent of achieving the Africa Union Agenda 2063 especially the Africa Continental Free Trade Area which is expected to be enhanced by African entrepreneurs; most of whom are currently students.

Following this gap, we purpose to find out whether teacher qualification influence the understating of concepts in the study of entrepreneurship within the Ghanaian undergraduate. We further seek to establish whether or not teacher knowledge

influences student understating of concepts in the study of entrepreneurship within the Covid 19 pandemic.

Materials and Method

A mixed research design was adopted for the study; specifically, the explanatory sequential design was adopted. The Difficult Concepts in Entrepreneurship Questionnaire was initially administered to students and subsequently followed by the administration of the Difficult Concepts in Entrepreneurship Interview Guide. Data was collected from students studying Entrepreneurship at the undergraduate level at the University of Professional Studies – Accra. The semester lasted for 12weeks with data collected at different times and from different programmes with level 400 participants of the university. An online questionnaire was administered to invite participants to the survey. Five hundred and seventy-five questionnaires were returned and used in the analysis for this study. Four respondents were used for the qualitative face-to-face interviews.
Respondents answered the questions based on 3-point Likert scales, ranging from 1 "not difficult", 2 "moderately difficult" and 3 "difficult.". The questionnaire was analysed using IBM-SPSS Version 23. After analysis of the three-point scale of not difficult, moderately difficult and very difficult, not difficult was scored 1, moderately difficult 2, and very difficult 3. The qualitative data were categorised into thematic areas and analysed in relation to related literature.

Findings

The first research question sought to establish whether or not there is a statistically significant difference between Msc, Mphil, PhD and Post Doctorate teacher's qualifications on how Ghanaian university students perceive concepts in entrepreneurship to be difficult. The comparisons were subjected to cross-tabulation and chi-square. The results showed that, majority of the university teachers hold PhD qualifications. Furthermore, a higher number of students perceived most of the Entrepreneurship concepts to be moderately difficult. The result further revealed no statistically significant differences in all the concepts observed ($p<.05$). The finding depicts Ghanaian universities students' difficulties in the study of Entrepreneurship has no relation with the qualification of their teachers.

Data for the second research question on whether or not there is a statistically significant difference between high, moderate and low teacher subject knowledge of the subject on how Ghanaian university students perceive concepts in the study of entrepreneurship to be difficult were subjected to cross-tabulation and chi-square. The finding of the study suggests that, majority of Ghanaian university students perceive their Entrepreneurship teachers have high knowledge in the subject (Table 2). The result further revealed statistically significant differences in Managing innovation ($p<.05$) between high, moderate and low teacher subject knowledge of the subject and concept difficulty in the study of entrepreneurship in Ghana. The finding implies that, the difficulties in the study of concepts in Entrepreneurship (Managing innovation) have a relation with teacher subject knowledge of Entrepreneurship ($p<.05$).

Conclusion

We conclude that, difficulties by Ghanaian universities students' in the study of Entrepreneurship has no relation with the qualification of their teachers; and difficulties in the study of concepts in Entrepreneurship (Managing innovation) have a relation with teacher subject knowledge of Entrepreneurship.

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Criminal activities and Internet Usages on Entrepreneurship in Africa

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Abstract
The vital roles played by entrepreneurship in development have been emphasized in the literature. Through entrepreneurship, jobs are created, productivities improved and varieties of goods and services to consumers become enormous. As vital are these roles, channels which made the scale of entrepreneurship reduced enjoyed low attraction of researchers in Africa. These channels include robbery and ethnic violence that bedeviled the African region. Therefore, this paper examined the effect of criminal activities through robbery as it distorts the contribution of entrepreneurship using panel data of 11 countries in Africa (Algeria, Botswana, Cape Verde, Kenya, Madagascar, Morocco, Nigeria, Rwanda, South Africa, Uganda and Tanzania). The results showed that robbery and ethnic violence reduces entrepreneurship activities; also, increase in population inhibits entrepreneurship as more people participate in robbery. But this study found that working poor income exerted positive effect on entrepreneurship. Also, economic growth and internet usage shows positive significance on entrepreneurship activities. This connotes that that policy makers should embrace means of promoting economic growth to minimize the high population engaged in robbery.

Keywords: Crime, Internet Usage, Entrepreneurship

Introduction

Significances of entrepreneurship have been embraced in the literature because of its vital roles in the world. This rests in its ability not only to disrupt activities but in its ability to create new ideas and innovations. Such ideas have led to varieties of goods and services which the world now enjoys. As firms looks for means to improve their products/services in order to edge others in a market competition or compete favourably to enhance good returns on their investment. The drives to earn more profit by investors have made them to move across the world. Examples is seen in the multinationals companies and the new moves made by China to Africa.

However, there channels that create challenges to entrepreneurship; among these channels include crime and violence. This link crime/violence and entrepreneurship is examined at firms' levels (Nguyen, & Truong, 2021) and outside the region of Africa (Almeida &Montes, 2020; Mohan, 2021; Hipp, Williams, Kim &

Kim, 2019; Rosenthal & Ross, 2010). Also, evidences in Africa shows that crime and violence are studied at individual country level (Mahofa, Sundaram & Edwards, 2016; Akhuemonkhan, Raimi & Sofoluwe, 2013; Charman & Piper, 2012). But Ejiogu, Okechukwu, Ejiogu, Owusu & Adeola (2022) studied focus on 47 countries in Africa and yet did not consider internet usage in their studied as employed in this study. Therefore, this study used internet usage as policy to enhance economic growth in the model which has high probability to improved entrepreneurship in the presence of criminal activities in the model. Moreover, this study found it to examine criminal activities and internet usage on entrepreneurship using panel data from 2010-2017 in 11 countries in Africa. Results showed that crime and violence reduce entrepreneurship while internet enhances entrepreneurship.

Methodology

To explore the link between robbery and entrepreneurship, this study used available panel data set from 2010 to 2017 which include 11 countries in Africa nations. Data on entrepreneurship proxy with new business density (number of newly registered companies per 1,000 working-age people) sourced from DECID (2021). Data on criminal activities; robbery sourced from UNODC (2022) and violence proxy by ethnic violence sourced from Marshall (2019). Internet usages obtained from WDI (2022) and data on population, working poor income, and economic growth obtained from UNDP (2021). All data are in rates form except violence that is index.

A PCSE approach was used to estimate the data. This is to reduce any endogeneity bias that may exist in the model especially between crime and entrepreneurship (Matti & Ross, 2016); to correct the problem of serial correlation and heteroscedasticity which provide robustness of the model. In this approach, the data was pool at the first instance to run Pool OLS; then random which was accepted Breusch and Pagan Lagrangian multiplier test for random effects and later fixed effect; hausman test choose fixed test but this was rejected because of heteroscedasticity problem. Moreover, the model passed the test of multicollinearity (vif).

Model specification.

The empirical test for the study followed the model tested in Mohan (2021) in equation 1. In equation 1, ENT_{it} is the entreprenurship (%); $CRIME_{it}$ is the robbery activity and X_{it} are other variables in the model which are violence (index), population (logged), working poor income (%), economic growth (logged) and internet usages Besides, the parameters were specified in terms of β_1 and β_2 to explain the proportion of independent variables that would cause changes in the dependent variable. α is the constant parameter and μ_{it} is the time invariant part of the disturbance term as i and t are the individual and time invariant in the disturbance term.

$$lnENT_{it} = \alpha + \beta_1 CRIME_{it} + \beta_2 X_{it} + \mu_{it} \quad \ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots (1)$$

Findings

In Table 1, the PCSE results are interpreted because of its robustness. Robbery is significant to determine entrepreneurship at the 1% level of significance; that is, 1% increase in robbery activities reduces entrepreneurship by 0.005%. This result supports Mohan (2021) as the study found that theft reduces sales of firms. Also, Hipp, Williams, Kim and Kim (2019) found that property crime contributed to business failure. Similarly, ethic violence causes reduction entrepreneurship at the 5% level of significance. When violence increases, entrepreneurship reduces. Forms of violence also have negative effect on business confidence in Almeida and Montes (2020). In the same vein, population significantly affects entrepreneurship at the 1% level of significance. This result means that as population increases more people are involve in robbery activities. However, poor working income has positive effect on entrepreneurship at the 1% level of significance; increase of income by 1% would boost entrepreneurship activities by 0.163%. This means entrepreneur target with constant income source even if the income is low. Economic growth is significant to improve entrepreneurship at the 1% level of significance; improving economy by 1%, entrepreneurship would increase by 7.570%. Likewise, Jang, Lee & Hadley (2020) found that providing good business opportunity would enhance entrepreneurship. Also, internet usage significantly improves entrepreneurship at the 1% level of significance, when internet usage increases by 1%, entrepreneurship is enhanced by 0.556%. The result supported Tan and Xiaoying (2022).

Table 1: Result of the Entrepreneurship Model Estimation of Panel Corrected Standard Error

Entrepreneurship (ENT) as DV	Pooled OLS	Random Effect	Fixed Effect	Estimation of Panel Corrected Standard Error
Robbery	-0.0051*** (-3.44)	-0.0030 (-1.41)	-0.0006 (-0.26)	-0.0050*** (-3.14)
Ethnic Violence	-4.9036*** (-5.84)	0.3814 (-0.35)	0.7966 (0.65)	-1.7353** (-1.97)
Poor Working Income	0.2255*** (11.06)	0.1559*** (3.84)	0.0528 (0.36)	0.1639*** (4.36)
Population	-1.7622*** (-8.47)	-1.8383*** (-4.15)	-5.8076 (-1.47)	-1.8579*** (-6.09)
Economic Growth	8.6296*** (14.02)	6.5694*** (4.63)	4.7636 (0.345)	7.5707*** (4.86)
Internet Usages	0.1216*** (6.33)	0.0816*** (4.98)	0.0927*** (-0.56)	0.0556** (2.45)
Constant	-76.7542	-55.7343	-24.4544	-63.3376
Breusch-Pagan LM test	chibar2(01) = 63.68 Prob> chibar2 = 0.000			
Hausman test		chi2(7) = 9.05		

		Prob>chi2 = 0.1709		
Observations	88	88	88	88
R-squared	0.8329	0.7505	0.4186	0.6114
F-test (Wald chi square)	67.31	72.52	5.96	113.07
F-test (prob>chi square)	0.0000	0.0000	0.0000	0.0000
Multicollinearity (mean vif)			4.56	
Heteroskedasticity ($x^2 - stat$)	-	-	chi2 (11) = 31906.10 Prob>chi2 = 0.0000	-
Serial Correlation ($F^2 - stat$)	-	-	F(1, 10) = 35.900 Prob> F = 0.0001	-

T-statistics are in parentheses, *, ** and *** denotes 10%, 5% and 1% respectively.

Conclusion

In the light that available literature gave less attention to how crime of robbery affect entrepreneur in Africa, this research becomes imperative. As the result showed that channels of criminal activities which are robbery and violence with the high population in the region discourage entrepreneurship to involve in high-risk business which could move the region to development that is sustainable. Of course, the development is not sustainable as workers earned poor income. Although, this meager income was found to encourage entrepreneur to still engage in business. Besides, internet usage and economic growth were found to enhance entrepreneurial activities in Africa.

Therefore, for policy implication, it is suggested that the economy should be digitalized to drive economic growth. Internet usage facilitates entrepreneurial activities. As its businesses are easily transacted. Promoting internet usage connects to good business environment increases, policy that promote economic growth should be pursued objectively to boost the activities of the entrepreneur in creating more jobs and boost sustainable development in the region.

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Understanding Factors That Promote Digital Entrepreneurship Among Music Production Firms in The SME Sector in Ghana

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Abstract
This study investigated digital entrepreneurship among music production firms in the SME sector in Ghana using a qualitative methodological approach. This involved extensive in-depth interviews with key players in the industry. Grounded on the technology –an organization-environment framework, multi-case study approach and purposive sampling technique, the study examined factors that promote the deployment of digital entrepreneurship, challenges that constrain its deployment, and entrepreneurial characteristics of the music producers. The results revealed that the deployment of digital entrepreneurship was influenced (a) technologically by perceived benefits and availability of I.T. infrastructure, (b) organizationally by globalization, firm size, perceived technical competence and financial reasons, and (c) environmentally by perceived industry pressure and competition and consumer readiness. Key among the challenges were financial, infrastructural, and piracy issues, whilst passion, creativity, and dislike for mediocrity emerged as the characteristics of the digital entrepreneur. The study also discovered that digitization was not evenly distributed in the two key areas of production and marketing. The study's major contribution to factors driving technology adoption is uncovering the interrelated and interconnected nature of factors that drive the adoption of digital entrepreneurship in Ghana.

Keywords: *Digital entrepreneurship, music production firms, deployment, technology adoption, SME, Accra, Ghana.*

Introduction

Technology is fast becoming an integral part of human existence as it has permeated and influenced the lifestyle of people as well as industry and businesses. Particular in the music industry, digital technology has transformed the distribution, advertisement and marketing of music, especially with the arrival of internet platforms such as iTunes stores, Google play store, Apple play store etc. Digital music is widely available and easy to download and distribute through the

internet making digital music sales exceeding physical sales of audio products like C.D.s, cassettes and tapes.

The technological environment has brought digital entrepreneurs using a virtual platform to launch E-businesses. Digital entrepreneurship (D.E.) is the business venture created from the combination of the concept of entrepreneurship and the advancement in information and communications technologies (ICT) which relies on the characteristics of the digital media and ICT to pursue business opportunities (Yaghoubi, Salehi, Eftekharian & Samipourgiri, 2012). This trend of business direction has been aptly captured as the third stage of entrepreneurship where business ideas live entirely in networks that exploit the diverse opportunities generated by advancement in ICT like the internet, mobile technologies, social media, big data, cloud computing, digital media, etc. (Davidson & Vaast, 2009).

Some empirical studies (e.g., Chau & Tam, 1997; Gibbs & Kraemer, 2004; Iacovou et al., 1995; Kuan & Chau, 2001; Zhu et al., 2003; Zhu & Kraemer, 2005) have used the TOE framework as a theoretical foundation for investigating firms acceptance of new technologies. Zhu and Kraemer (2005) used the TOE framework to investigate antecedent influences on e-business use and business value in a multinational study of 624 organizations, whilst Zhu et al. (2004) developed a research model based on the TOE framework to evaluate and test the influence of technological, organizational and environmental factors on e-business value. Meanwhile, Zhu et al. (2003) studied data from 3,100 firms earlier on to understand the influences of technology competence, organizational factors of firm scope and size, and environmental context influences of consumer readiness, trading partner's readiness, and competitive pressure on consumers e-business adoption. All three studies were interested in understanding antecedents to e-business adoption.

Further, Oliveira and Martins (2010; 2009; 2008) have also used the TOE framework to extensively study and validate technological innovation adoption by firms in Portugal and other countries. For example, using 6964 firms across 27 countries, Oliveira and Martins (2010a) established that technological readiness, technical integration, security application at the technological level; perceived benefits of electronic correspondence, I.T. training programmes, access to I.T. systems of the firm, internet and email norms at the organizational level; and web site competitive pressure at the environmental level influenced the adoption of e-business by the firms.

This study aimed at examining the deployment of digital entrepreneurship among music production firms in the SME sector in Ghana. The researcher used a multi-case study approach to identify and understand factors that promote the deployment of digital entrepreneurship among music production firms in the SME sector. Digital entrepreneurship for this study has been defined broadly as identifying and pursuing business opportunities using Information and Communication Technologies tools such as the internet, social media, cloud computing, big data, digital media, etc., and taking advantage of the opportunities to create economic and social value (Davidson & Vaast, 2009; O'Reilly, 2007). Such opportunities refer to the use of digital platforms for the transformation of SMEs.

Methodology

The present study employed a qualitative approach that used a case study to find out and understand factors that promote the deployment of digital entrepreneurship among music production firms in the SME sector in Accra, Ghana. The choice of qualitative design was again informed by its flexibility and appropriateness for exploratory studies in entrepreneurship (Dana & Dana, 2005). Though Jack, Drakopoulou Dodd & Anderson (2008) argued that conclusions reached in using qualitative methods are only generalizable at a conceptual level, the qualitative method helped the researcher to provide a "rich and holistic account of a phenomenon" (Merriam, 2009, p. 51) that is still evolving. A multi-case study approach using interviews was deployed to gather primary cross-sectional data in a field setting for the study. A thematic content analysis (Braun & Clarke, 2008) in which the explanations and thoughts shared by the interviewees during the interview were related to different themes emanating from the study was deployed in analyzing the data collected from the interviews. Both primary and secondary data were employed in the study. Primary data was sourced through face-to-face interviews, whilst secondary data was elicited from journal articles and published and unpublished dissertations, internet sources, and documents of businesses of the target sample. The sample was purposively drawn from the population of music producing firms generated through preliminary discussion with an industry expert in the Greater Accra Region of Ghana and a preliminary literature review. Thirty (30) firms emerged out of this discussions and reviews from which ten (10) Music Production Firms (MPFs) were then purposively selected for the study who met the sample frame criteria of having operated their businesses for at least five years and employed five or more people. Data was collected through in-depth interviews with Production Firm Representatives (PFRs) using a semi-structured interview guide. The study used a self-developed semi-structured interview guide based on the extensive review of literature on TOE (Tornatzky & Fleischer, 1990) and the research objectives under consideration. The interviews were digitally audio-recorded, transcribed, and coded for analysis with the interviewees' consent.

Findings/results

All the interviewees were males and over 30 years old. Six (6) of them fell within the 50 years age bracket, and the youngest age was 39 years, and the oldest was 59 years old. They all had at least basic level education, but three held college degrees. Six of them had operated their businesses for well over ten years, with the longest being 30 years in business. Again, 6 of them had come from parental and family backgrounds that influenced their tendency towards entrepreneurship in that the parents believed in pursuing what one's interest is and had ventured being entrepreneurial themselves and therefore gave support to them. Probing into their love for electronic gadgets, 7 out of 10 answered in the affirmative, while three indicated that they were not gadget enthusiasts, but two were quick to add that their passion was for the music and not the gadget. The question pertaining to whether entrepreneurs were born or made also received varied answers, with those who believed entrepreneurs are made receiving the highest response of 5, whilst 2 indicated they were born, two were evasive, and one indicated that they were both born and made. The question that had the widest range of answers was about the description of their personal characteristics. This question generated as many as 35 themes (see table 1). Coming across strongly was passion (10). This

one cut across all ten interviewees. It was followed by team player (8), dislike for mediocrity (8), creative (6) and is a risk-taker (5). Other themes that received significant scoring perfectionist (5) and hardworking (4). Six (6) of the themes received a scoring of between 3 and 2, while twenty (20) of them received a scoring of (1) each. Though these did not show aggregation in numbers, it reflects the diversity in their characters as individuals (see Table 1).

Table 1

Characteristics	Counts	Characteristics	Counts
Passionate	10	Motivator	2
Team player	8	Leadership by example	2
Dislike for mediocrity	8	Ability to spot talent	1
Creative	6	Customer focused	1
Risk taker	5	Deep thinker	1
Perfectionist	5	Futurist	1
Hardworking	4	Generous	1
Highly organized	3	Good listener	1
Eye for excellence	3	Honest	1
Task-oriented	3	Humble	1
Profit oriented	2	Independent-minded	1
Approachable personality	2	Liberal	1
Confident	2	Not emotional	1
Workaholic	1	People skills	1
Very strict	1	Pragmatist	1
Very religious	1	Resilient	1
Versatile	1	Resolute in decision	1
Streetwise	1		

The summary of findings from each of the study objectives are presented in the following:

Objective 1: Factors promoting the adoption and use of digital entrepreneurship as a technological innovation by music production firms in the SME sector in Ghana

Three key but interrelated themes – technological, organizational and environmental, were observed to constitute the key driving factors in the deployment of digital entrepreneurship among music producers. Among the technological driven factors, the most significant factor is the perceived benefits that drive the adoption of digital entrepreneurship. Key among the perceived benefit factors influencing the deployment of digital entrepreneurship is the perceived ease of use, perceived usefulness and the cost-effectiveness that comes with the adoption of digital entrepreneurship. Thus, the mental

effortlessness, the value that digitization brings, and the cost savings accompanying digital entrepreneurship influence adoption among many MPFs. Next to the perceived benefits in terms of ranking is the available I.T. infrastructure, which facilitates the adoption process and the perceived barriers that come with the adoption of digital entrepreneurship. The perceived barriers as captured in the narratives of digital entrepreneurs represents the benefits that one stands to lose as a result of the decision not to go digital in the music production process. The benefit of going digital and what an entrepreneur stands to lose when he/she decides not to go digital influences many music producers to deploy digital entrepreneurship.

Among the related organizational factors driving the deployment of digital entrepreneurship, the most important is the influence of globalization, followed by firm size, perceived technical competence and financial reasons. Globalization reflects the tendency of many music producers to take their business global, and this drive influences the deployment of digital entrepreneurship among the majority of music producers. Digitization makes it possible for music production firms to produce with fewer numbers in terms of employees. The ability to produce with less and the cost savings that comes with it drives the deployment of digital entrepreneurship among music producers. The financial reasons for going digital were seen concerning the cost that will result from not going digital. To avoid the cost of not going digital, music production firms make some financial commitment to deploy digital entrepreneurship.

Considering the external factors driving the deployment of digital entrepreneurship, the most important are the perceived industry pressure and competition and consumer readiness. Perceived industry pressure was seen with respect to the competitive nature of the music production industry, where most players are going digital to stay ahead of the competition. The desire to stay ahead of the competition drives the deployment of digital entrepreneurship among music producers. Closely linked to the competitive nature of the industry is the fact that many of the music consumers are going digital in their music consumption and other related activities. Music producers are going digital to tap into the readiness of music consumers.

Despite the diversity of factors that drive digital entrepreneurship adoption, in terms of the actual extent of utilization, two key areas were identified with different levels of utilization – production and marketing. The extent of utilization in music production is very great, with almost all of the MPFs interviewed for this study indicating a 100 per cent utilization, and this trend is mainly driven by changing global trends for digitization in the music industry. However, mixed results concerning the extent of utilization were observed for the marketing and sale of music. Many MPFs indicated a partial utilization of digital and traditional marketing approaches. Although most MPFs indicated the government digital migration policy as influencing the adoption and utilization of digital entrepreneurship, the consensus is that the government could do more in policy promoting the industry than it is currently doing.

Objective 2: Challenges constraining the deployment of digital entrepreneurship as a technological innovation by music production firms in the SME sector in Ghana

The study identified six major challenges constraining digital entrepreneurship deployment among MPFs. These were categorized into individual and organizational level challenges. At the individual level, financial constraints, low appreciation of the digital age and the absence of human feel emerged as challenges.

Financial constraints were explained as budgetary limitation of the MPFs and theft of supplies which causes them to expend more to replace them. The ability to groom a potential artist result in huge revenue inflow when that artist becomes successful. MPFs ability to curb employee theft will also contribute significantly to revenue build-up, resulting in higher savings. Thus, financial constraints represent a lost opportunity to make good revenue. Employees' low appreciation of the digital age resulted in a low drive in the monetization of the digital platform. This came across in the narrative as the underutilization of the digital platform for the monetization of the business. This becomes more serious when MPFs find it difficult to get people with the right competencies to manage their digital platforms as a business. Everyone can use the digital platform as a social media platform, but not many people have acquired the requisite knowledge and expertise to use it for business purposes. That is where the MPFs have the challenge. The absence of human feel was in recognition that there is an emotional component to music that could only be brought about by the people involved. The emotions in music were necessary because it brings out the personality of all those involved in the music, and fans can identify with their 'idols 'as was expressed in the narratives. The absence of human feel was also related to job losses since the playing of the many instruments in music by humans has now been taken over by digital technology. As a result, people who potentially would have been employed are cut off by digital technology, effectively closing the potential avenue for job creation for the many talented people.

At the firm level, infrastructure inadequacy, power crises, and piracy were cited as challenges. Infrastructure inadequacy was identified in three areas: poor internet connectivity, lack of payment platforms, and lack of tracking devices. The challenge to internet connectivity was the low speeds and high cost of internet bundles. The low internet speed affects productivity, and the lack of payment platforms made it difficult to monetize their business on the digital platform. Payment platforms rely on the banking system, but the population of the unbanked market makes it difficult for these payment platforms to establish their services here which would have facilitated the business of the MPFs. Finally, the non-availability of tracking devices has made it possible for commercial users of their products to benefit at their expense. The challenge of piracy was related to revenue loss since third parties benefited from their hard work at no cost. The MPFs indicated that digital platforms had made the work of the pirates easier than before because it is just at the click of a button. The MPFs, however, conceded that there was some positive side to the issue of piracy since it serves as a free advertisement for their product which becomes beneficial when they had to do live shows known as "gig". The power crisis (dumsor) was the third challenge that received many narratives. This affected both the production and marketing activities of their business. The power crises made them work probably 10% of the

month. Power outages also made it difficult for them to deliver to their clients on schedule, which strained relationships with their clients.

Objective 3: The characteristics of the entrepreneur who deploys digital entrepreneurship as a technological innovation

This third objective was interested in discovering the characteristics of the entrepreneur who deployed digital entrepreneurship and the rationale behind such a decision. The study profiled the respondents demographically according to their age, sex, education, parental/family background, passion for gadgets and business age. It concluded by discussing their characteristics and the reason for deploying digital entrepreneurship.

Though the study generated 35 themes describing the characteristics of the entrepreneurs, 4 of them received high scores of between 10 and 6. These were passion, team player, dislike for mediocrity, and creativity. The MPFs considered passion as the driving force behind their success. Their strong ambition for becoming successful resulted from their strong sense of emotional attachment to their businesses. These were amply expressed in the narratives. In all the case study, a strong passion for what they do was a very solid influential factor in making them produce the best music for themselves and others. The MPFs considered themselves team players who used the human resources at their disposal by giving them opportunities to lead, contribute to discussions to enrich management decision-making and be honest with their employees. Being a team player was about diversity in unity. Dislike for mediocrity was the description for substandard work. In their narratives, the MPFs perceived the mediocre approach to work as the bane of underdevelopment, incompetence, and laxity to work approach. Mediocrity also breeds incompetent professionals. The MPFs' dislike for mediocrity was because it would result in the delivery of poor services and products to customers. The last to receive much mention was creativity. The entrepreneurs recognize that the whole industry pivots around creativity because the industry flourishes on novelty and the resourcefulness of the entrepreneur. Creativity was also used to describe the entrepreneurs' frame of mind and sustainability in development.

The demographic characteristics of age, sex, education, and parental background also made some interesting findings. For example, age was found not to be the critical decider regarding the deployment of technology and that any serious-minded business desirous to be competitive will adopt technology if need be. The respondents were all passed the age for 'internet businesses, as the literature suggests, yet they were all willing to make the needed change to ensure the sustainability of their businesses. The study's findings on education did not support the assumption that individuals with higher levels of education are better at managing their businesses successfully than those with lower levels of education. 60% of the entrepreneurs in this study had only secondary level education, 1 with middle school level education and only three with college degrees. Except for the college degree holders, the rest were just about average education receivers, yet they had managed their businesses successfully passed their fifth birthdays. Indeed, the manager of the longest in existence as a business (30 years) holds only a middle school leaving certificate. This suggests that education is needful but not the most critical decider in entrepreneurial success. One's ability to understand the business terrain and harness it appropriately will remain competitive.

Touching on parental/family influence, though this study confirmed other studies that suggested entrepreneurial parents and family had a strong influence on children or at least a child becoming entrepreneurs too, there was a slight point of divergence in that not all the parents of this study were themselves into entrepreneurial ventures, but the support they gave to their children was more because they shared the same passion in music, and therefore wanted to see their wards follow their passion through. The issue of gender in the music industry is arguably male-dominated, and this study did confirm that opinion. For example, the respondents in this study were all male. The researcher though purposively selected the respondents, no firm was identified with a female CEO that met the sample criteria—perhaps suggesting that no female has ventured to establish a music production firm or might have tried but could not sustain it being a heavily male-dominated industry, especially in management, promotion and production sectors. Touching on their passion for gadgets, the respondents indicated their love for gadgets contributed to their decision to deploy the technology. This supports the debate in entrepreneurial literature that one's entrepreneurial inclination is influenced by what one loves to do naturally, sometimes as hobbies. The debate pertaining to entrepreneurs being born or made received mixed results, with 50% of the respondents believing that entrepreneurs are made. This may suggest that people are turning away from the great man theory of the trait approach to entrepreneurship, towards the behavioural approach, which suggests that people can learn to become.

Conclusion

Entrepreneurship has received a tremendous amount of coverage in the academic and policy discourse as a solution to the employment challenges that confront many countries across the globe. Despite the attention given to digital entrepreneurship in the Global North, very little is known about what pertains to the developing world, especially Africa, as far as digitization is concerned. With a particular focus on digitization in the music industry, very minimal is known. Therefore, this study has investigated the deployment of digital entrepreneurship within the music industry in Ghana, paying particular attention to music production firms. The study has observed a range of factors, including technological, external environment and organizational factors, that promotes the adoption of digital entrepreneurship among music producers. In terms of extent utilization, the greatest influence of digitization in the music industry is in the production phase, with a mixture of digital and traditional factors being deployed in marketing by music producers.

Notwithstanding the extent of digitization in the music industry, deployment of digital entrepreneurship by music producers is confronted with numerous challenges, including financial, infrastructural, and piracy, which contributes to the loss of revenue among music producers. Therefore, the promotion of digital entrepreneurship and adequate policy support to address these challenges becomes pivotal in any attempt to promote digital entrepreneurship and entrepreneurship in the music industry generally.

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Examining drivers of Artificial Intelligent (AI) Voice Assistants (VAs) adoption for consumer engagement in banking services

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Abstract

The digital and technological landscape is constantly changing and accelerating in many ways. Advances in artificial intelligence, augmented reality, and virtual reality indicate new opportunities for marketers. Artificially intelligent voice assistants (AIVAs) have been adopted to reshape customer interaction and engagement in the banking sector in the last few decades. This study examines the factors influencing adoption and use of AIVAs in consumer engagement in banking services in Ghana. The conceptual model of this study is situated on the integrated TAM and IDT frameworks in explaining the dominant factors underlying the users' intention to adopt and use AIVAs. The conceptual model proposes that the driving factors of AIVAs (perceived ease of use, perceived usefulness, relative advantage, complexity, perceived costs) would have direct significant effects on consumer engagement in the banking sector. The proposed model will be tested with data collected through surveys from 650 customers of three banks using the AIVAs in Ghana. The model will be examined using structural equation modeling (with Amos 24.0). It is expected that the main drivers and factors that directly affect consumers' decision to use AIVAs in their financial dealings with their respective banks as well as the factors hindering the acceptance of AIVAs in consumer engagement in the banking industry will be determined. It is anticipated that this study will address the practical and theoretical gaps in understanding the facilitating and hindering factors toward the use of AIVAs in consumer engagement in the banking services. The research is expected to contribute to advancing knowledge in the arena of AIVAs for banking service practitioners to understand their potential and effective impact on consumers' engagement in the banking industry.

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An Evaluation of Consumer Attitudes towards Unlawful Disposal of Solid Waste Products in Ghana: the evidence from Sunyani in the Bono Region

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ABSTRACT

The concept of consumer attitudes towards unlawful disposal of solid waste products has been of much interest to societies, academics, and government for countries of the world markets, particularly those developing markets. The consumer attitudes towards unlawful disposal of solid waste products in Ghana continue to be a challenge in major towns and cities. There is no singular policy in Ghana that outlines any form of punishment where a consumer makes unlawful disposal of solid waste products. The existing waste management companies in Ghana, both public and private, are not enough to deal with the unlawful disposal of solid waste products. And the population is kept increasing, and a greater portion of consumers have neither changed nor improved their ways of disposing solid waste products. Hence, attribution theory in social psychology emerged in the literature as a paradigm that seeks to explain the consumer attitudes that are more individualistic involved in negative acts towards solid waste products disposables. The following objectives conceptualised the thesis: to test the relationship of consumer's internal attribution factors and unlawful disposal of solid waste products; to examine the relationship of consumer's motivational factors and unlawful disposal of solid waste products; to explore the relationship of consumer's situational factors and unlawful disposal of solid waste products; and to assess the mediating role of cultural space, advertising message type, media channel type of the relationship between internal attribution factors, motivational factors, situational factors, and unlawful disposal of solid waste products.

The study adopted a deductive reasoning approach with a positivist research paradigm. A quantitative research approach with an explanatory research design was chosen to aid in achieving the objectives of the study. The population for the study consisted of consumers in Sunyani. A seven hundred and twenty-seven (727) sample was selected through systematic sampling. A structured questionnaire was designed to measure the variables' ability, effort, temperament, hostile aggression, learned helplessness, beliefs, task difficulty, luck, and feelings, as well as cultural space, advertising message type, media

channel type, internal attribution factors, motivational factors, situational factor and unlawful disposal of solid waste products using a five-point Likert scale. Data collected were analysed using the Structural Equation Modelling (SEM) technique with AMOS v24.

The results of the analysis revealed that three (3) factors (ability, effort, temperament) under the internal attribution factors were conceptualised in the research model. Among the three (3) factors, two (2) dimensions were significantly related to unlawful disposal of solid waste products: effort and temperament. Also, three (3) factors (hostile aggression, learned helplessness, beliefs) under the motivational factors were conceptualised in the research model. Among the three factors, only one (1) variable was significantly related to the unlawful disposal of solid waste products, namely: learned helplessness. Another three (3) factors (task difficulty, luck, feelings) under the situational factors were conceptualised in the research model. Based on the three factors, two variables were found significantly related to the unlawful disposal of solid waste products. Three (3) mediation factors (cultural space, advertising message type, media channel type) were in the research model to establish the indirect relationship.
The study found that all three (3) factors fully mediated between the constructs. Thus, cultural space was found to have a significant relationship between internal attribution factors and unlawful disposal of solid waste products. Similarly, advertising message type was found to have a significant relationship between motivational factors and unlawful disposal of solid waste products. Lastly, media channel type was found to relate between situational factors and unlawful disposal of solid waste products. It is recommended that the marketing body, in collaboration with marketing-oriented firms and practitioners, must be seen leading the consumer solid waste products disposables advocacy starting from the point of sales and event planning. Also, the brand and product development/designers must be mindful and critically consider the green environment regarding materials used in producing products. The use of friendly and easily decomposed material, in the long run, will help achieve a healthy environment. It is of the view that future researchers may wish to investigate the negative attitudes of group consumers in a similar fashion. Nevertheless, future researchers can consider both group consumers who can read and write, and those who cannot. Again, using both quantitative and qualitative may produce exciting outcomes.

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Food Tourists' Motivation, Satisfaction and Behavioural Intentions: Does Media Presentation Matter?

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Abstract

Purpose: Drawing on the push-pull framework to understand the motives from both the internal and external stimuli, the current study examines how of motivational factors relate to food tourists' satisfaction and how satisfaction mediate between the relationship between the push-pull motivational factors and the behavioural intentions of these tourists in terms of future participation intention and recommendation intention.

Design/methodology/approach: The study was cross-sectional in nature and used online questionnaires for the collection of data. In total, 337 domestic tourists were purposively sampled. The data gathered were analyzed using Structural Equation Modelling (SEM).

Findings: Findings reveal that all push factors (escape from routine, sensory experience, socialization) and pull factors (event novelty, media presentation) are important in driving domestic tourist participation in food festivals. The result further revealed that satisfaction fully mediate between the all-motivational factors and tourists' satisfaction even though sensory experience and media presentation did not directly influence satisfaction.

Originality/value: The study adds to the body of knowledge in the subject of food tourism by analyzing the influence of media presentation and further deepen our understanding of the effect of these motivating factors drive behavioral intention toward food tourism participation from the perspective of domestic visitors.

Keywords: Push-pull motivational factors; Satisfaction with experience, Revisit intention; Recommendation intention

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Brand Preference and Purchase Intention: The Role of Religiosity

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Abstract

Religiosity has been found to significantly influence several aspects of consumer buying behaviour. However, the area remains considerably under-researched because of the associated methodological challenges in tackling this sensitive topic. This study seeks to examine the effect of religiosity on brand preference and purchase intention in the context of Pentecostal Charismatic Christianity (PCC). This study further investigates the moderating role of perceived value in the relationship between religiosity and brand preference and between religiosity and purchase intention.

A convenient non-probability sampling method via an online survey will be adopted and the respondents will be drawn from the five leading Pentecostal and Charismatic churches in Ghana. Structural equation modelling (SEM) will be used to test the hypothesised relationships.

This study is expected to contribute to consumer behaviour literature as it will enhance both practitioners and scholars understanding of the purchasing behaviour of the fastest growing strand of Christianity.

Keywords: Religiosity, Brand Preference, Purchase intention, Perceived value, Pentecostal Charismatic Christianity

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The Effects of Financial Development and Tax-Wedge on Unemployment in OECD Countries

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Abstract
The study assessed the effects of tax-wedge and financial development on unemployment rates across 37 countries within OECD member countries from 2000 to 2019. Post-coronavirus unemployment crisis could persist in the long run. The Generalised Moment Method was employed to analyse the dynamic panel data in determining the effect of financial development and labour related taxes on unemployment rates. The findings revealed that, financial development generally reduces unemployment rates significantly when measured by both proxies and indices. However, financial depth and efficiency indices significantly have higher negative effects on unemployment rates as opposed to domestic credit to private sector and net interest margin, especially amongst developed economies across OECD member countries. Consistent with theoretical expectations, tax-wedge was significant and positively affects unemployment rates more in developed economies. The findings suggest that reducing labour related taxes will encourage high employment among OECD member countries.

Keywords
Financial Development, Unemployment, Tax-wedge, Financial Depth

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Asymmetric effect of remittances and financial development on carbon emissions in Sub-Saharan Africa: An application of panel NARDL approach

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Abstract
The study examines the asymmetric effect of remittances and financial development on carbon emissions in 31 selected sub-Saharan African countries for the period of 1996-2018 using the nonlinear panel ARDL approach. The study revealed that remittances and financial development asymmetrically influence carbon emissions in the selected panel of sub-Saharan African countries. In the long run, the impact of positive shocks in remittances on carbon emissions is greater as compared to the negative shocks in remittances. Additionally, negative shocks in financial development exert more reduction in carbon emissions than positive shocks in financial development.
The implications of this study include the need to provide tax incentives to remitters and encourage them to invest in clean technologies so as to maintain sustainable development and low carbon emissions. There is also the need for governments and policymakers to formulate policies aimed at improving the functioning of the financial sectors in sub-Saharan Africa.

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Income Diversification, Intellectual Capital and Banks Performance in Africa

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Abstract
The purpose of this paper is to investigate the effect of diversification, intellectual capital, and banks performance in Africa. The author employed a panel regression technique on a data set of 88 banks from 2000 to 2020 from 20 countries in Africa. Secondary data on performance, intellectual capital indicators (human capital, structural capital and capital employed) indicators and income diversification indicators were taken from unconsolidated financial statements of banks in Bank scope database, World Development Indicators database compiled by the World Bank, refinitiv database. The proxy for financial performance was return on asset (ROE), while the Herfindahl-Hirschman Index measured income diversification. The value-added intellectual coefficient (VAIC) method was used to compute for Intellectual capital performance of banks in Africa. The data were analyzed using STATA version 15, and cross-sectional dependence guided the choice of GMM. The study revealed that income diversification has a negative and a significant effect on the performance banks in Africa. The study also revealed that intellectual capital has a positive and a significant effect on banks in Africa. The study also disclosed that intellectual capital positively moderates the relationship between diversification and banks performance in Africa. The results are relevant in understanding the events in the Africa banking industry in 2000–2020. The findings provide valuable insights into the importance of the development of intellectual capital to the diversification of banking activities in Africa.

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The Effect of Transformational Leadership on Organisational Performance: A Case Study of Savings and Loans Institutions in La-Nkwantanang Municipality, Ghana

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Abstract:
Savings and loans institutions are very important because of the help it offers to low-income earners and people who engage in small and medium scale enterprise operation. They help enhance financial stability of individuals and the nation at large. Organizational performance has been tied to several factors such as gross profit, return on asset (ROA), return on investment (ROI), return on equity (ROE), return on sale (ROS), revenue growth, market share, stock price, sales growth, export growth, liquidity and operational efficiency. Nevertheless, positive or negative outcome of these have been tied to the style of leadership the heads of organization apply to foster the success of their organizations.

As an extract from an ongoing MPhil program, the purpose of this study is to examine the impact of transformational leadership style on the entire performance of the organization, especially Savings and Loans institutions in Ghana, by using the balanced scorecard and the four dimensions (4 I's) of transformational leadership (inspirational motivation, idealized influence, intellectual stimulation and individual consideration). A quantitative research approach will be adopted. Questionnaires will be administered to 133 employees from nine privately owned Savings and Loans institutions in the La Nkwantanang Municipality. IBM SPSS Statistics v 25 will be used to analyze quantitative data collected. The relevance of this study is to provide more empirical evidence on the influence of transformational leadership on organizational performance in Savings and Loans institutions in Ghana, which will help create the supports needed to ensure that desired outcomes for operations are achieved.

Keywords: Organizational Performance, Transformational Leadership.

Introduction

Transformational leadership occurs when the leader behaviors influence the followers and inspire them to perform beyond their perceived capabilities to achieve unexpected or remarkable results. Transformational leadership is a theory of leadership where a leader works with teams or followers beyond their immediate self-interests to identify needed change, creating a vision to guide the change through influence, inspiration, and executing the change in tandem with committed members of a group; This change in self-interests elevates the follower's levels of maturity and ideals, as well as their concerns for the achievement (Bass, 1999; Odumeru, & Ogbonna, 2013).

The concept of transformational leadership was originally developed by leadership expert and presidential biographer James MacGregor Burns in 1978 but expanded by Bernard M. Bass in 1985. According to Burns (2004), transformational leadership occurs when leaders and followers make each other advance to a higher level of morality and motivation. Through the strength of their vision and personality, transformational leaders are able to inspire followers to change expectations, perceptions, and motivations to work towards common goals (Burns 2004). To Bass (1999) transformational leadership is based on the leader's personality, traits and ability to make a change through example, articulation of an energizing vision and challenging goals. Transformational leaders typically perform four distinct behaviors, also known as the four I's (Bass 1996, 1999; Donald 1995; Northouse 2010). These behaviors include inspirational motivation, idealized influence, intellectual stimulation and individualized consideration. According to Bass,(1999) transformational leadership encompasses several different aspects, including: emphasizing intrinsic motivation and positive development of followers, raising awareness of moral standards, highlighting important priorities, fostering higher moral maturity in followers, creating an ethical climate (share values, high ethical standards), encouraging followers to look beyond self-interests to the common good, promoting cooperation and harmony, using authentic, consistent means, using persuasive appeals based on reason, providing individual coaching and mentoring for followers, appealing to the ideals of followers and allowing freedom of choice for follower.

Organizational performance refers to an organization's results, or actual outputs, as assessed against its intended outputs, goals, and objectives (Al Khajeh, 2018). Financial performance (return on investments, earnings, etc.), shareholder return (economic value added, total shareholder, etc.), and product/service market performance (market share, sales, etc.) are all aspects of organizational performance (Gavrea, Ilies & Stegerean, 2011). Uhl-Bien, Schermerhorn and Osborn, (2014) noted that in order to enhance organizational performance it is important for management to understand and find different sources of leadership that will lead to improved organizational performance.

There has been various study on the nature of the relationship between transformational leadership styles and organizational performance all over the globe. For instance, Rejas, Ponce, Almonte & Ponce (2006) carried out an investigation in Chile, which was aimed at finding out whether or not leadership style influences the performance of small firms. They found that transformational leadership has a positive impact on performance, whereas transactional

leadership and laissez-faire style had negative impacts. Similarly, the work of Paracha, Qamar, Mirza, Hassan & Waqas (2012), to determine which leadership style can increase the performance of employees of some selected private schools in Pakistan. They demonstrated that transactional and transformational leadership styles are both positively associated with employee job performance, although transactional leadership was found to be more significantly related to employee job performance than transformational leadership style. Muterera's (2012) study in the United States of America showed that both transactional and transformational leadership behaviors are positively related with organizational performance but that transformational leadership behavior positively contributed to organizational performance over and above the contribution made by transactional leadership.

Para-González, Jiménez-Jiménez and Martínez-Lorente, (2018) explored the mediating effects between transformational leadership and organizational performance. Using partial least squares with data from 200 Spanish industrial companies, their study revealed that the adoption of transformational leadership styles improves performance when specific systems of HRM practices, learning and innovation are developed in an organization. Similarly, the work of Alrowwad and Abualoush (2020) on innovation and intellectual capital as intermediary variables among transformational leadership, transactional leadership, and organizational performance in Jordanian banks located in Irbid city using 350 respondents resulted in 298 usable ones with a response rate of 85.14 percent. The study indicated that transformational and transactional leadership relate positively to organizational performance.

In addition, Obiwuru, Okwu, Akpa & Nwankere (2011) carried out a survey of selected small-scale enterprises in Nigeria on the effects of leadership styles on organizational performance. They found that found out that while transactional leadership style had a significant positive effect on performance, transformational leadership style had positive but insignificant effect on performance. Empirical evidence shows that transformational leadership have a positive influence on organizational performance. The wok of Arif and Akram, (2018) and Dahleez and Abdelfattah, (2021); in support of this assertion by observing that transformational leadership and organizational performance has strong relationship as transformational leadership have positive direct effects on business performance and market orientation. Therefore, managers need to create such leadership style in the organizations in order to motivate and encourage the employees who are wishing to become more creative and effective in leading the successful organizations. Considering the findings of the researchers, there is a need to find more evidence on the impact of transformational leadership on organizational performance with research on the dimensions of transformational leadership.

Methodology

A quantitative research approach with a cross-sectional research design is being used for the study. This will enable the researcher analyze the objectives generated on the topic in the form of statistical representation of the data collected and also give broader knowledge of the study area. Both primary and secondary data is being used, where Questionnaires (made up of both open-ended and close-ended questions) were used as the primary data source to collect data from the respondents.

The study is focusing on selected Savings and Loans institutions in the La Nkwantanang Municipality namely: Direct Savings and Loans, Advans savings and loans Ltd., Opportunity International Savings and Loans Co. Ltd., Ezi Savings & Loans Ltd., Pan – African Savings and Loans Company Limited, Best Point Savings and Loans Ltd., Bayport Savings and Loans Plc, Progress Savings and Loans Ltd. and Multi Credit Savings & Loans Co. Ltd.

However, Municipality was chosen because of the researcher's proximity to the municipality. Hence choosing any other municipality for this study would have increased the cost of gathering data. The study will make use of the stratified and convenience sampling techniques. Data will be collected using questionnaires and analyzed using IBM SPSS Statistics v 25. The study will sample all employees of savings and loans companies in the La-Nkwantanang Municipality, Ghana with a total of two hundred and three (203) employees. In determining the sample size to be used, Krejcie, and Morgan, (1970) sample size formula was used.

Expected Contributions

Empirically, this study will point out the leadership style needed to enhance organizational performance. Practically, the study will help financial institutions to draw up policies on the related fields and serve as a reference document for further research.

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Sustainable Leadership Among Ghanaian Politicians: A Case of the Legislature

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Abstract:
To a large extent, any nation's ability to make great strides in improving the quality of life of its people is contingent on its leaders. A country's leadership often plays a very crucial role in determining how well it will achieve its goals. One of the reasons for this is that effective leadership translates into prudent public policy formulation and implementation, as well as good public service delivery, to meet the needs and aspirations of citizens. Historically, leadership in Africa has rather been ineffective and unworthy of emulation. In fact, African leaders are regarded as the epitome of poor leadership. This is evidently true when you consider the level of development currently in African economies as compared to other nations when, in fact, all were at a similar level of development pre-independence. The purpose of this study is to examine sustainable leadership among Ghanaian politicians in the legislature. To achieve the purpose of this study, a qualitative research approach will be used. The study will also make use of the concept of data saturation in determining adequate sample size. The researcher intends to make use of an unstructured interview guide in soliciting information from respondents. All responses will be recorded and transcribed later. The study is expected to serve as a guide to the leadership in the government and policymakers in devising or adopting the right strategies that will ensure good public service delivery to meet the needs and aspirations of the people.
Keywords: Sustainable Leadership, Ghanaian Legislators.

Introduction

Government plays a major role in the administration of any national economy. This is particularly true in developing countries where the government has to initiate and promote economic development (Bello, 2018). One crucial factor determining the success of any government is its leadership since "effective leadership translates into prudent public policy formulation and implementation, as well as good public service delivery, to meet the needs and aspirations of citizens" (Dartey-Baah, 2014, p 203). The legislature forms one of the government's most important arms, and Tsekpo and Hudson (2009) affirmed that parliaments play an important role in terms of legislation, oversight, and representation. They however also noted that, regrettably, in many developing countries – as well as in many developed countries – parliaments are weak, ineffective, and marginalized. For instance, based on their own studies, Tsekpo and Hudson (2009) explained that the Parliament of Ghana – working within the constraints set by executive dominance – has some impact in terms of legislation,

is rather ineffective in terms of representation, and is increasingly active in terms of oversight. This ineffectiveness in leadership, particularly in relation to the legislative arm of government, calls for a sustainable leadership approach that ensures that the interests of all relevant stakeholders are met and Members of Parliament are able to sustain their positions and roles for extended periods to continue serving their constituents well.

This study, which explores a sustainable approach to leadership among Ghanaian politicians in the legislature, will help address the challenges and problems that permeate their leadership in all facets and service to their constituents. The outcome of the study is expected to serve as a guide to the leadership in the government and policymakers, in devising or adopting the right strategies that will ensure good public service delivery to meet the needs and aspirations of the people. The study will also be of great relevance to many stakeholders including CEOs, directors, business managers, and other leaders within the business organizational context by adding to a practically non-existent body of knowledge on sustainable leadership. This knowledge could help provide direction and guidance to these individuals in terms of leading within their own organizations and promoting the attainment of organizational goals.

In reviewing the literature, Bulmer, Riera, and Rodriguez (2021) conducted a study whose main objective was to analyze how female managers in the logistics sector perceived leadership in the companies where they work, and how this leadership fits within Avery and Bergsteiner's honeybee and locust sustainable leadership model. A qualitative study was performed through a questionnaire composed of 52 questions. Twenty-four middle and top managers of the logistics sector participated in the study. The study's results demonstrated that leadership in the Spanish logistics industry was a mixture of honeybee and locust leadership elements. Gerard (2020) conducted a study to examine leaders' perceptions surrounding the challenges of and prospects for sustainable leadership within Scottish Higher Education (HE). The study conducted and analyzed 35 in-depth interviews to obtain the required data. Interviewees included leaders from all levels in Higher Education Institutions (HEIs), along with key informants from policymaking organizations within Scottish HE. The study's findings revealed that the fundamental prospects and challenges of adopting a sustainable leadership approach revolve around the underpinning internal and external environments in which it is developed. Similarly, McCann and Holt (2010) conducted a study to gauge employees' perception of sustainable leadership in organizations. They employed a Sustainable Leadership Questionnaire (SQL) as the main data collection instrument for the study. Additionally, the questionnaire was used as a baseline to track organizational improvements, if any, over time in sustainable leadership behaviors. The findings of their study showed that assessing the level of employees' perception of sustainable leadership in an organization can also assist the organization in its efforts to create a competitive advantage and to develop methods that continually improve overall performance.

Methodology

This study employs a qualitative approach to data in order to address the study's objective of exploring sustainable leadership in the political setting, particularly among Members of Parliament. According to Denzin and Lincoln (2018), qualitative researchers study things in their natural settings, attempting to make sense of or interpret phenomena in terms of the meanings people bring to them.

The research design used for this study is the survey design, with in-depth interviews conducted with the participants of the study. According to Barriball and While (1994), using interviews as a data collection instrument allows a researcher to make changes to the way data is being collected in order to obtain relevant responses. Interviews will be used because it was an important tool for noting the non-verbal cues from respondents in data collection (Rowley, 2012). In addition, Saunders et al. (2009) added that rather than employing the use of either the structured or unstructured interview, the semi-structured uses an approach from both of them. The study will make use of the concept of data saturation in determining an adequate sample size. One significant reason for adopting this approach is that it is used to determine data adequacy for theory development (Braun & Clarke, 2021). The study will analyse data collected thematically using the six-phase guide by Braun & Clarke (2006).

Expected Contributions

As mentioned earlier, this study, which explores a sustainable approach to leadership among Ghanaian politicians in the legislature, will help address the challenges and problems that permeate their leadership in all facets and service to their constituents. The outcome of the study is expected to serve as a guide to the leadership in the government and policymakers, in devising or adopting the right strategies that will ensure good public service delivery to meet the needs and aspirations of the people. The study will also be of great relevance to many stakeholders including CEOs, directors, business managers, and other leaders within the business organizational context.

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The Impact of Digital Health on Patient Satisfaction: The Moderating Role of Transformational Leadership Style in Ho Teaching Hospital

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Abstract
The continuous evolution of technology in the healthcare sector and the impact this has continued to make on healthcare delivery is enormous. These advancements have wide coverage and extensive implementation in developed countries with the aim of improving patient's outcome, increase the quality of healthcare and affording health professionals an improved experience as well becoming cost effective. In Ghana, digital health policies have either stayed on the shelves or haven't had the drive to making sure they are widely and holistically pursued to afford patients and clients the desired satisfaction. Ghana's situation may be dependent on leadership to create that drive that seeks to champion this cause to making sure policies regards digital health are pursued to the letter. This study seeks to find out the relationship between transformational leadership and the effects digital health will be on the satisfaction that patients desire. The study will use the quantitative approach of study. A total of 300 respondents will be administered questionnaires at the Ho Teaching Hospital as the population. The structural equation modelling (SEM) will be used to analyze data collected.

Keywords: Digital Health, Transformational Leadership, Patient Satisfaction, Technology.

Introduction

Digital health which encompasses the deployment and use of mobile and wireless devices and or equipment to aid in the dispensing of medical and public health practices as well as research into that area of study has steadily gained attention across the world. This is because these technologies have been improving how practitioners and the entire ecosystem of healthcare affect the stakeholders. (Ngabo et al., 2012). Digital health can be explained as using electronic communication and information technology tools to deliver improved health care. Rural communities which are deprived of amenities have had digital health mitigate delays and challenges with administering treatments to patients, Ngabo et el (2012), a typical example of this is the current system being operated in Ghana

by Zipline, delivering medical supplies with the aid of drones to salvage very critical healthcare situations in rural and even urban settlements. Digital health can be identified in the following form or tools that are deployed to form the digital health ecosystem. These are wearable devices, mobile health (mHealth), health information technology (HIT), telehealth and telemedicine. It also has other forms as electronic health records (EHRs), electronic medical records (EMRs), augmented and virtual reality in delivering healthcare to requiring patients. (Wolfovich et el., 2020)

Regards to healthcare costs, digital health technologies have demonstrated to have provided solutions that have reduced the various costs associated with providing, maintaining and supporting healthcare services which makes them a less costly option that has improved health care in both rural and urban communities (Pagalday-Olivares et al., 2017). Health professionals, patients, providers and many other individuals are becoming more comfortable with digital health. These stakeholders have developed this inclination towards these tools because of the reduced costs in using any of these forms of digital health to support healthcare. (Wolfovich et el., 2020).

As much as many developed and developing countries are doing their best to achieve optimum deployment of digital health interventions to shore up support for the health sector, there is a general failure in obtaining the desired level of acceptance that is required to integrate these systems into various national health systems to ensure a wider population use. (Huang, Blaschk, & Lucas, 2017). Much as patient satisfaction is very important and paramount in the healthcare delivery value chain, a failure in the acceptance of the technological tools means satisfaction cannot be achieved whereas patients' satisfaction cannot be overstated in this case. (Odonkor et el., 2019). According to Bird et al. (2018), for a patient to be deemed satisfied with a provider, the patient must have perceived same to beneficial and effective. This means in the event where this perception of digital health is negative as a result of challenges with acceptance of technology, patient satisfaction cannot be achieved.

According to Goldzweig et al., (2013), the benefits of digital health have not been fully derived because of the new nature of the technologies involved and the difficulty therein the attitude of patients to adopt new technologies that aid delivery of healthcare. This they argued that until digital health technologies are fully deployed to tap into its full benefits barriers such as racial, ethnic and technology literacy will continue to be a challenge to adoption and use of digital healthcare.

In the works of Bass (2005), it was posited that transformational leadership has the tendency to cut across and influence cultures, organizations and societal norms to make great impacts oh how people are influenced. This form of leadership transcends beyond the self of the leader to pursuing the collective

interests of the subordinates by creating vision and aspirations for the followers. The interest and maturity as well as the growth of the followers becomes paramount. It is therefore imperative to situate in context how the role of the transformational leader influences policies, personal development and adoption of technology and for that matter digital health in affording patient healthcare satisfaction. The study will seek to address how the absence of reliable mechanisms to identify approved digital health tools has aggravated the slow and reluctance attitude of patient at the adoption of digital health tools in a bid to address the enormous health challenges in Ghana. The study will bring to fore how practitioners can also be influenced by leadership to embrace digital health in order that the pursuit becomes a holistic approach to enhancing healthcare delivery in in the ecosystem.

Methodology

This study will implore the quantitative research approach. This will aid in answering questions related to the research objective as they are associated with the research problem identified. (Creswell & Creswell, 2017). It will help to unravel the various associations with variables and how each act or responds to the other. The study considers the population of the Ho Teaching Hospital to understand how digital health has aided in the delivery of healthcare to patient. Ho teaching hospital is a suitable choice as it presents a dynamic mixed culture patient. The Teaching Hospital presents as the central facility serving several other hospitals and clinics as a referral hospital. It gives both regional and countrywide balance of the inclusive nature of the territory. The study will consider 300 respondents as sample to do analysis as the sample which is deemed representative of the population and will use convenience and purposive sampling techniques. The data will be collected through the administration of questionnaires of which data will be analyzed with the Structural Equation Model (SEM).

Contribution expected

This study will unearth the effect that leadership has on policies and decisions regarding digital health and explain further how the slow adoption trajectory of digital health in Ghana for that matter Ho Teaching Hospital can be properly dealt with to allow for a more fluid acceptance of digital health and ensuring optimum patience satisfaction.

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