

KWAME NKRUMAH UNIVERSITY OF SCIENCE AND TECHNOLOGY,
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INSTITUTE OF DISTANCE LEARNING

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A STUDY INTO NON-PAYMENT OF EMPLOYER / EMPLOYEES'
CONTRIBUTIONS TO SSNIT PENSION SCHEME IN THE EASTERN AND
VOLTA REGIONS OF GHANA

BY

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DECLARATION

I hereby declare that this submission is my own work towards the Commonwealth Executive Masters of Business Administration (CEMBA) and that, to the best of my knowledge, it contain no materials previously published by another person nor material which has been accepted for the award of any other degree of the University, except where due acknowledgement has been made in the text.

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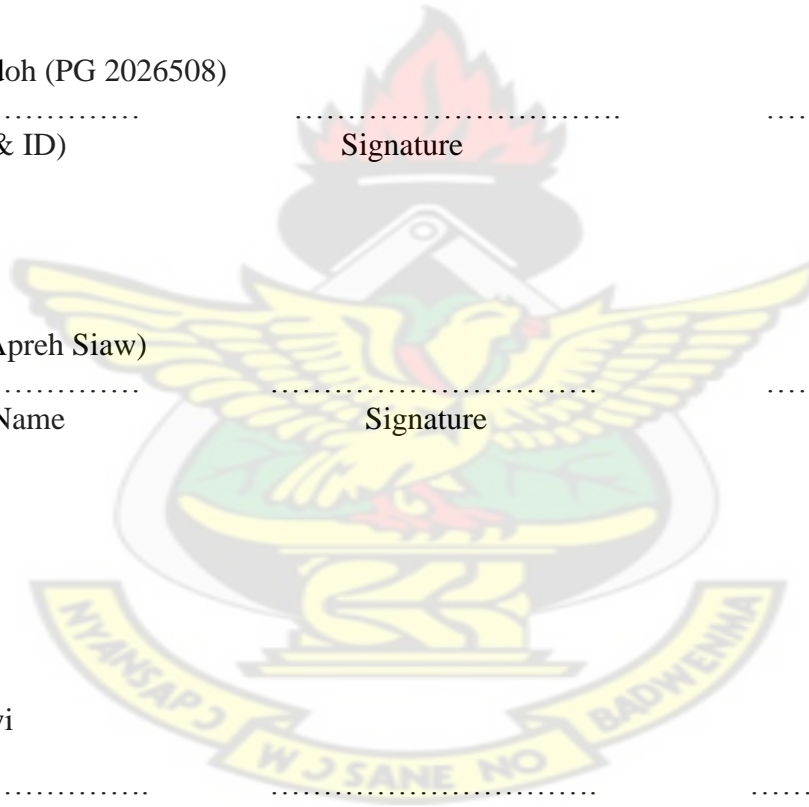
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DEDICATION

This piece of work is dedicated to my dear wife Mrs. Grace Amoquandoh for her love, support and encouragement.

It is also dedicated to Joyce, Sarah, Bertha, Ruth, Josephine, Josephina, Jennifer, Elias and the entire Amoquandoh for their support and encouragement during the period of my study.

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This notwithstanding, I wish to state that I am responsible for all irregularities, omissions and commissions in the text.

Finally and above all, “TO GOD BE THE GLORY”

ABSTRACT

The thrust of the study was to explore the non-payment of employer and employee's contributions into the SSNIT Pension Scheme. This was achieved by determining the causes of non-payment of contributions, examining the strategies adopted to reduce non-payment of SSNIT contributions and analyzing the trend of non-payment of the employer and employees' contributions. The cluster sampling method was used to select respondents proportionately from the eight (8) branches of the SSNIT administration in the study area. This included Koforidua, Kade, Somanya, Akim Oda, Nkawkaw, Mampong-Akuapem, Ho and Hohoe. In order to select the respondents from each branch, the list of all employers from each branch was ascertained from each branch office by using the systematic sampling method. A sample size of 340 was drawn from a total population of 2,713 employers using the Yamane's 1967 simplified formula corrected to proportions. Among the major findings of the study was that, the major causes of non-payment of SSNIT contributions were inadequate funds and long distance to SSNIT offices. It was also found that, the major strategy employers would want SSNIT to adopt in reducing non-payment of contributions was flexible terms of payment. The trend analysis revealed that, average employer and employees' compliance rate decreased from the year 2006 to 2009. Among the recommendations made was that, SSNIT should establish satellite offices in most major towns and communities in the various branches to increase access to the offices for the payment of contributions.

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CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Social security has contributed significantly to one of the greatest achievements of our society i.e. the tremendous decrease in poverty among the elderly who are covered by social security scheme. In addition, labour participation of people who have reached retirement age or qualified for some retirement benefits has declined as a result of the availability of social security benefits and this has made it possible for such people to “slow down and enjoy the fruits of their past labour” in later life. However, social security scheme as is currently operated in Ghana has not been without its own peculiar problems and challenges. A major area of concern is the issue of the effective enforcement of the payment of contributions in fragile economies such as that of Ghana. This study therefore seeks to; identify the problems encountered in ensuring compliance with requirements of the Law; and measures adopted under the Ghanaian scheme to enforce compliance.

Social Security is defined by the International Labour Organization (ILO) as “a body of public measures that the society takes to protect its members against economic hardship and distress which may otherwise be caused by substantial loss of income as a result of old age, invalidity, sickness, unemployment injury, death of a breadwinner, maternity etc. and also help ease the financial burden of a family in maintenance of children”. Social Security may have a very wide or limited coverage of the population. It can extend

coverage in respect of some benefits to the whole population (like payment of universal pension) or it can cover only a few categories of workers. It may require that all employers, employees, and self-employed persons should pay social security contributions. (ILO compliance and enforcement: (1998).

Any Social Security system must normally have a national coverage as such to deal with a great number of employees, employers, beneficiaries of pension and other institutions, which have to interact. Social Security organization has to implement complex government policies and may even be required to undertake complex government policies and may not directly arise out of Social Security administration like educating children of insured persons (student' loan), providing accommodation to the insured persons like (housing scheme), delivering of accessible, affordable, and good health care to the citizenry especially the poor and most vulnerable in society (N.H.I.S) etc. The organization and management of Social Security can, therefore, be a very formidable challenge. It normally deals with large sums of money every day and needs to have large. Surplus funds to invest, and can also play a vital role in the financial sector and in national development. In a contributory Social Security Scheme, the system of collection of contribution is of critical importance. Contributions are the means by which the Social Security Scheme obtains the financial resources on which it depends. So the financial health of any Social Security Scheme depends on effective contribution collection and this task can be accomplished by level of compliance.

Before Ghana's Independence there was neither a national nor a uniform Social Security Scheme in the country. There were, however, some public and private Schemes which

catered for the Security of various categories of workers. For example in 1946 the British Government which administered the then Gold Coast colony instituted a non-contributory Pension Scheme to cover its African Senior Civil Servants. This Scheme, which to a limited extent, also covered the widows and orphans had by 1955 been extended to also cover certified teachers. ‘‘Cap 30’’ as the Scheme is popularly referred to, is in actual fact chapter 30 of Government Orders for Civil Servants. (Adjei (1999). On the academic front, the lecturing staff of the University College of the Gold Coast, now University of Ghana, Legon, also enjoyed their own private Superannuation Scheme. On attainment of Independence in 1957, however the first attempt was made at developing a Social Security Scheme with a coverage that is national in scope. This was a compulsory saving scheme of 1960.

The social security scheme was introduced in 1965 by an Act of parliament and operated as a provident fund until January 1991, when it was converted into a social insurance scheme by a law passed by the then military regime, the Provisional National Defence Council (PNDC 247). The Social Security and National Insurance Trust (referred to as the ‘‘Trust’’ in the study) was established in 1972 under NRC Decree 127, as a public trust to administer the social security scheme in Ghana. Prior to 1972, the scheme had been jointly administered by the Department of Pensions (a civil service department) and the State Insurance Corporation (SIC).

This has been followed currently by the New Social Security Scheme under the National Pension Act 2008, an Act to provide for pension reform in the country by the introduction of a contributory three-tier pension scheme; the establishment of a National

Pensions Regulatory Authority to oversee the administration and management of registered pension schemes and trustees of registered schemes, the establishment of a Social Security and National Insurance Trust (SSNIT) to manage the basic national social security scheme to cater for the first tier of the contributory three-tier scheme, and to provide for related matters. Thus, the New National Pension Act 2008, Act 766 was gazetted on 12th December 2008 and it took effect from 1st January, 2010.

PNDC Law 247 (1991) as well as the legislative instrument regulating the operation of the scheme stipulate that an employer is obliged to deduct from the pay of every worker, contributions of an amount equal to 5 per cent of the worker's pay for the month, irrespective of whether or not such pay was actually provided to the worker. In addition, the employer is required to pay in respect of the said worker, an employer's contribution of an amount equal to 12.5 per cent of the worker's pay during the given month. The total amount shall be payable to SSNIT within 14 days after the end of each month. In the case of a worker in multiple employments, each employer shall be responsible for the payment of the worker's contribution to the Trust. Under the law a self-employed person, shall be required to contribute 17.5 per cent of his monthly income to the Trust.

The law provides that an employer can pay the contributions or any other money due under the scheme, in cash at SSNIT's offices or into an account of the scheme at any branch of the Ghana Commercial Bank. The Trust has a decentralized operational system with regional and district offices located in all the administrative regions of the country. Payment can also be made to the Trust by money order, postal order, a crossed cheque or draft drawn on any bank in Ghana made payable to the scheme at the Trust's offices or

any branch of the Ghana Commercial Bank. The Director-General of SSNIT may from time to time, authorize the manner in which contributions can be paid.

The employer is obliged to furnish to the Trust a list of contributors in his / her employment, in accordance with the law. The list shall state the names and registration numbers of the contributors, their pay, contributions deducted (including the employer's contribution in respect of the worker), as well as the total of all contributions due to the scheme over the period. An employer is also required by law to keep records of all such payments made in respect of every worker, in which the worker's name, his social security number, his pay and the contributions deducted are recorded.

The various legislations on Social Security (Act 279 of 1965, N.R.C Decree of 1972, PNDC LAW 247 of 1991 and Act 766 of 2008) have all sought to provide benefits covering Superannuation/Old Age benefits, invalidity and survivors' benefits. The achievement of the main objectives of any social security organisation, the prompt and correct payment of benefits and collection of Contribution due, and as well as its overall effective and efficient management, depend largely on compliance by the employers.

1.2 Statement of the Problem

No Social Security will achieve its objectives if participants fail to comply with the contribution collection conditions. Non-compliance occurs when employers and employees do not pay required Social Security contributions. It is a critical problem for Social Security programmes. In some countries, it has even caused the Social Security

System to collapse with revenue falling far short of that needed to pay benefits. Non-compliance of employers / employees contributions especially those in the private sector had been a major problem for officials of the SSNIT Pension Scheme in Ghana and in particular in Eastern and Volta Regions. This problem of non-payment of contributions had led to huge indebtedness by employers and subsequently, reducing the quantum of funds needed which affects the operations of the Scheme since a significant portion of the benefits are derived from investment income.

Non-payment of contributions had led to a situation where most defaulting employers had been taken to the Law Court to seek redress for employees. But unfortunately instituting legal action against defaulting employer had not yielded much more gains. The increasing number of non-

payment of contributions in the study areas have led to a situation where most of employees after retirement do not get high benefits because non-payment of contribution reduces the margin of profits on investments made by the Trust. Due to the high level of non-payment of contributions, management of the SSNIT in the study area have intensified public education on the dangers of the non-payment of contributions on the scheme.

Despite this public education, majority of employers still do not honour their obligations even though, they are mandated under the law to do so. This therefore is the wish of the researcher to determine the causes of non-payment of the contributions and also determine how effective the public education on the need to pay SSNIT contributions had

been, and even determine on the conscious of their obligations. This was done with the view of planning interventions to address the problem of non-payment of SSNIT contributions in the study area.

1.3 Objective of the Study

The objectives of this study include,

1. To examine the causes of non-compliance of contributions
2. To examine the strategies of reducing non-compliance of the contributions, and
3. To analyse the trends of non-compliance rate of contributions for the period 2006 to 2009.

1.4 Research Questions

The main questions in this study are,

1. What are the causes of non-compliance of SSNIT contributions?
2. What are the strategies being adopted, to reduce non-compliance rate?
3. What is the trend in the non-compliance rate?

1.5 Significance of the Study

This study which probes into non-payment of SSNIT contributions by employers would highlight the problems of non-compliance. This knowledge can help the management of the Scheme to put remedial actions in place to help improve compliance rate. It is believed that without an acceptable level of compliance, a social security scheme cannot live up to its stated objectives.

Another significance of the study is that, the employers would be more sensitive to the implications of non-compliance rate. Employers and workers who have a real interest in the scheme may be much more prepared to cooperate with the administrators of the scheme when they are knowledgeable of the benefits of the scheme.

It is also envisage that this study can provide materials for public education on social insurance principles. Generally, evasion of contribution obligations by employers and workers is illegal, hence statistics on evasion are rare and evidence is principally anecdotal or derived from other data.

1.6 The Scope of the Study

The study is limited to non-compliance of contributions of employer / employee's in the Eastern and Volta Regions of Ghana. The remaining eight (8) regions would be excluded in the study.

1.7 Limitations of the Study

During the study, the following constraints were met.

Difficulty in getting secondary data on employer's indebtedness in the study areas. This problem came about due to the protocols the researcher had to go through before such data are given.

Delays in retrieving such secondary data caused delay in the data collection process.

Indifferent attitude of some employers was another problem faced during the study. Some employers show no interest in the study because of perception of misuse of the funds by SSNIT.

The difficulty in reaching the defaulting employers also affected the study since the researcher wanted to interview key personnel in defaulting organizations on the causes of the indebtedness.

No funding was received for this study as such the researcher was confronted with the problem of inadequate funding, due to this he was compelled to limit the scope of the study to the two (2) regions instead of conducting his studies in all the ten (10) regions.

1.8 Organization of the Study

This work is organised in five main chapters. Chapter one is made up of Introduction of the study and it examines the background of the study, statement of the problems, objectives of the study, significance of the study, research questions, significance of the study, scope of the study, limitations of the study and Organisation of the study. Chapter two deals with the literature review. It takes a look at the review of related literature. Chapter three deals with research methodology, research design, sources of data, the study site, the study population, Sampling procedures, sampling size determination, instrument of data collection, methods of data presentation and analysis, pre-field activities and ethical issues. Chapter four deals with data presentation, analysis and discussions of the results and finally, chapter five also looks at the, summary, conclusion and recommendations of the study.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This section reviewed literature on causes of non-payment of Social Security contributions, problems associated with non-compliance and strategies to reduce non-payment of contributions.

2.1 Causes of Non-payment of Social Security contributions

Understanding the causes of evasion is important for structuring social security reform. A partial understanding could lead to an overstatement of the reduction in evasion due to reform and thus an overstatement in the increased revenue caused by a change in social security systems.

Adjei (1999), states that in Ghana, contributor's indebtedness to the fund is uncomfortably high. He stresses that a major cause of this is that employers have taken advantage of the penalty system. According to him, with penalty rates in respect of non-compliance and late payment of contribution falling below general lending rates in Ghana here, employers find it quite profitable to use workers contribution as loans to run their business and pay later-even with penalty. If they were lucky, they could even obtain a waiver on the penalty. He mentions that even though the law empowered SSNIT to prosecute defaulting employers, SSNIT for a long time feared to apply the penal provisions to it hilt. This, he explains by the fact that it was initially felt that ruthless prosecution of employers might rather endanger the employment security of the workers

whose security is being ensured and as a result, however, employers take advantage of the Trust's leniency.

He further stresses that an equally important aspect of compliance is non-completion of contribution reports that should accompany payment of contribution. This is the basis of most of the problems in record-keeping. He also mentions that this denies SSNIT most of the important data needed for keeping accurate records on members and on other transactions.

Adjei's study is based on an aspect of compliance, contribution indebtedness to the fund and non-completion of contribution reports, which could be of useful to this study in spite of the differences in scope and objectives of the study.

McGrillivray (2000) stresses that, lack of employment avenues in the economy makes both employers and employees conspire to evade payment of contributions completely or to under-declare the contributions payable. This is because the employee for fear of losing his / her job may feel powerless to challenge an employer subverting the Law. Total disregard of the Law by some employers as well as employees who feel that the scheme was forced upon them and contributions are considered as a form of tax which is an additional cost to their business. Further more complete ignorance of the Law in the case of some employers and employees, especially in the rural and farming areas. Inadequate monitoring of both employers and employees alike by staff of the Trust is also another contributing factor in non-compliance. According to him, lack of logistics, also militate against effective and proper surveillance of the employer to ensure compliance,

poor record-keeping also contributes to non-compliance of the Law. Many employers are unable or unwilling to keep proper records on their operations including the staff and this makes it difficult or impossible for officials to inspect their books and ensure compliance.

According to Ejuba (2000), all workers and employers bear a compliance cost in terms of time, expenses, inconvenience, and frustration in obtaining necessary forms, completing them, and otherwise complying with contribution requirements. He states that, evasion could occur because the penalties are low or the low probability of their being levied causes them to have a low expected value. Contributions may be routinely paid in arrears when the interest penalty for late payment is low. Whatever the reasons for evasion, ineffective enforcement makes evasion more likely. He stresses further that, evasion may occur due to firm's collection social security contributions from their employees but keeping the contributions. This is the worst form of evasion since it involves defrauding workers of their own contributions. Fraud occurs in a more subtle form when employers delay transmitting employee contributions to the appropriate authorities. Such a practice benefits firms due to the interest gained while holding the employees' contributions.

Wu-wai (2000), points out that, financially weak firms may evade contributions because they place a low priority on those expenditures. Paying salaries would be a higher priority than payment social security contributions. Among benefits, providing health benefits may be higher priority expenditure than providing retirement benefits. He further points out that firms may not comply because it is cheaper to bribe the labour inspector. Further more employers may have developed their own retirement arrangements for their workers, and see no advantage in participating in the social security scheme. He explains

further that evasion is more easily accomplished when production is mainly done by small firms and by firms with no fixed location of production. According to him, it is easier for the government to control evasion when production occurs primarily in large firms.

Alm, James.(1996) state that, in most Social Security Schemes, employers are legally obligated to pay social security contributions on behalf of employees, and also withholding employee contributions from pay. The legal burden of contributions is placed on employers. Thus, opportunities to evade for workers wishing to do so are limited to collusion with employers and to changing their employment to become self-employed, casual, or contract workers, where contributions may not be required, or where required contributions are more easily evaded.

Burkhauser (1985), stresses that, in some countries Social Security contributions are collected with income taxes and it is not possible to pay one and not the other. In that circumstance, the evasion of social security contributions must be considered with the evasion of income tax payments. In other countries for all workers, and in yet other countries for some workers, the payment of the two are separated. Contribution evasion must generally involve some form of collusion between employers and employees. Exceptions to their being collusion occur for self-employed workers and in the case of employer embezzlement of contributions when the employee would not consent to and may not be aware of the evasion. Because employers are legally obligated either to make payments on behalf of their employees or to collect contributions from their employees,

or both, when evasion occur and employees are aware of it, the employees could report this to the social security institution enforcement office.

He further points out that, when workers also wish to avoid contributing, collusion is easily established. In that situation, employers evading contributions will have an advantage in labour markets because the compensation package they offer, which does not involve social security contributions, is more desirable than the compensation package offered by non-evading employers. Thus, in some instances the motivations of employees may be a key factor in determine evasion. However, if employees wish to contribute in a system where employer contributions are required, then the employer must offer them higher wages to offset the disadvantage of working for an evading employer. Presumably, to some extent sorting occurs in the labour market, so that employees that most wish to evade contribution work for employers that also most wish to evade contributions.

Cottani (1996), outline the reasons for contribution evasion into those affecting employees' willingness to pay or reluctance to report non-payment to authorities and those affecting employers' motivations. According to him, another factor is the government's attitude towards evasion. For contribution evasion to occur, three conditions are required involving employees, employers, and the government: employees must either prefer non-payment of contributions or be reluctant to report non-payment to authorities, employers must wish to evade or place a low priority on making social security contributions relative to other expenses, and government enforcement must tolerate evasion or be inadequate to prevent it. He further provides reasons why workers

wish to evade paying Social Security contributions or are reluctant to report non-payment by employers by stressing that, a weak relationship between social security contributions by workers and the benefit they ultimately receive was stressed by the World Bank (1944) as a cause of evasion. He discloses that the relationship between contributions and benefits, however, is only one aspect of evasion, and argue that it is probably a relatively minor one, in part because of the role of other mandatory contributions and taxes.

Hompson (1998), explains that, the marginal gain from social security contribution evasion, treating social security contribution evasion separately from income tax evasion, is measured by the true economic Social Security tax rate on earnings. The true economic tax rate facing workers is the difference between the social security contribution rate and the marginal accrual in actuarial present value of future benefits with a marginal increase in earnings. The higher is the true economic tax rate for social security, the greater is the marginal gain from contribution evasion. He again expresses that in a defined benefit scheme, the marginal accrual in actuarial present value of future benefits with a marginal increase in earnings is determined by the effect of current earning on future benefits, as specified by the benefit formula. If benefits are not tied to the work's earnings (or earnings-based contributions) in the period, the tax rate equals the contribution rate.

The true economic tax rate varies across workers if the social security system provides more generous benefits relative to earnings or contributions for some workers than for others. He further mentions that employees' amount of evasion is also affected by the opportunities to evade, which depend in part on actions taken by employers and the

government. Individuals have a three-part decision when considering the effect of mandatory social security contributions on work: 1) do not work, 2) work for an evading employer, 3) work for a contributing employer. In addition, there may be varying degrees of evasion that are offered by different work situations.

According to him, workers wanting to evade may be unable to do so because no attractive employment opportunities are available where evasion is possible. This could occur because of strict enforcement or because of the structure of the economy, with few good jobs in the causal or informal sector. The marginal cost of evasion is affected by the difference between wages in jobs where evasion is possible and wages in covered jobs, and by the expected value of the cost of governmental penalties for evading. In most countries, the penalties for evasion are levied solely on employers. If the marginal cost of evading is less than the marginal benefit of doing so, taking into account the accrual of future benefits, workers will seek employment where evasion is possible.

According to Lyer (1999), Firms have their own decision problem as to whether to evade. The legal burden of not evading is placed on them. They will weigh the labour market benefits of providing contributions for their employees against various costs-the direct costs of providing them, the cost in terms of higher wages workers may require to work for an employer that does not contribute, the costs incurred to conceal evasion, and the expected present value of paying a penalty if caught evading. He concludes that, national legislative bodies, government social security agencies and tax collection agencies in dealing with evasion presumably weigh the costs of enforcing mandatory contributions against the perceived costs and benefits in terms of social objectives of doing so.

2.2 Problems of non-compliance Social Security Contributions

McGillivray (2000) argues that failure of participants to comply with their contribution obligations to Social Security Scheme is a problem which threatens the legitimacy of the Scheme, the adequacy of the Social protection of persons whose contributions due have not been paid and the financial viability of benefit Scheme. He states that Social Security Contributions are normally withheld from Wages / Salaries by employers who are legally responsible to remit the contributions, along with the employers' contributions, to a collection agency. According to him, in most cases, employers fail to remit contributions which they have withheld from their employees to the collection agency. His study is based on contribution collection, and this present study is to examine the problems being faced if any in the collection of contributions and to examine possible ways that may offer recommendations in which non-compliance can be reduced to the minimum. He finally stresses that, while evasion is a serious problem, it receives little attention in the Social Security literature.

Asare, (2000), states that the Social Security Scheme as is currently operated in Ghana has not been without its own peculiar problems and challenges. According to him, the major area of concern is the payment of contributions. He quotes that PNDC Law 247 (1991) as well as the legislative instrument regulating the operation of the Scheme stipulates the obligation of the employer. In order to facilitate the collection or payment of contributions, the law provides for the deduction at source by an employer, the workers' portion of the contribution and add the employer's portion of the contribution and pay this contribution to SSNIT, by the 14th day of the subsequent month. However,

he states that employers are often found falling into arrears in the payment of Social Security contribution of their workers which in some cases run into several millions of cedis. His study is based on the collection or payment of contribution, and this study is to study the trends of non-compliance rate, and offer suggestions to alleviate some of the problems encounter by employers. He further stresses that the Social Security law empowers the Trust to take civil and criminal action against employers who do not comply with the law, such as evading payment of Social Security contributions.

Chonzi (2000), states that the National Social Security Authority (NSSA) was established by an Act of parliament primarily to administer the National Pension and other Benefits Schemes, (which covers every employee in formal employment with the exception of civil servants and domestic workers employed in individual household), and the workers compensation insurance Scheme. He mentions that the Scheme is designed in such a way that the employer is the main source for all input NSSA needs from the employee ranging from registration to deduction and remittance of contributions. Evasion by employees is directly linked to the employer and therefore an employee cannot evade registration and payment of contribution to the Scheme unless he / she connives with the employer.

He states that, employers are required by law to register and contribute to NSSA by the 10th day of each month and submit the list of names of their employees, the employee's insurable earning as well as contribution amount by the 16th of each month. However, according to Chonzi, evasion is high in the construction and mining industries where additional employees to the permanent staff are mostly engaged depending on the

projects being undertaken. If the project is small then the additional employees are engaged and terminated at the end of it, before NSSA learns about the project. He points out that this is an area where NSSA faces serious problems in trying to combat evasion. Some part of the study would be beneficial to this study. However, the scope and the objectives are different.

A manual of Social Security Administration stresses that, in a contributory Social Security Scheme, collection of contributions is of critical importance. Contributions are the means by which the Social Security Scheme obtains the financial resources on which it depends. The administration of the collection system often constitutes the largest block of the work in the social security organization. Sometime there are serious problems in enforcing the legislation and in coping with the workload resulting from collection. These problems tend to become more prevalent as schemes expand into new areas and sectors of the economy (e.g. to smaller employers). From the manual, Social Security programmes involve the transfer of funds in the form of cash benefits or services. In centrally organised contributory Scheme, a financial plan has to be carefully devised to meet the projected benefit and administrative expenditures. It states that the financing is established through Social Security legislation which specifies who must participate in the financing (the contributors to the Scheme) and the amount they must pay (viz. the contribution rate). It is in the manual that in the majority of the Scheme, the “employing establishments” (the employers) and the “eligible workers” (the ensured members) are required to contribute though not always in equal parts.

The employer is responsible for collection (from the employee) and for the remittance of the total contribution (employee's and employer's share combined) to the Social Security institution. It is also in the manual that contribution payments must be supported with a schedule and must be delivered within a prescribed number of days after each calendar month end. This time is commonly set at 15 days, where payment is made later, a penalty will automatically be imposed. From the manual, the achievement and maintenance of satisfactory standards of compliance, with the legislation relating to payment of contribution, poses serious administrative problems for most Social Security organisations.

According to Manchester (1999), Compliance procedures are of basic importance in any contributory Scheme and all Social Security Schemes are engaged in a constant search for the most effective compliance Procedures for their national Social and economic condition. Without a satisfactory level of compliance, a Social Security Scheme cannot function and properly meet the needs of its members. He points out that, one of the measures of success of a Social Security Scheme is the extent of the acceptance of and compliance with – the legislation. He stresses that there is always employers and indeed Scheme members who will seek to evade their liabilities. Some may under-report the number of employees or understate employee earnings on contribution schedules. Others are guilty of deducting the contribution from employees' pay but not remitting payment to the Social Security Organisation. Further, defaulting employers often go to the lengths to avoid compliance, sometimes in collusion with the employees concerned. Establishment which are in financial difficulties may go bankrupt or close down without warning. Some of them may then re-open, under a different name, in an attempt to avoid

responsibility of arrears of contribution. He also states that many employers, in attempting to evade compliance, will place difficulties and barriers in the way of any Social Security inspector trying to check on cases of non-compliance.

Further, He points out that, most Social Security legislation provides for the levying of fines in respect of late paid contributions and many Schemes also include legal recovery procedures, through distraint. Civil and criminal actions are also usually available to Social Security Administration for pursuance of a debt where non-compliance is of very serious nature. Usually, it is only as a last resort that such extreme measures are taken because there is always the chance that they may result in the closure or bankruptcy of an enterprise or company – with a consequent loss of jobs for the employees involved. (i.e. Social Security members). He concludes with a recommendation that the range of problems encountered in implementing the legislation requires that a broad and imaginative approach be adopted if satisfactory levels of compliance are to be achieved. And an aid to successful compliance work is sound and comprehensive legislation, which minimizes questions and doubts about liability, classification, due dates for remittances, etc. and which also makes clear the penalties for failure to comply with the legislation. Even though, the scope and the objectives of my study are different, some part of the study would be very beneficial.

2.3 Strategies to Reduce non-payment of contributions

Bailey (1997), states that, contribution evasion can be reduced by changes in: attitudes towards compliance, administrative procedures that improve the efficiency of the

contribution collection process, the design of social security systems, and macroeconomic policies.

According to him, payment of contributions should be encouraged through public relations and educational campaigns as to the benefits of paying and the penalties for not paying. In Chile, for example, a pilot program is teaching secondary school students about the social security system. Sometimes payments are not made due to ignorance as to how and why to do so. The public perception needs to be established that noncompliance is unacceptable. The authorities should publicize their enforcement efforts in order to encourage more voluntary compliance. For example, they could print in the newspapers the names of persons or firms who were contribution evaders and publicize penalties levied. This would increase the reputational cost of evasion. He further states that the contribution process can be analyzed chronologically as the enactment of contribution law, the identification of contributors, the assessment of the contribution, the control and verification of the assessments, litigation if necessary, and collection of contributions (World Bank 1991). Contribution evasion can result from weaknesses at any of these stages. According to him another important reason why workers and employers evade social security contributions is that there is no effective administrative mechanism to identify non-payment and to enforce payments. Some schemes lack the powers or the resources to enforce compliance. Evasion may result from an ineffective administrative arrangement for collecting social security contributions. Countries may need to improve their administrative capacity, for example, by providing further training for staff. He points out that, high inflation and financial distress of firms can motivate contribution evasion. In these situations, a temporary

reduction of mandatory contribution rates and benefits may be required as an emergency measure to keep the social security system operating at a low level. The ultimate solution, however, is to fix the macroeconomic problems.

Ross (1997), state that, in some countries such as Kazakhstan the administration of the collection of contributions is done locally. Contribution enforcement at the local level may be inefficient. Economies of scale may be achieved by organizing contribution collection on a national basis. Strengthening administration may be an important aspect of reducing contribution evasion in contribution systems. Combining collection of social security contributions and tax collection may in some countries result in better contribution compliance due to more efficient use of resources involved in collection revenues. Combining the collection of social security contributions with other contributions allows for improved efficiency through specialization in administrative function, with a single collection and enforcement agency. It also facilitates compliance, because firms and workers need make payments only to a single agency rather than to multiple agencies. She stresses further that, in some countries, the social security institutions are more efficient in collecting contributions than are the tax collecting authorities and combining the two would worsen the collection of contributions. She explain further that in some countries, it is best to keep the collection of social security contributions and income taxes separate because government cannot be trusted to remit to the social security institution all funds collected. The joint collection of taxes and contributions may have serious adverse implications for the administration of social security institutions as autonomous agencies. While this situation indicates serious problems in government administration, it is best to recognize the constraints facing

government administration. She suggests that among countries with well developed systems of government administration, combining the collection of social security contributions and taxes would be most efficient. Among countries lacking well developed systems of government administration, it sometimes may be most efficient to separate the two functions.

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Rofman (1999), state that, the sustenance of the Social Security Pension Scheme depends largely on mobilization of funds through collection of contributions. This He argues can be achieved by putting in place a machinery to ensure effective collection of the contributions according to him, enforcement may be achieved through a combination of the following: Data on employees, Accessibility, Pressure on employers by contributors, Insurance of clearance certificate and the inspectorate staff.

He explains by saying that, manually prepared data on contributions cause delay in payment and submission of returns for large employers. To assist them to provide complete, accurate, and reliable data on employees, they are supplied pre-printed contribution reports, and magnetic media (diskette). For accessibility, he further stresses that, there is the need to carry the Scheme as close as possible to the contributors in order to make transactions with the administering authority easier. Fragment Establishments or Employers are rewarded contracts only on provision of Clearance Certificate and the certificates are issued to establishments as an indirect way of enforcing compliance. He advocates that, contributors can put pressure on their employers to comply, and the inspectorate, is responsible for the enforcement of compliance.

The administrative authorities need to keep records on taxpayers. Contributions are generally payable monthly. It is necessary to have a mechanism for following-up on those employers who do not pay. An additional administration check is with the authority that collects the income tax, if that authority is different. Collection authorities could investigate firms or workers who pay the corporate or personal income tax but paid no social security contribution. Better record keeping by government, including computerization of contribution records, may reduce evasion. The assignment of taxpayer or social insurance identification number facilities record keeping and cross checking of taxpayer information from different sources. It facilitates the use of computers.

In most countries, businesses must register with local authority. This provides information for enforcement. The issue of public works contrast, licences, and permits could be dependent on social security compliance. In Italy, for example, the increased use of electricity by a firm is used to trigger an investigation of whether a growing company is complying with social security contribution requirements. Because of limited resources, enforcement efforts may need to target larger firms. For some types of noncompliance, it may be too expensive for the government to try to enforce compliance. Enforcement could be improved by a program of audits to determine compliance. Another enforcement tool is for the enforcement agency to have the power to take court action against the officers of enterprises.

Schmidt (1995), states that, in some countries, corrupt firms bribe tax inspectors to not report evasion. The tax inspectors have low salaries and it is cheaper for a firm to bribe a

tax inspector than it is to pay social security contributions for its employees. Because tax inspectors generally work alone in the field, it may be difficult to supervise them. A supervisory agency or authority is needed that is responsible for the honesty of the tax inspectorate. Although compliance rather than punishment is generally the goal, ultimately, enforcement may require legal action through the court system, both against corrupt firms and against corrupt enforcement officials. An improvement in the salaries of tax inspectors may need to be part of a campaign to eradicate corruption among the tax inspectorate. It also may be desirable to periodically rotate the geographic area of responsibility of tax inspectors as a way of cross checking on the accuracy of the enforcement effort.

James (1998) suggests that failure to make mandatory social security contributions should be illegal and should be punishable through penalties. Adequate penalties that are actually levied need to be part of an enforcement effort. Penalties, however, should not be so high as to discourage voluntary reporting of noncompliance. Very high penalties would force firms and workers who initially were non-complying to continue noncompliance in order to avoid the penalties. Penalties need to be indexed to inflation or to a market interest rate. Because market interest rates can be readily observed, indexing to an interest rate may be administratively simpler than indexing to inflation. Fixed monetary penalties become meaningless in periods of high inflation. To strengthen the ability to collect payments, the collection authority can be given power to require firms to provide wage payment records, to recover from bank accounts, to secure payment from third parties who have debts to an enterprise with arrears, and to establish liens on property.

Cowell (1990), suggests that, Laws concerning social security contributions should be written to the extent possible so that they are simple to understand. Definitions of key concepts such as wages, employees, and tax years should be standardized across different governmental functions. Forms and publications should be designed to be as clear and as simple as possible. Governmental communication with employees and employers should be simple and clear.

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CHAPTER THREE

METHODOLOGY

3.0 Introduction

This chapter highlighted the research design adopted for the study, source of data, sampling technique, instrument for data collection, methods of data analysis and ethical issues.

3.1 Research Design

This is a cross sectional descriptive study which employed the survey methods of data collection and analysis.

3.2 Sources of Data

Both the primary and secondary sources of data were used. The primary source made use of the questionnaire to elicit responses on the causes of non-payment of employer / employee contributions to SSNIT and the strategies of reducing non-compliance. In the case of the secondary source, text books, journals, and reports related to the causes of non-compliance and trends of non-compliance were gathered.

3.3 The Study Site

This study was carried out in eight (8) branch offices of SSNIT namely Koforidua, Kade, Somanya, Akim Oda, Nkawkaw, Mampong Akwapem, Ho and Hohoe all under Eastern /Volta Area office of SSNIT administration

3.4 The Study Population

For a study of this nature to achieve the desired objective, the study was restricted to employers in selected branches registered under the Scheme.

3.5 Sampling Procedures

Under the SSNIT administration, Eastern Region has been divided into six (6) branches while the Volta Region has two (2) branches. The researcher used cluster sampling to select respondents proportionately from each of the eight (8) branches.

In order to select the respondents from each branch, the list of all employers from each branch was ascertained from each SSNIT branch office after which the systematic sampling method was used to draw the respondents proportionately until the intended sample size for each branch (cluster) was reached. After that, all the sample sizes from each of the branch were put together to form the total sample size for the study.

3.6 Sample Size Determination

The Yamane's (1967) simplified formula for finite population corrected to proportions was used for the study.

It is defined as;
$$n = \frac{N}{1+N(e)^2}$$

Where n = the sample size to be calculated,

N = the total population of employers,

e = the natural log.

$$n = \frac{2,713}{1 + 2,713(0.05)^2}$$

$$n = 340$$

Table 3.1 Samples Drawn From Branches

NAME OF BRANCHES	TOTAL NO. OF EMPLOYERS IN THE DISTRICT	SAMPLE SIZE DRAWN FROM EACH DISTRICT
KOFORIDUA	731	92
KADE	241	30
SOMANYA	374	47
AKIM ODA	272	34
NKAWKAW	183	23
MAMPONG-AKUAPEM	279	35
HO	358	45
HOHOE	275	34
TOTAL	2,713	340

Source: Field Data

3.7 Instrument of Data Collection

The main instrument used for the collection of data was the questionnaire. This complies of both open-ended and closed-ended questions. These questions were used to solicit information on the causes of non-compliance and the strategies being adopted to promote compliance.

The questionnaire was used because the study was a quantitative one which requires that, the quantitative instrument such as the questionnaire should be used in the data collection.

3.8 Methods of Data Presentation and Analysis

The quantitative data collected through the use of questionnaire was summarised and presented by using Frequency tables, and analysed using percentages.

3.9 Pre-Field activities

A pre-test of the questionnaire was done. The rationale for embarking on this pre-test was to determine whether the questions set were appropriate.

3.10 Ethical Issues

The following ethical conducts on researcher and respondent relationships were observed. Informed consent of respondents was sought before information was solicited from them. Again, to solve the problem of invasion of privacy, the respondents were assured of anonymity and confidentiality. These assurances were stated in the cover letter attached to the self-administered questionnaires.

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

4.0 Introduction

The Socio-Demographic characteristics of respondents were first analysed after which the causes of non-payment of employee's contributions to SSNIT Pension Scheme were examined. The strategies of reducing non-payment of the contributions and the trends in non-payments were also analysed.

4.1 Socio-Demographic Characteristics of respondents.

The following Socio-Demographic characteristics were considered. Age, Sex, level of Education and the level of income of respondents.

4.1.1 Age of Respondents

Analysis of the age of respondents revealed that, none of the employers who pay their employees contributions to the SSNIT pension scheme are age below 20 years. Only 1% are in the category of age between 20 – 29 years. Majority of the respondents (45%) are age between 40 – 49 years. The details are presented in table 4.1 below.

Table 4.1 Ages of Respondents

Age of respondents	Frequency	Percentage (%)
Less than 20	0	0
20 – 29	4	1
30 – 39	51	15
40 – 49	153	45
50 – 59	110	32
60 and above	22	7
Total	340	100

Source: Field Data

4.1.2 Sex of Respondents

Analysis on the Sex of respondents revealed that, out of the 340 respondents of the study, 76% were males while 24% were female. This signifies that there are more males employers who contribute to the SSNIT Pension Scheme than females in the study area.

The details are found in table 4.2 below.

Table 4.2 Sex of Respondents

Sex of Respondents	Frequency	Percentage (%)
Male	260	76
Female	180	24
Total	340	100

Source: Field Data

4.1.3 Level of Education of Respondents

The analysis from the study revealed that, the all the employers who contribute to the SSNIT Pension Scheme in the study area have at least primary level of education. Majority of the respondents (42%) have up-to secondary level of education. Those with tertiary education constitute 30%. The details are presented in table 4.3.

Table 4.3: Level of Education of respondents

Level of education / Qualification	Frequency	Percentage (%)
No Education	0	0
Primary	15	5
MSLC / JHS	72	21
Voc. / SHS	143	42
Tertiary	102	30
Any other	15	2
Total	340	100

Source: Field Data

4.1.4 Level of Income of Respondents

The analysis revealed that generally, there is low level of income among the employers in the study area. As high as 37% receive a monthly salary between GH¢300.00 and

GH¢500.00. Only a small percentage of employers (4%) receive monthly salary above GH¢800.00. The details are presented in table 4.4 below.

Table 4.4 Level of Income of Respondents

Income Level GH¢	Frequency	Percentage (%)
Less than 100.00	34	10
100.00 – 300.00	115	34
300.01 - 500.00	124	37
500.01 - 800.00	52	15
800.01 and above	15	4
Total	340	100

Source: Field Data

4.2 Causes of non-payment of SSNIT Contributions

Every employer has a reason why he defaults payment. The details of the causes of non-payment of SSNIT contributions are presented on the table 4.5 below.

Table 4.5 Causes of non-payment of SSNIT contributions by respondents

Causes of non-payment	Frequency	Percentage (%)
Inadequate Funds	142	42
Distance to SSNIT office	93	27
High rate of employee Turnover	66	19
Perception of misuse of Funds by SSNIT	24	7
Ignorance	9	3
Perception of SSNIT Contribution as a drain	6	2
Total	340	100

Source: Field Data

From the table 4.5 above, it was found that as high as 42% of the employers indicated that they do not pay their employees' contributions to SSNIT because of lack of Funds. The study found out that, most of the employers especially those in the private own establishments normally have seasonal financial crises as such, are not able to pay the additional 12.5% required by Law to add to that of every employee's contribution. Due to this, they defer the payments until they have enough funds to pay.

The study further found that, in most of the time, the government of Ghana delayed in paying the services rendered by most of the private organizations and once the

government of Ghana owes them, they employers do not see the need to part with money to SSNIT which is a government organization in the payment of workers contribution.

This finding is inconsistent with Adjei (1999), studies which indicated that in Ghana, most employers fail to pay their employees Social Security contributions because they use the contributions as a loan which would be paid later even with penalty to SSNIT.

Another cause of non-payment of SSNIT contributions which constituted 27% of the respondents was that more of the SSNIT offices are situated far from the central business districts and as such, employers have to travel for longer distances and waste a lot of time and other resources before employee's contributions could be paid. The study also found that, apart from the district offices, there are no satellite offices in the major towns where contributions of employees can easily be paid. Due to this, employers only think of payment of employee's contributions when they are about to move to the district office for other assignments. This finding is consistent with Ejuba (2000), and Rofman (1999), which indicate that most employers do not pay the Social Security contributions due to inaccessibility and frustrations they face with the process of payment of their employees contributions.

As high as 19% of the employers indicated that due to the high labour turn-over in their establishments, they deem it uneconomical to pay the employee's contributions. Their reasons are that, the employer will not benefit much from the employee so there is no need paying his contribution.

A small number of employers constituting 7% indicated that they do not want to pay employee's contributions to SSNIT because of the high perception of misuse of the SSNIT funds by the SSNIT officials. The study found that most employers think that the funds they contribute only go to benefit the workers of SSNIT rather than for the general welfare of all contributors. For this reason, they do not see why they should waste their funds in contributing to the SSNIT Scheme.

Ignorance on the part of some employers also contributed to the non-payment of funds to the scheme. This constituted 3% of the responses. The study found that most employers were ignorant of how the scheme operates? It was also found that most employers do not know that they are obliged to deduct from the pay of every worker, contributions of an amount equal to 5 per cent of the worker's pay for the month, irrespective of whether or not such pay was actually provided to the worker and also add in respect of the said worker, an employer's contribution of an amount equal to 12.5 per cent of the worker's pay during the given month.

Another reason for non-payment of employee's contributions to the SSNIT Pension Scheme was the perception that SSNIT contribution was a drain to most employers. This constituted 2% of the responses. Most employers were of the view that they are already paying high taxes to Internal Revenue Service (IRS), high cost of Utility bills, and they have a challenge of high operational cost so therefore, it is difficult for them to add the SSNIT contributions to their cost of operations. Due to this, they have decided not to pay until their cost of operations comes down.

From the above, it can be concluded that there are numerous causes militating against the payment of employee's contributions and the key among these causes are the Lack of funds to pay and the problem of accessibility.

4.3 Strategies for reducing non-payment of Social Security Contributions

Employers' were tasked to determine the strategies they would wish SSNIT officials to employ to help them reduce the high rate of non-payment of employees' contributions in their institutions. The details are presented in table 4.5.



Table: 4.6 Strategies for reducing non-payment of SSNIT contributions by

Respondents

Strategy	Frequency	Percentage
Flexible terms of payment of contributions	126	37
Open offices in major towns	108	32
Public Education on SSNIT Scheme	84	25
Prudent investment of the Funds made available for the benefit of all stakeholders of the scheme	22	6
Total	340	100

Source: Field Data

From table 4.6, majority of the respondents (37%) indicated that, since they have defaulted in paying the employees' contributions for some time now they would wish that flexible terms of payments be established for them. The study found that since majority of employers become financially handicap seasonally, they would wish that SSNIT allows them during the year to settle any indebtedness own them. This is against the background that, the employers would be at ease to pay their indebtedness during the good season.

The study further found that most employers prefer that SSNIT adopts flexible methods where the employer and SSNIT can sit down and negotiate on the indebtedness of the employer especially when to pay their arrears instead of drawing them to court on their indebtedness since such moves a times damages their reputations.

Another major strategy identified by majority of respondents (32%) was that, SSNIT should open up offices in all the major town and communities. The study found that when offices are open in all the major towns and communities, would increase access of employers to the SSNIT offices and would not have to travel longer distances and spend a lot of time and other resources to make payment.

Intensive public education on SSNIT scheme was identified by 25% as a strategy that could be adopted to reduce non-payment of SSNIT contributions. It was found that majority of employers do not understand how the scheme operates as such do not see the need to pay the employees' contributions promptly. It is hoped that when such public education is given, employers' who do not know how the scheme operates would see the need to be committed to prompt payment of employees' contributions. This finding is consistent to Bailey (1995), studies which indicated that the main strategy of reducing non-payment of Social Security contribution is to intensify public education on the need to pay and the consequences of non-payment of the contributions.

A small percentage of employers (6%) think that when SSNIT officials become more investment minded and invest employees' contributions in more lucrative ventures would go a long way to clear the dented image that, SSNIT officials think about themselves more than the contributors.

From table 4.5 above, it can be concluded that the main strategies employers would want SSNIT officials to adopt to help reduce non-payment of contributions are; flexible terms of payment of indebtedness by employers, establishment of SSNIT offices in all the major towns and communities, and intensive public education on the operations of the SSNIT scheme.

4.4 Trend in employer and employee's compliance rate and Indebtedness

Schedule.

Secondary data was collected to determine the trend of employers' compliance rate, employees' compliance rate and employers' indebtedness to SSNIT from the years 2006 to 2009.

4.4.1 Average Employers' compliance rate by Branches

In determining the average employers' compliance rate, the total number of establishments in each branch and the number of establishments which paid their contributions to SSNIT were determined for the years 2006 to 2009. The details are presented in table 4.6 and figure 4.1 and 4.2 respectively.

Table 4.7 Average employers' compliance rate

BRANCH OFFICE	2006			2007			2008			2009		
	Total no. of est.	No. Of est. that paid	Avg. est. compl. rate %	Total no. of est.	No. Of est. that paid	Avg. est. compl. rate %	Total no. of est.	No. Of est. that paid	Avg. est. compl. rate %	Total no. of est.	No. Of est. that paid	Avg. est. compl. rate %
KOFORIDUA	569	491	86.2	611	514	84.1	655	573	87.5	731	603	82.5
KADE	212	148	70.0	217	169	77.9	222	127	57.2	241	119	49.4
SOMANYA	243	179	74.0	278	191	68.7	330	249	75.5	374	212	56.7
AKIM ODA	201	173	86.1	229	158	69.0	240	158	65.8	272	184	67.6
NKAWKAW	161	133	82.6	175	147	84.0	174	146	83.9	183	153	83.6
MAMPONG- AKUAPEM	194	164	84.5	205	188	91.7	235	188	80.0	279	242	86.7
HO	341	282	82.7	358	283	79.1	354	234	66.1	358	159	44.4
HOHOE	242	161	66.5	256	164	64.1	272	157	57.7	275	140	50.9
TOTAL	2,163	1,731	80	2,329	1,814	77.9	2,480	1,831	73.8	2,713	1,812	66.8

Source: SSNIT- Reg. Ops.
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Figure 4.1 Trend in Employers' Compliance Rate on Branch Bases

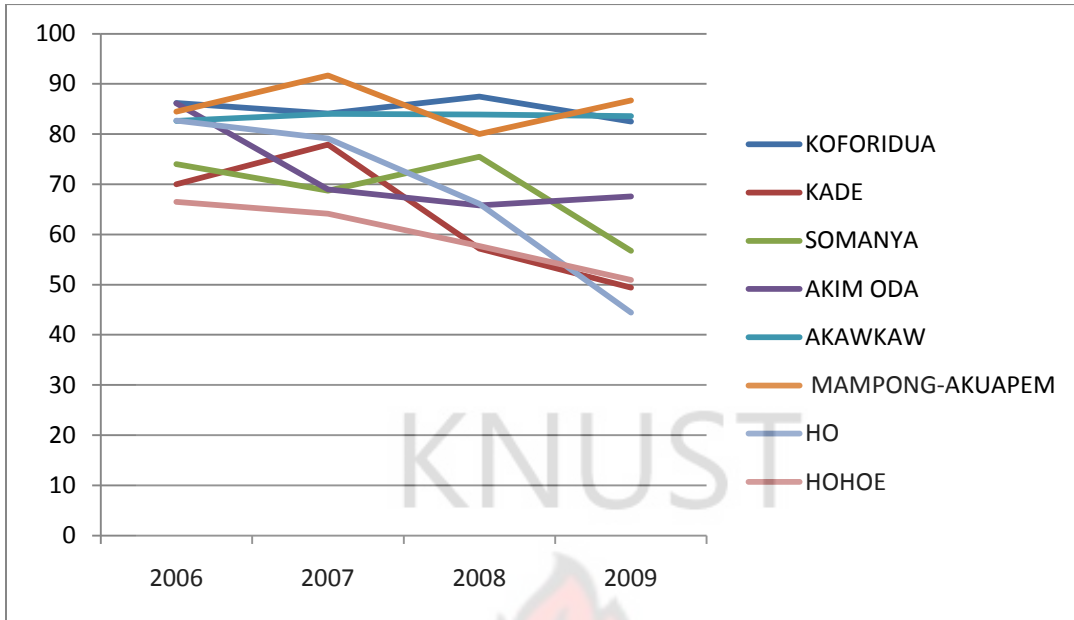
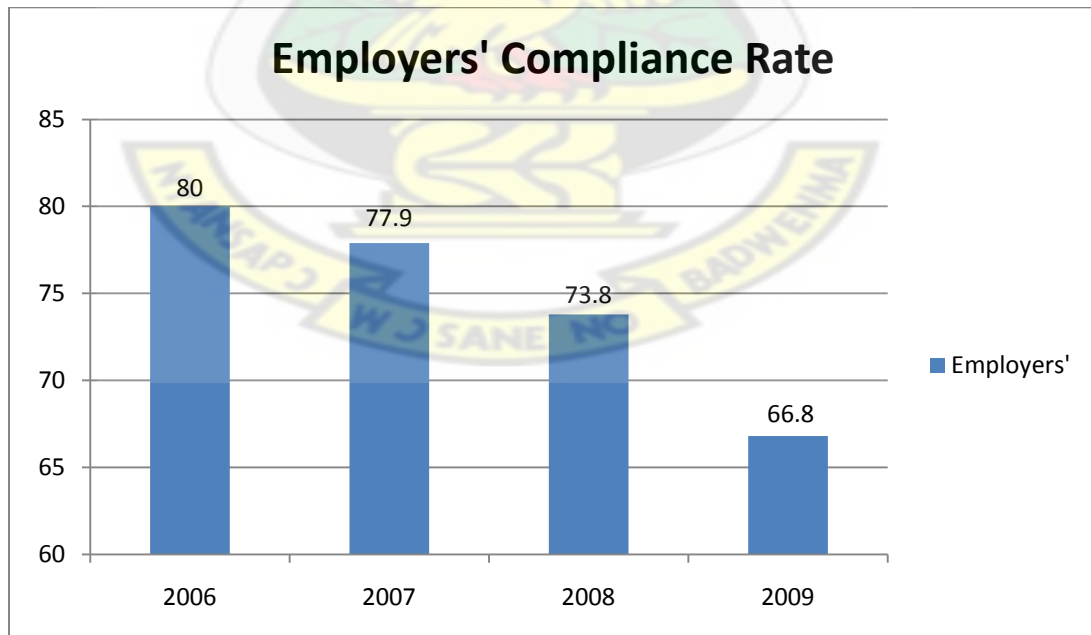


Figure 4.2 Employers' Compliance Rate



Tables 4.7 as well as figure 1 and 2 show the average compliance rates for employer from 2006 to 2009. For the year 2006, it is noticed that the average compliance rate for employer was 80.06%, whilst that of 2007 indicated 77.9%. The rates for 2008 and 2009 were 73.8% and 66.8% respectively. This suggests that, there is a downward trend moving from left to right. The reason for this continues downward trend can be due to the weak monitoring by the SSNIT field inspectors to ensure that all employers comply. Another reason for a decline in compliance rate could be attributed to the high cost of operations in most organizations, resulting in high non-compliance rate.

The table 4.7 and figure 4.1 depicts the branch performance. In considering employer compliance rate from each branch, it can be seen that the branch that had the least rate in 2006 was Hohoe, with 66.5 % and the highest being the Koforidua branch with 86.2. In 2007, Hohoe again had the least rate of 64.1% and Mampong Akuapem branch the highest rate of 91.7%. The, trend revealed in 2007 was that, Hohoe branch again had the least rate of 64.1% and Mampong Akuapem branch had the highest rate of 91.7%. For 2008, Koforidua branch gained the highest compliance rate of 87.5 followed by Nkawkaw branch with 83.9%, whilst Kade branch had the least rate of 57.24%, followed by Hohoe with 57.7%. In 2009, the branch with the highest rate was Mampong Akuapem with 86.7%, followed by Nkawkaw branch with compliance rate of 83.6% whilst Ho branch had the least rate of 44.4% followed by Hohoe with 50.9%.

Considering the branch performances, the trend depicted that, Koforidua branch had the employers with the highest compliance rate and this might be due to the fact that the SSNIT office is located in the central business district where all establishments contributing into the SSNIT Pension Scheme can easily get access to the SSNIT office for the payment of employees' contributions. It is also found that, SSNIT field inspectors can easily get access to all the defaulting establishments with ease to settle issues concerning their indebtedness.

Analysis on the branches of employers' compliance rate has also indicated that, Hohoe branch office had the least compliance rate for the successive years. This might be due to the problem of accessibility to SSNIT office by the employers and the generally low economic conditions in the branch.

From the above, it can be concluded that, the average employers' compliance rate in general has been decreasing from year after year due to poor monitoring of SSNIT field officers as well as the generally low income status of organizations. It is therefore being recommended that, to have a higher compliance rate of about 90%, there is the need for SSNIT to intensify public education, intensify monitoring and supervision of employers seriously.

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4.4.2 Average employees' compliance rate by Branches

There was the need to determine the number of employees and on whose behalf contributions have been made hence the determination of the average employees' compliance rate. The details are presented in table 4.8 and figures 4.3 and 4.4 respectively.

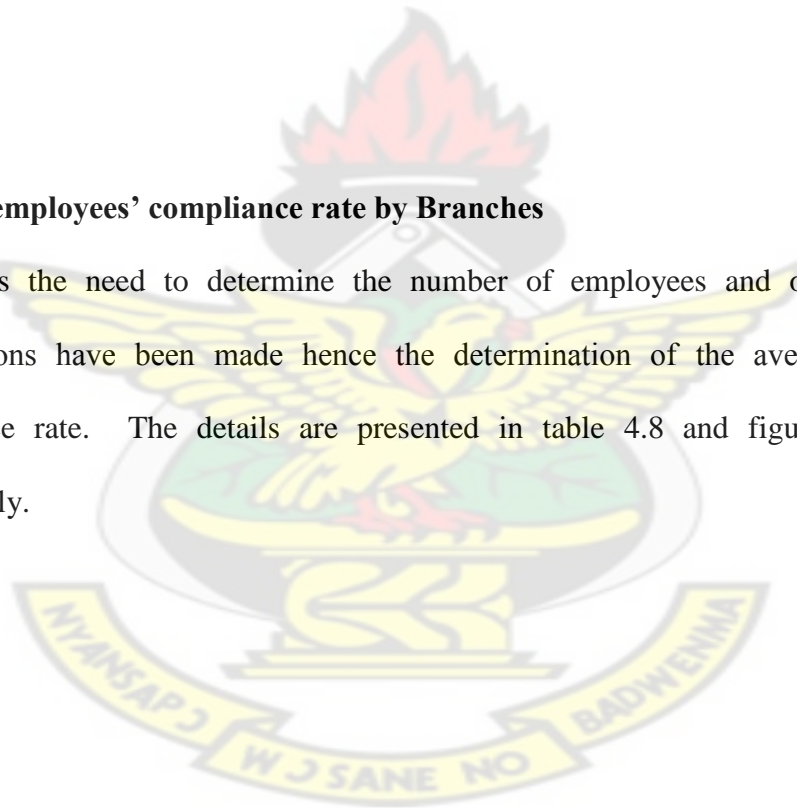


Table 4. 8 Employees' Compliance Rate

BRANCH OFFICE	2006			2007			2008			2009		
	Total no. of empls.	No. Of empls. whose behalf contr. were paid	Avg. empl. compls. rate %	Total no. of empls.	No. Of empls. whose behalf contr. were paid	Avg. empl. compls. rate %	Total no. of empls.	No. Of empls. whose behalf contr. were paid	Avg. empl. compls. rate %	Total no. of empls.	No. Of empls. whose behalf contr. were paid	Avg. empl. compls. rate %
KOFORIDUA	5754	5518	95.9	5920	5479	92.6	6711	5763	85.9	7337	6477	88.3
KADE	2862	2066	72.2	3052	1935	63.4	2701	1767	65.4	2868	1509	52.6
SOMANYA	2588	2288	88.4	2842	2533	89.1	3042	2697	88.7	3318	2667	80.4
AKIM ODA	2561	2276	88.9	2280	1941	85.1	2230	1588	71.2	2248	1781	79.2
NKAWKAW	1682	1557	92.6	1775	1639	92.3	1861	1656	89.0	1963	1669	85.0
MAMPONG- AKUAPEM	3254	2901	89.2	3511	3244	92.4	3825	3198	83.6	4043	3901	96.5
HO	2298	2004	87.2	2525	2021	80.0	2552	1851	72.5	2945	1780	60.4
HOHOE	1213	898	74.0	1146	972	84.8	1385	929	67.1	1360	908	66.8
TOTAL	22,212	19,508	87.8	23,051	19,764	85.7	24,307	19,449	80.0	26,082	20,692	79.33

Source: SSNIT- Reg. Ops. Dept

Figure 4.3

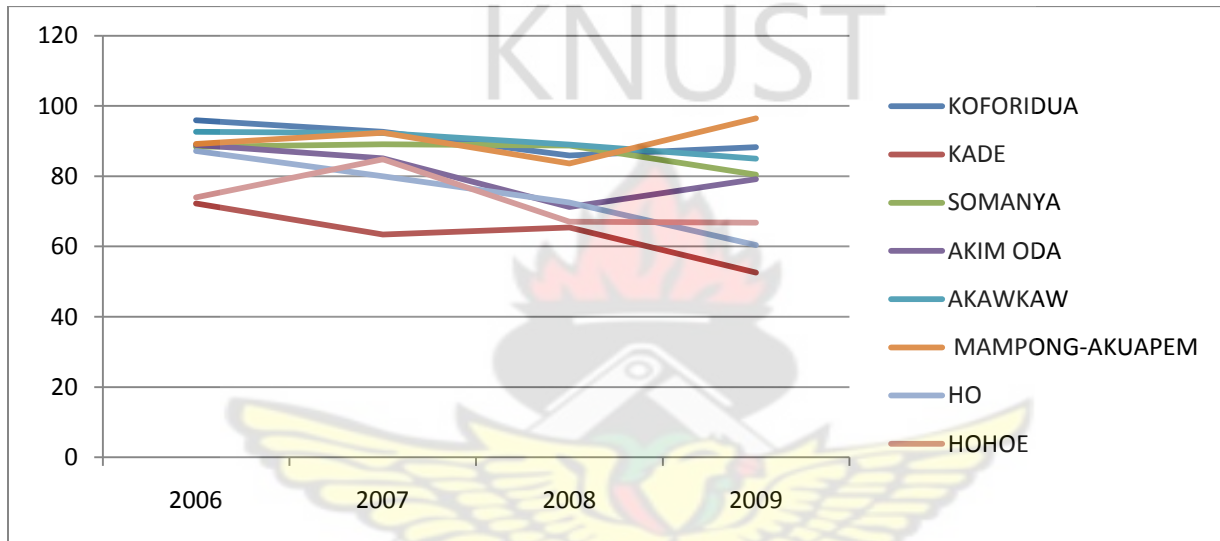
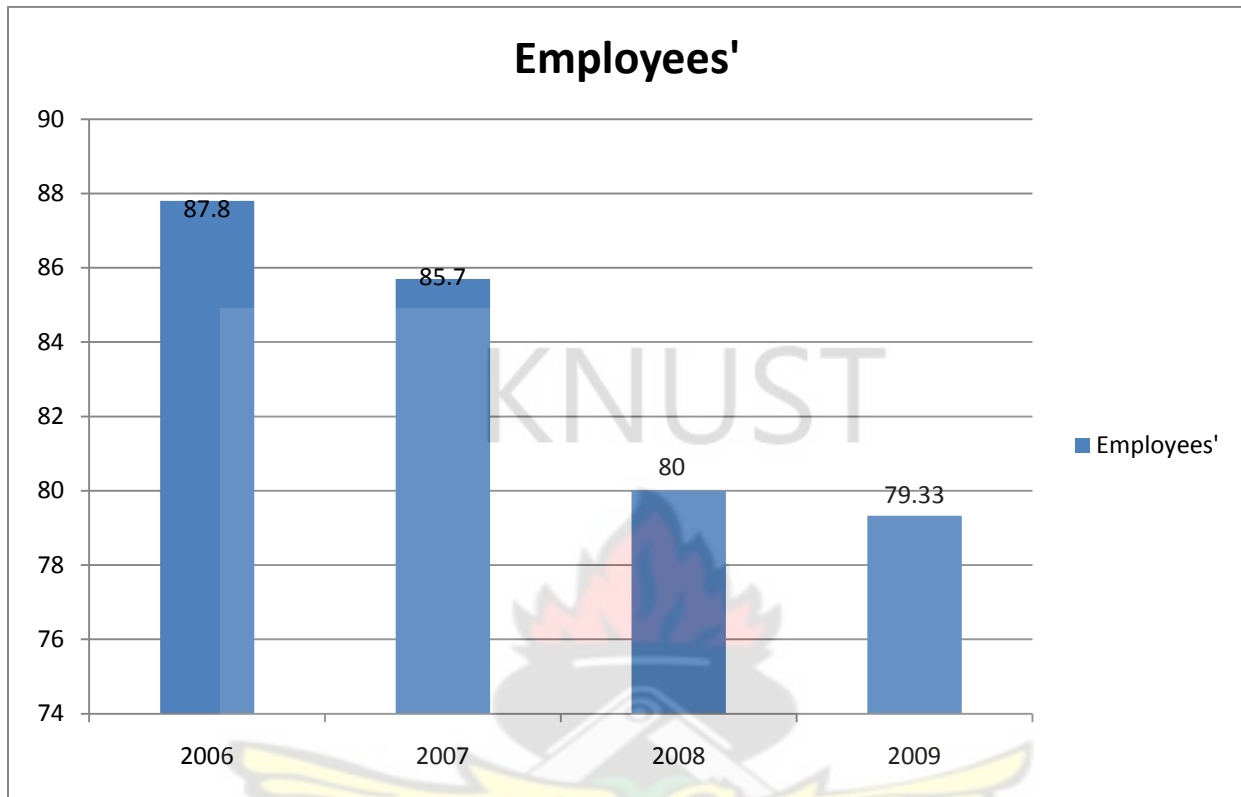


Figure 4.4 EMPLOYEES' COMPLIANCE RATE



From table 4.8 and figures 4.3 and 4.4, it shows the average compliance rate for the years 2006 to 2009. For the year 2006, it is observed that the average compliance rate was 87.8%, whilst that of 2007 indicated 85.7%. The rate for 2008 and 2009 were 80.0% and 79.33% respectively. This trend signifies that, there is a downward compliance rate from 2006 to 2009 meaning that, as the years' go by, non-compliance rate of employees' increases.

Considering the individual branch performances, the trend depicted that, in the year 2006, Kade branch office recorded the lowest rate of 72.2%, followed by Hohoe with 74%, whilst Koforidua branch office recorded the highest rate of 95.9%, followed by Nkawkaw with 92.6%. In the year 2007, it was Kade branch which recorded the lowest rate of 63.4% and the highest rate of 92.6% was recorded for Koforidua. For the years 2008 and 2009, it can be observed from the table that Nkawkaw and Mampong- Akuapem recorded the highest rates of 89.0% and 96.5% respectively, whilst Kade and Somanya also recorded the lowest rates 65.4% and 52.6% respectively in that order.

It can be observed from the trend that, On the whole, the average compliance rate year after year has been decreasing. For 2006, the rate was 87.8%. In 2007, it decreased to 85.7%. In 2008 it again decreased to 80.0% and again decreased further to 79.33% in 2009.

Inferring from the above, it can be concluded that, employees' compliance rate fell from 2006 to 2009 signifying that a lot of employers are not paying the employees' contributions to SSNIT.

4.4.3 Employers' Indebtedness Due to Non-compliance.

There is a strong linkage between non-compliance rate and employer indebtedness to SSNIT. Due to this linkage, employer's indebtedness to SSNIT was determined from the years 2006 to 2009, and the details are presented below.

TABLE 4.9 INDEBTEDNESS SCHEDULE

BRANCH OFFICE	2006		2007		2008		2009	
	NO. OF ESTS.	TOTAL c	NO. OF ESTS.	TOTAL GHc	NO. OF ESTS.	TOTAL GHc	NO. OF ESTS.	TOTAL GHc
	KOFORIDUA	104	45,195.54	104	55,271.62	145	92,050.50	152
KADE	52	20,684.74	42	841,928.78	52	982,224.02	49	262,162.66
SOMANYA	129	41,738.65	177	176,395.87	214	221,528.10	218	440,112.41
AKIM ODA	86	45,825.62	110	91,837.32	116	103,671.51	106	129,209.88
NKAWKAW	9	9,782.30	8	6,731.99	10	7,886.81	15	25,177.59
MAMPONG- AKUPEM	70	141,325.67	85	380,112.84	122	524,338.80	158	516,032.47
HO	48	30,498.67	78	55,647.71	108	78,745.97	100	140,127.28
HOHOE	124	19,641.14	99	22,613.88	89	23,398.13	155	41,101.41
TOTAL	622	354,692.34	703	1,630,540.01	856	2,033,843.84	953	1,657,824.93

Source: SSNIT- AREA OFFICE. K' DUA

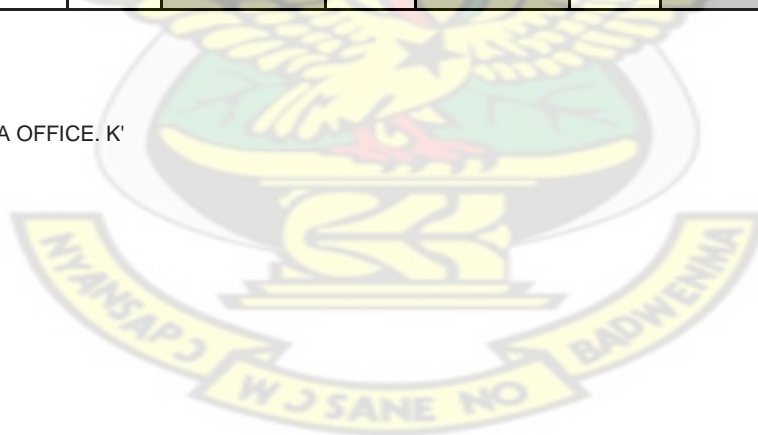


Figure 4.5: Trend in Indebtedness Schedule on Branch Bases

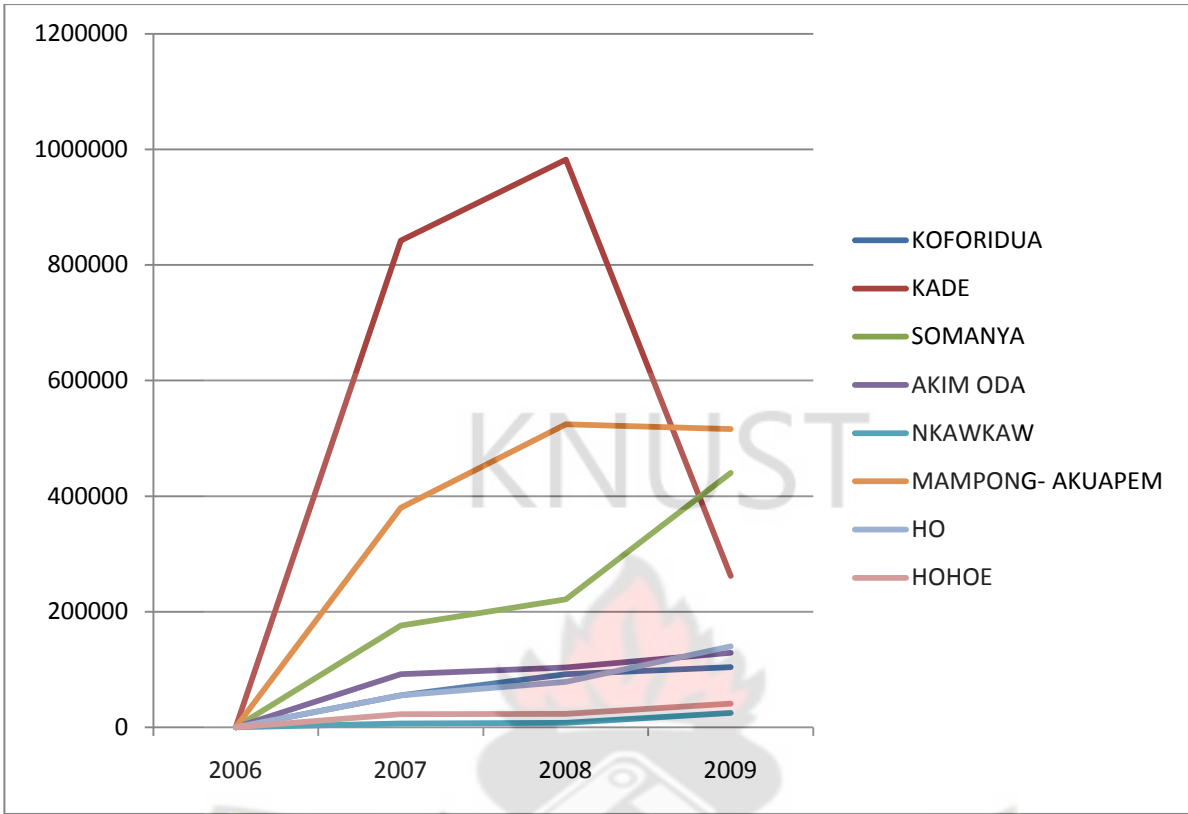
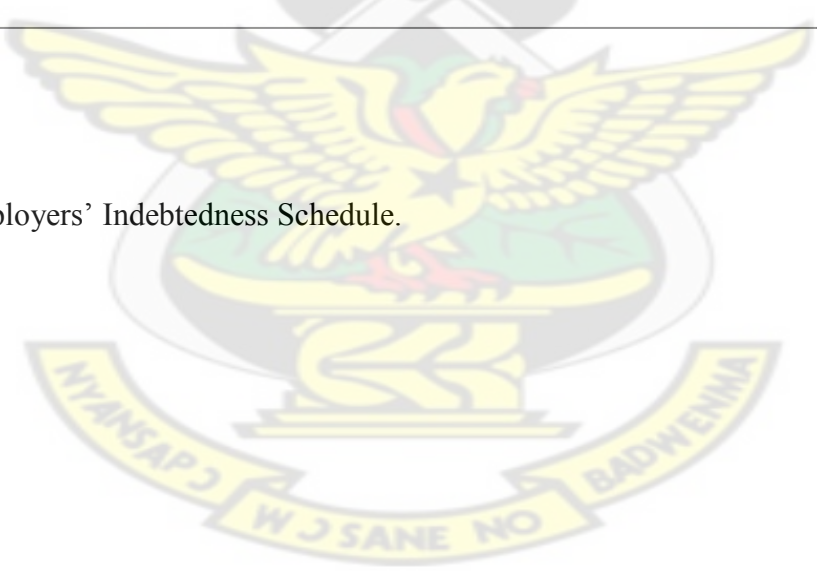


Figure 4.6: Employers' Indebtedness Schedule.



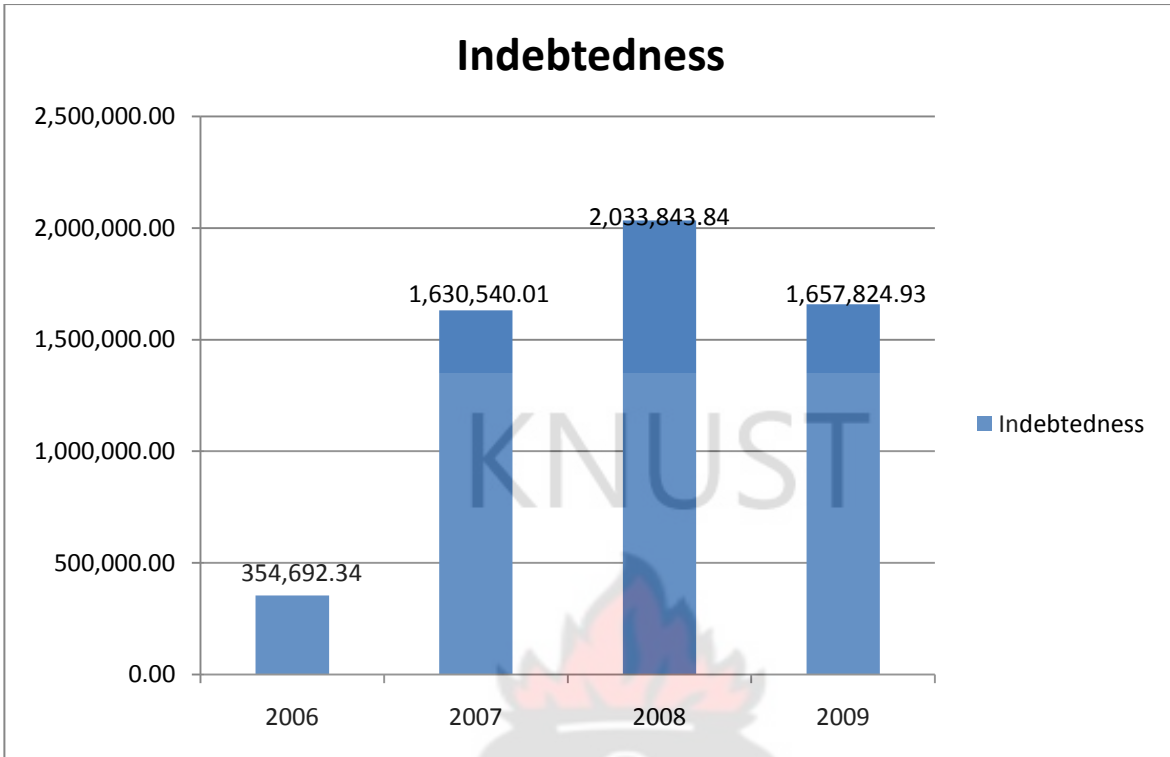


Table 4.9 as well as figure 4.5 and figure 4.6 show the indebtedness schedules for the years 2006, 2007, 2008 and 2009. From table and the figures, the total indebtedness of employers increases as the years go by. It was also found that, in the year 2006, the employers recorded the least indebtedness whilst in the year 2008 the highest indebtedness was recorded by the employers.

Considering individual branch indebtedness, it was found that, in the year 2006, Mampong-Akuapem branch office recorded the highest indebtedness of GH¢141,325.64, follow by Akim Oda GH¢45,825.62 whilst Nkawkaw recorded the least indebtedness of GH¢ 9,782.30 follow by Hohoe with GH¢19,641.14. In year 2007, Kade had the highest indebtedness of GH¢ 841,928.78, whilst Nkawkaw again, recorded GH¢ 6,731.99 as the

least.

It can be noticed from the schedule that, Akwapem Mampong recorded the second highest indebtedness figure of GH¢ 380,112.84, followed by Somanya with GH¢ 176,395.87, whilst Akim Oda, Ho, and Koforidua, also recorded GH¢91,837.32, GH¢55,647.71, and GH¢55,271.62 respectively. During the same year under review, Hohoe recorded the second least figure of GH¢22,613.88. In the year 2008, Nkawkaw recorded GH¢7,886.81 as the least. From the schedule, Kade again recorded the highest indebtedness figure of GH¢ 982,224.02, followed by Akwapem Mampong with GH¢ 524,338.80, whilst Somanya, Akim Oda, Kofordua, Ho and Hohoe also recorded GH¢ 221,528.10, GH¢ 103,671.51, GH¢ 92,050.50, GH¢ 78,745.97 andGH¢ 23,398.13 respectively. In 2009, Mamong Akwapem recorded an indebtedness of GH¢ 516,032.47 as the highest, whilst Nkawkaw had GH¢ 25,177.59 as the least, and Somanya had GH¢ 440,112.41 as the second highest. Kade recorded GH¢ 262,162.66, Ho, GH¢ 140,127.28, Akim Oda had GH¢ 129,209.88, Koforidua recorded GH¢ 103,901.23 and Hohoe had GH¢ 41,101.41 indebtedness.

It can be concluded that, indebtedness of employers has increased over the past years and as such there is the need for a vigorous public education on the need to comply with the payment of SSNIT contributions by the employers. There is also the need to intensify the field inspection by the monitoring terms in order to reduce the non-compliance rate.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.0 Introduction

The final chapter of the study has been divided into three. The first part gave the overall summary of the work, while the conclusions and the recommendations made were considered in the second and the third sections of the chapter.

5.1 Summary

The study explored the non-payment of employer / employees' contributions into the SSNIT Pension Scheme. This was achieved by determining the causes of non-payment of contributions, examining the strategies to be adopted to reduce non-payment of the SSNIT contributions, and analysing the trend of non-payment of the employer / employees, contributions to the SSNIT Pension Scheme.

The cluster sampling method was used to select respondents proportionately from the various eight (8) branches of the SSNIT administration in the study area. This included Koforidua, Kade, Somanya, Akim Oda, Nkawkaw, Mampong-Akuapem, Ho, and Hohoe. In order to select the respondents from each branch, the list of all employers from each branch was ascertained from each SSNIT branch office using the systematic

sampling method. A sample size of 340 was drawn from 2,713 employers using the Yamane's (1967) simplified formula corrected to proportions.

5.2 Conclusion

The following findings were made in line with the conclusions drawn.

Majority of the respondents who contribute into the SSNIT Pension Scheme are age between 40 to 49 years.

Most of the employers who contribute into the Scheme are males.

Majority of the employers who contribute to SSNIT have secondary level of education or tertiary level of education.

Majority of the employers who contribute to SSNIT earn a monthly salary between GH¢ 300.00 to GH¢500.00.

The main causes of non-payment of SSNIT contributions were inadequate funds, distance to the SSNIT offices, and high rate of employee turnover in most establishments.

A small number of employers do not pay SSNIT contributions of their employees' because they think SSNIT misuses monies being paid to them.

The main strategies employers would like SSNIT to help reduce non-payment of contributions included flexible terms of payment of contributions and the establishment

of satellite offices in major towns and communities in the various branches. Public education on the SSNIT Pension Scheme was another strategy employers would like SSNIT to adopt in order to reduce non-payment rate.

The average compliance rate for both employer and employee continually dropped from the year 2006 to 2009.

Comparatively, Koforidua, Mampong-Akuapem and Nkawkaw branch offices respectively recorded the highest compliance rate in both employer and employees' contribution payments performance during the periods under review, whilst Hohoe, Ho, and Somanya branch offices respectively also recorded the least compliance rates in both the employer and employees' contribution payments performance during the years under review.

Employers' indebtedness to SSNIT increases over the years with the highest indebtedness registered in the year 2008.

It can be concluded that, the main causes of non-compliance to SSNIT was due to inadequate funds as a result of high cost of managing businesses and establishments. This was followed by inaccessibility to SSNIT offices in most branches.

The main strategies employers would want SSNIT to adopt reduce non-payment of contributions were the institution of flexible terms of payments and opening of satellite offices in the major towns and communities.

It can also be concluded that, the average employer and employees' compliance rates keep decreasing over the years suggesting that majority of employer's default every passing year increasing their indebtedness over time.

5.3 Recommendations.

Flexible terms of payments of employers' indebtedness to SSNIT and continues search for the most effective compliance procedures should be encouraged so that employers can pay their contributions.

Public education on how the SSNIT operates as well as the dangers of the non-payment of contributions should be emphasized so that ignorant employers can be made aware of the repercussions of the non-payment of the contributions.

More satellite offices should be established in most major towns and communities to enhance access to SSNIT offices for payment of contributions.

SSNIT as an organization should take all the necessary steps to improve its image on the public perception that, they misuse the funds paid being paid to them. This would help boost the morale of the employers to pay their contributions.

The monitoring staff of SSNIT should be resourced to monitor and remind defaulting employers of their indebtedness so that the non-compliance rate would reduce. Enforcement activities are expensive, but they are legitimate and necessary expenses of a Social Security Scheme.

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APPENDIX

This research questionnaire is the partial fulfillment for the award of commonwealth executive masters in business administration (CEMBA) on the topic:

A STUDY INTO NON-PAYMENT OF EMPLOYER / EMPLOYEES' CONTRIBUTIONS TO SSNIT PENSION SCHEME IN THE EASTERN AND VOLTA REGIONS OF GHANA

Information provided in this questionnaire is purely for academic purpose and your confidentiality is greatly assured as no one needs to write his/her name on the document.

- What is your gender: A) Male B) Female
- 1) Age A) Up to 19 B) 20-29 C) 30-39
D) 40-49
E) 50-59 F) 60+
- 2) Level of education: A) No education B) Primary C) MSLC/JHS
D) Voc/SHS E) Tertiary
F) Any other specify
- 4) What is your level of income? A) Les than GH¢100.00
B) GH¢100.00-GH¢300.00
C) GH¢300.01-GH¢500.00
D) GH¢ 500.01- GH¢ 800
E) GH¢ 800.01 and above

5) Have you been educated on your obligations to the Scheme on the payment of contributions

A) Yes B) No C) Do remember

6) Do you pay your Social Security contribution on or before 14th of the ensuring month?

A) Yes B) No

7) If no to question 4, kindly state what causes the delay?

.....

.....

.....

.....

8) Do you have any idea about the consequence of delayed payment?

A) Yes B) No

9) What are the main problems facing in the payment of contributions

.....

.....

.....

.....

.....

.....

10) What do think at the main course of the problems?

Thank you.

APPENDICES

COMPLIANCE RATE FOR ESTABLISHMENTS / EMPLOYEES

ON BRANCH BASIS FOR JANUARY 2006

APP. 1A

BRANCH	Total No. of Ests.	Total No. of Employees	No. of Ests. that paid	No. of Employees on whose behalf contr. were paid	% of Ests. that paid	% of employees on whose behalf contr. were paid
KOFORIDUA	555	5,601	506	5,389	91.2	96.2
KADE	214	3,206	192	2,583	89.7	80.6
SOMANYA	224	2,485	177	2,403	79.0	96.7
AKIM ODA	186	2,455	152	2,412	81.7	98.2
NKAWKAW	155	1,622	144	1,540	92.9	94.9
MAMPONG AKW.	186	3,327	169	3,238	90.9	97.3
HO	331	2,145	314	2,140	94.9	99.8
HOHOE	234	1,138	160	908	68.4	79.8
TOTAL	2,085	21,979	1,814	20,613	87.0	93.8

COMPLIANCE RATE FOR ESTABLISHMENTS / EMPLOYEES

ON BRANCH BASIS FOR FEBRUARY 2006

APP. 1A

BRANCH	Total No. of Ests.	Total No. of Employees	No. of Ests. that paid	No. of Employees on whose behalf contr. were paid	% of Ests. that paid	% of employees on whose behalf contr. were paid
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KOFORIDUA	545	5486	485	4671	89.0	85.1
KADE	218	3116	187	2461	85.8	80.0
SOMANYA	232	2576	232	2576	100.0	100.0
AKIM ODA	190	2500	178	2432	93.7	97.3
NKAWKAW	159	1613	124	1486	78.0	92.1
MAMPONG AKW.	191	3305	136	2743	71.2	83.0
HO	333	2148	312	2104	93.7	98.9
HOHOE	235	1146	138	846	58.7	73.8
TOTAL	2,103	21,890	1,792	19,319	85.2	88.3

COMPLIANCE RATE FOR ESTABLISHMENTS / EMPLOYEES

ON BRANCH BASIS FOR MARCH 2006

APP. 1A

BRANCH	Total No. of Ests.	Total No. of Employees	No. of Ests. that paid	No. of Employees on whose behalf contr. were paid	% of Ests. that paid	% of employees on whose behalf contr. were paid
KOFORIDUA	546	5,664	377	5,546	69.0	97.9
KADE	219	2,920	132	1,407	60.3	48.2
SOMANYA	235	2,597	193	2,484	82.1	95.6
AKIM ODA	194	2,584	185	2,486	95.4	96.2
NKAWKAW	162	1,689	132	1,611	81.5	95.4
MAMPONG AKW.	188	3,155	153	2,627	81.4	83.3
HO	336	2,159	301	1,953	89.6	90.5
HOHOE	236	1,220	112	803	47.5	65.8
TOTAL	2,116	21,988	1,586	18,917	74.9	86.0

COMPLIANCE RATE FOR ESTABLISHMENTS / EMPLOYEES ON BRANCH BASIS FOR APRIL, 2006

APP. 1A

BRANCH	Total No. of	Total No. of	No. of Ests.	No. of Employees on whose	% of Ests.	% of employees on whose
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	Ests.	Employees	that paid	behalf contr. were paid	that paid	behalf contr. were paid
KOFORIDUA	556	5701	498	5689	90.4	99.8
KADE	212	2946	152	2268	71.7	77.0
SOMANYA	238	2599	155	2216	65.1	85.3
AKIM ODA	197	2589	162	2394	82.2	92.1
NKAWKAW	163	1682	131	1601	80.4	95.2
MAMPONG AKW.	190	3107	156	2546	82.1	81.9
HO	338	2461	304	2110	89.9	85.7
HOHOE	237	1208	165	918	69.6	76.0
TOTAL	2,126	22,293	1,723	19,742	81.0	88.6

COMPLIANCE RATE FOR ESTABLISHMENTS / EMPLOYEES ON BRANCH BASIS FOR MAY, 2006

APP. 1A

BRANCH	Total No. of Ests.	Total No. of Employees	No. of Ests. that paid	No. of Employees on whose behalf contr. were paid	% of Ests. that paid	% of employees on whose behalf contr. were paid
KOFORIDUA	557	5784	497	5614	89.2	97.1
KADE	215	2972	162	2376	75.3	80.0
SOMANYA	243	2602	182	2201	74.9	84.6
AKIM ODA	198	2594	160	2376	80.8	91.6
NKAWKAW	163	1724	136	1698	83.4	98.5
MAMPONG AKW.	192	3109	162	2844	84.4	91.5
HO	334	2301	294	2106	88.0	91.5
HOHOE	236	1219	152	906	64.4	74.3
TOTAL	2,138	22,305	1,745	20,121	81.6	90.2

COMPLIANCE RATE FOR ESTABLISHMENTS / EMPLOYEES ON BRANCH BASIS FOR JUNE, 2006

APP. 1A

BRANCH	Total No. of	Total No. of	No. of Ests.	No. of Employees on whose	% of Ests.	% of employees on whose
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	Ests.	Employees	that paid	behalf contr. were paid	that paid	behalf contr. were paid
KOFORIDUA	562	5802	492	5632	87.5	97.1
KADE	206	2994	163	2382	79.1	79.6
SOMANYA	245	2606	185	2406	75.5	92.3
AKIM ODA	202	2569	174	2390	86.1	93.0
NKAWKAW	160	1742	143	1701	89.4	97.6
MAMPONG AKW.	195	3112	173	2957	88.7	95.0
HO	344	2408	251	2010	73.0	83.5
HOHOE	242	1246	176	924	72.7	74.2
TOTAL	2,166	22,479	1,752	20,402	80.9	90.8

COMPLIANCE RATE FOR ESTABLISHMENTS / EMPLOYEES ON BRANCH BASIS FOR JULY, 2006

APP. 1A

BRANCH	Total No. of Ests.	Total No. of Employees	No. of Ests. that paid	No. of Employees on whose behalf contr. were paid	% of Ests. that paid	% of employees on whose behalf contr. were paid
KOFORIDUA	572	5809	492	5721	86.0	98.5
KADE	206	2874	160	2370	77.7	82.5
SOMANYA	245	2608	183	2394	74.7	91.8
AKIM ODA	202	2612	174	2401	86.1	91.9
NKAWKAW	160	1764	143	1701	89.4	96.4
MAMPONG AKW.	195	3016	173	2957	88.7	98.0
HO	344	2408	251	2010	73.0	83.5
HOHOE	242	1282	176	924	72.7	72.1
TOTAL	2,166	22,373	1,752	20,478	80.9	91.5

COMPLIANCE RATE FOR ESTABLISHMENTS / EMPLOYEES ON BRANCH BASIS FOR AUGUST, 2006

APP. 1A

BRANCH	Total No. of Ests.	Total No. of Employees	No. of Ests. that paid	No. of Employees on whose behalf contr. were paid	% of Ests. that paid	% of employees on whose behalf contr. were paid
KOFORIDUA	578	5814	496	5756	85.8	99.0
KADE	210	2896	150	1962	71.4	67.7
SOMANYA	248	2618	169	2452	68.1	93.7
AKIM ODA	204	2694	180	2504	88.2	92.9
NKAWKAW	161	1786	130	1523	80.7	85.3
MAMPONG AKW.	199	3286	175	2819	87.9	85.8
HO	344	2408	247	1754	71.8	72.8
HOHOE	245	1289	176	956	71.8	74.3
TOTAL	2,189	22,791	1,723	19,726	78.7	86.6

COMPLIANCE RATE FOR ESTABLISHMENTS / EMPLOYEES ON BRANCH BASIS FOR SEPTEMBER, 2006

APP. 1A

BRANCH	Total No. of Ests.	Total No. of Employees	No. of Ests. that paid	No. of Employees on whose behalf contr. were paid	% of Ests. that paid	% of employees on whose behalf contr. were paid
KOFORIDUA	580	5,817	501	5,342	86.4	91.8
KADE	210	2,785	102	1,070	48.6	38.4
SOMANYA	251	2,521	162	1,916	64.5	76.0
AKIM ODA	206	2,729	150	1,984	72.8	72.7
NKAWKAW	162	1,672	130	1,377	80.2	82.4

MAMPONG AKW.	203	3,760	160	2,961	78.8	78.8
HO	342	2,208	265	1,559	77.5	70.6
HOHOE	249	1,214	182	972	73.1	80.1
TOTAL	2,203	22,706	1,652	17,181	75.0	75.7

COMPLIANCE RATE FOR ESTABLISHMENTS / EMPLOYEES ON BRANCH BASIS FOR OCTOBER, 2006

APP. 1A

BRANCH	Total No. of Ests.	Total No. of Employees	No. of Ests. that paid	No. of Employees on whose behalf contr. were paid	% of Ests. that paid	% of employees on whose behalf contr. were paid
KOFORIDUA	594	5874	513	5706	86.4	97.1
KADE	210	2096	130	1969	61.9	93.9
SOMANYA	254	2604	185	1847	72.8	70.9
AKIM ODA	208	2731	187	2115	89.9	77.4
NKAWKAW	161	1656	132	1462	82.0	88.3
MAMPONG AKW.	198	3542	155	3274	78.3	92.4
HO	347	2806	253	2054	72.9	73.2
HOHOE	250	1218	208	932	83.2	76.5
TOTAL	2,222	22,527	1,763	19,359	79.3	86.0

COMPLIANCE RATE FOR ESTABLISHMENTS / EMPLOYEES ON BRANCH BASIS FOR NOVEMBER, 2006

APP. 1A

BRANCH	Total No. of Ests.	Total No. of Employees	No. of Ests. that paid	No. of Employees on whose behalf contr. were paid	% of Ests. that paid	% of employees on whose behalf contr. were paid
KOFORIDUA	588	5,822	500	5,517	85.0	94.8
KADE	210	2,868	130	1,969	61.9	68.7

SOMANYA	254	2,618	170	2,382	66.9	91.0
AKIM ODA	209	2,027	193	1,920	92.3	94.7
NKAWKAW	163	1,633	135	1,506	82.8	92.2
MAMPONG AKW.	198	3,226	187	3,068	94.4	95.1
HO	352	2,302	285	2,091	81.0	90.8
HOHOE	247	1,181	195	763	78.9	64.6
TOTAL	2,221	21,677	1,795	19,216	80.8	88.6

KNUST

COMPLIANCE RATE FOR ESTABLISHMENTS / EMPLOYEE ON BRANCH BASIS FOR DECEMBER, 2006

APP. 1A

BRANCH	Total No. of Ests.	Total No. of Employees	No. of Ests. that paid	No. of Employees on whose behalf contr. were paid	% of Ests. that paid	% of employees on whose behalf contr. were paid
KOFORIDUA	594	5,822	513	5,517	86.4	94.8
KADE	210	2,868	130	1,969	61.9	68.7
SOMANYA	254	2,618	185	2,382	72.8	91.0
AKIM ODA	208	2,027	187	1,920	89.9	94.7
NKAWKAW	161	1,633	132	1,506	82.0	92.2
MAMPONG AKW.	198	3,226	155	3,068	78.3	95.1
HO	347	2,302	253	2,091	72.9	90.8
HOHOE	250	1,181	208	763	83.2	64.6
TOTAL	2,222	21,677	1,763	19,216	79.3	88.6

COMPLIANCE RATE FOR ESTABLISHMENTS / EMPLOYEES ON BRANCH BASIS FOR JANUARY, 2007

APP. 1B

BRANCH	Total No. of Ests.	Total No. of Employees	No. of Ests. that paid	No. of Employees on whose behalf contr. were paid	% of Ests. that paid	% of employees on whose behalf contr. were paid
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KOFORIDUA	603	5,860	505	5,853	83.7	99.9
KADE	215	2,919	167	1363	77.7	46.7
SOMANYA	261	2708	133	2299	51.0	84.9
AKIM ODA	212	2056	120	1952	56.6	94.9
NKAWKAW	162	1644	134	1489	82.7	90.6
MAMPONG AKW.	193	3315	161	2851	83.4	86.0
HO	359	2366	291	2081	81.1	88.0
HOHOE	253	1203	132	1066	52.12	88.6
TOTAL	2,258	22071	1643	18954	72.8	85.9

COMPLIANCE RATE FOR ESTABLISHMENTS / EMPLOYEES ON BRANCH BASIS FOR FEBRUARY ,2007

APP. 1B

BRANCH	Total No. of Ests.	Total No. of Employees	No. of Ests. that paid	No. of Employees on whose behalf contr. were paid	% of Ests. that paid	% of employees on whose behalf contr. were paid
KOFORIDUA	603	5868	518	5760	85.9	98.2
KADE	218	3008	147	2284	67.4	75.9
SOMANYA	265	2764	204	2735	77.0	99.0
AKIM ODA	216	2126	138	1748	63.9	82.2
NKAWKAW	170	1669	142	1595	83.5	95.6
MAMPONG AKW.	196	3294	182	3125	92.9	94.9
HO	360	2375	279	1943	77.5	81.8
HOHOE	258	1194	109	810	42.2	67.8
TOTAL	2286	22,298	1719	20,000	75.2	89.7

COMPLIANCE RATE FOR ESTABLISHMENTS / EMPLOYEES ON BRANCH BASIS FOR MARCH, 2007

BRANCH	Total No. of Ests.	Total No. of Employees	No. of Ests. that paid	No. of Employees on whose behalf contr. were paid	% of Ests. that paid	% of employees on whose behalf contr. were paid
KOFORIDUA	605	5864	452	5787	74.7	98.7
KADE	219	3288	175	1959	79.9	59.6
SOMANYA	265	2726	177	2300	66.8	84.4
AKIM ODA	221	2141	116	1770	52.5	82.7
NKAWKAW	171	1697	140	1677	81.9	98.8
MAMPONG AKW.	197	3265	187	3260	94.9	99.8
HO	356	2396	321	2236	90.2	93.3
HOHOE	252	1204	226	1101	89.7	91.4
TOTAL	2286	22581	1794	20090	78.5	89.0

COMPLIANCE RATE FOR ESTABLISHMENTS / EMPLOYEES ON BRANCH BASIS FOR APRIL,2007

BRANCH	Total No. of Ests.	Total No. of Employees	No. of Ests. that paid	No. of Employees on whose behalf contr. were paid	% of Ests. that paid	% of employees on whose behalf contr. were paid
KOFORIDUA	579	5847	491	5497	82.2	94.0
KADE	219	3342	199	2605	90.9	77.9
SOMANYA	271	2751	179	2479	66.1	90.1
AKIM ODA	222	2205	123	1671	55.4	75.8
NKAWKAW	170	1753	134	1379	78.8	78.7
MAMPONG AKW.	199	3222	189	2984	95.0	92.6
HO	354	2466	251	1973	70.9	80.0
HOHOE	253	1226	216	1117	85.4	91.1
TOTAL	2285	22812	1782	19705	78.0	86.4

COMPLIANCE RATE FOR ESTABLISHMENTS / EMPLOYEES ON BRANCH BASIS FOR MAY,2007

BRANCH	Total No. of Ests.	Total No. of Employees	No. of Ests. that paid	No. of Employees on whose behalf contr. were paid	% of Ests. that paid	% of employees on whose behalf contr. were paid
KOFORIDUA	601	5883	464	5709	77.2	97.0
KADE	220	3289	181	2066	82.3	62.8
SOMANYA	272	2814	200	2732	73.5	97.1
AKIM ODA	223	2236	185	1941	83.0	86.8
NKAWKAW	175	1907	138	1519	78.9	79.7
MAMPONG AKW.	203	3389	198	3140	97.5	92.7
HO	354	2584	343	2050	96.9	79.3
HOHOE	257	1261	121	908	47.1	72.0
TOTAL	2305	23363	1830	20065	79.4	85.9

COMPLIANCE RATE FOR ESTABLISHMENTS / EMPLOYEES ON BRANCH BASIS FOR JUNE, 2007

APP. 1B

BRANCH	Total No. of Ests.	Total No. of Employees	No. of Ests. that paid	No. of Employees on whose behalf contr. were paid	% of Ests. that paid	% of employees on whose behalf contr. were paid
KOFORIDUA	599	5852	450	5729	75.1	97.9
KADE	216	3276	186	2727	86.1	83.2
SOMANYA	272	2814	144	2428	52.9	86.3
AKIM ODA	226	2243	182	1899	80.5	84.7
NKAWKAW	176	1825	149	1715	84.7	94.0
MAMPONG AKW.	202	3511	196	3474	97.0	98.9
HO	353	2578	268	2129	75.9	82.6
HOHOE	255	1237	125	968	49.0	78.3
TOTAL	2299	23336	1700	21069	73.9	90.3

COMPLIANCE RATE FOR ESTABLISHMENTS / EMPLOYEES ON BRANCH BASIS FOR JULY, 2007

APP. 1B

BRANCH	Total No. of Ests.	Total No. of Employees	No. of Ests. that paid	No. of Employees on whose behalf contr. were paid	% of Ests. that paid	% of employees on whose behalf contr. were paid
KOFORIDUA	605	5870	433	5520	71.6	94.0
KADE	218	3283	167	1992	76.6	60.7
SOMANYA	276	2870	146	1807	52.9	63.0
AKIM ODA	233	2267	193	1922	82.8	84.8
NKAWKAW	178	1786	150	1584	84.3	88.7
MAMPONG AKW.	208	3712	191	3205	91.8	86.3
HO	357	2589	207	1485	58.0	57.4
HOHOE	258	1254	123	691	47.7	55.1
TOTAL	2333	23631	1610	18206	69.0	77.0

COMPLIANCE RATE FOR ESTABLISHMENTS / EMPLOYEES ON BRANCH BASIS FOR AUGUST, 2007

APP. 1B

BRANCH	Total No. of Ests.	Total No. of Employees	No. of Ests. that paid	No. of Employees on whose behalf contr. were paid	% of Ests. that paid	% of employees on whose behalf contr. were paid
KOFORIDUA	611	5897	565	4862	92.5	82.4
KADE	212	3021	185	2211	87.3	73.2
SOMANYA	280	2895	174	2629	62.1	90.8
AKIM ODA	235	2346	186	2001	79.1	85.3
NKAWKAW	179	1817	152	1726	84.9	95.0
MAMPONG AKW.	210	3837	185	3556	88.1	92.4
HO	365	2645	334	2400	91.5	90.7
HOHOE	258	1254	116	855	45.0	68.2
TOTAL	2350	23712	1897	20230	80.7	85.3

COMPLIANCE RATE FOR ESTABLISHMENTS / EMPLOYEES ON BRANCH BASIS FOR SEPTEMBER, 2007

APP. 1B

BRANCH	Total No. of Ests.	Total No. of Employees	No. of Ests. that paid	No. of Employees on whose behalf contr. were paid	% of Ests. that paid	% of employees on whose behalf contr. were paid
KOFORIDUA	614	5904	563	4813	91.7	81.5
KADE	217	3012	187	2133	86.2	70.8
SOMANYA	287	2896	154	2433	53.7	84.0
AKIM ODA	234	2352	197	2112	84.2	89.8
NKAWKAW	181	1932	156	1739	86.2	90.0
MAMPONG AKW.	207	3782	183	3380	88.4	89.4
HO	364	2595	247	2039	67.9	78.6
HOHOE	255	1230	219	1103	85.9	89.7
TOTAL	2359	23703	1906	19752	80.8	83.3

COMPLIANCE RATE FOR ESTABLISHMENTS / EMPLOYEES ON BRANCH BASIS FOR OCTOBER, 2007

APP. 1B

BRANCH	Total No. of Ests.	Total No. of Employees	No. of Ests. that paid	No. of Employees on whose behalf contr. were paid	% of Ests. that paid	% of employees on whose behalf contr. were paid
KOFORIDUA	617	5,895	564	5,008	91.4	85.0
KADE	218	3,016	112	1,256	51.4	41.6
SOMANYA	291	2,923	233	2,712	80.1	92.8
AKIM ODA	236	2,403	88	2,060	37.3	85.7
NKAWKAW	181	1,895	146	1,714	80.7	90.4

MAMPONG AKW.	209	3,568	187	3,314	89.5	92.9
HO	364	2,576	300	1,816	82.4	70.5
HOHOE	256	1,237	237	1,019	92.6	82.4
TOTAL	2,372	23,513	1,867	18,899	78.7	80.4

COMPLIANCE RATE FOR ESTABLISHMENTS / EMPLOYEES ON BRANCH BASIS FOR NOVEMBER, 2007

KNUST

APP. 1B

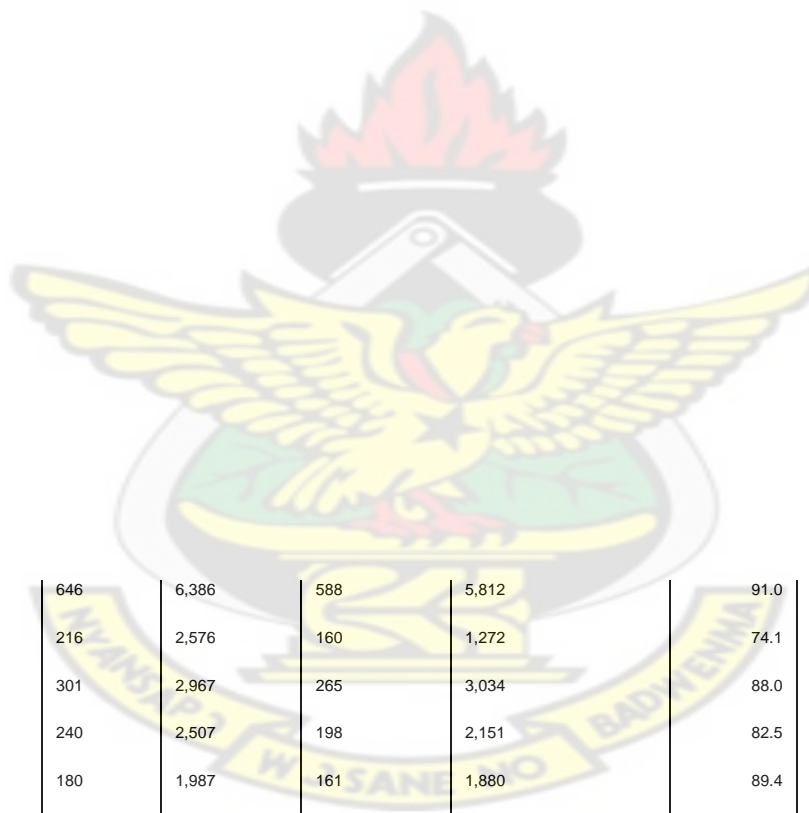
BRANCH	Total No. of Ests.	Total No. of Employees	No. of Ests. that paid	No. of Employees on whose behalf contr. were paid	% of Ests. that paid	% of employees on whose behalf contr. were paid
KOFORIDUA	625	5,918	577	5,403	92.3	91.3
KADE	217	2,589	166	1,349	76.5	52.1
SOMANYA	296	2,979	288	2,813	97.3	94.4
AKIM ODA	238	2,457	175	2,065	73.5	84.0
NKAWKAW	180	1,893	160	1,650	88.9	87.2
MAMPONG AKW.	217	3,589	207	3,360	95.4	93.6
HO	361	2,618	307	1,909	85.0	72.9
HOHOE	257	1,245	186	1,146	72.4	92.0
TOTAL	2,391	23,288	2,066	19,695	86.4	84.6

COMPLIANCE RATE FOR ESTABLISHMENTS / EMPLOYEES ON BRANCH BASIS FOR DECEMBER, 2007

APP. 1B

BRANCH	Total No. of Ests.	Total No. of Employees	No. of Ests. that paid	No. of Employees on whose behalf contr. were paid	% of Ests. that paid	% of employees on whose behalf contr. were paid
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KNUST



KOFORIDUA	646	6,386	588	5,812	91.0	91.0
KADE	216	2,576	160	1,272	74.1	49.4
SOMANYA	301	2,967	265	3,034	88.0	102.3
AKIM ODA	240	2,507	198	2,151	82.5	85.8
NKAWKAW	180	1,987	161	1,880	89.4	94.6
MAMPONG AKW.	221	3,650	191	3,172	86.4	86.9
HO	354	2,509	244	2,190	68.9	87.3
HOHOE	257	1,290	157	880	61.1	68.2
TOTAL	2,415	23,872	1,964	20,391	81.3	85.4

APP. 1C

BRANCH	Total No. of Ests.	Total No. of Employees	No. of Ests. that paid	No. of Employees on whose behalf contr. were paid	% of Ests. that paid	% of employees on whose behalf contr. were paid
KOFORIDUA	630	6349	594	5660	94.3	89.1
KADE	214	2600	77	1700	36.0	65.4
SOMANYA	305	2971	247	2314	81.0	77.9
AKIM ODA	237	2494	156	1470	65.8	58.9
NKAWKAW	173	1854	132	1523	76.3	82.1
MAMPONG AKW.	227	3601	159	2862	70.0	79.5
HO	354	2491	269	1939	76.0	77.8
HOOE	261	1309	137	735	52.5	56.1
TOTAL	2401	23669	1771	18203	73.8	76.8

COMPLIANCE RATE FOR ESTABLISHMENTS / EMPLOYEES ON BRANCH BASIS FOR FEBRUARY,2008

APP. 1C

BRANCH	Total No. of Ests.	Total No. of Employees	No. of Ests. that paid	No. of Employees on whose behalf contr. were paid	% of Ests. that paid	% of employees on whose behalf contr. were paid
KOFORIDUA	632	6364	583	5641	92.2	88.6
KADE	218	2628	83	1236	38.1	47.0
SOMANYA	311	3014	245	2988	78.8	99.1
AKIM ODA	242	2555	181	2463	74.8	96.4
NKAWKAW	174	1854	144	1674	82.8	90.3

MAMPONG AKW.	229	3394	187	2924	81.7	86.2
HO	352	2486	208	1936	58.9	77.9
HOHOE	264	1324	123	742	46.6	56.0
TOTAL	2423	23619	1754	19604	72.4	83.0

COMPLIANCE RATE FOR ESTABLISHMENTS / EMPLOYEES ON BRANCH BASIS FOR MARCH,2008

APP. 1C

BRANCH	Total No. of Ests.	Total No. of Employees	No. of Ests. that paid	No. of Employees on whose behalf contr. were paid	% of Ests. that paid	% of employees on whose behalf contr. were paid
KOFORIDUA	631	6427	559	5466	88.6	85.0
KADE	221	2669	84	1059	38.0	39.7
SOMANYA	317	3022	240	2673	75.7	88.5
AKIM ODA	245	2555	210	2147	85.7	84.0
NKAWKAW	172	1820	145	1650	84.3	90.7
MAMPONG AKW.	232	3425	163	2842	70.3	83.0
HO	356	2465	201	1795	56.5	72.8
HOHOE	268	1351	122	743	45.5	55.0
TOTAL	2442	23734	1724	18375	70.6	77.4

COMPLIANCE RATE FOR ESTABLISHMENTS / EMPLOYEES ON BRANCH BASIS FOR APRIL,2008

APP. 1C

BRANCH	Total No. of Ests.	Total No. of Employees	No. of Ests. that paid	No. of Employees on whose behalf contr. were paid	% of Ests. that paid	% of employees on whose behalf contr. were paid
KOFORIDUA	643	6503	535	5745	83.2	88.3
KADE	222	2714	169	1770	76.1	65.2
SOMANYA	320	2965	223	2912	69.7	98.2

AKIM ODA	221	2154	154	1513	69.7	70.2
NKAWKAW	173	1832	133	1520	76.9	83.0
MAMPONG AKW.	232	3446	178	2990	76.7	86.8
HO	352	2494	335	2181	95.2	87.4
HOHOE	269	1398	178	1085	66.2	77.6
TOTAL	2432	23506	1905	19716	78.3	83.9

COMPLIANCE RATE FOR ESTABLISHMENTS / EMPLOYEES ON BRANCH BASIS FOR MAY, 2008

APP. 1C

BRANCH	Total No. of Ests.	Total No. of Employees	No. of Ests. that paid	No. of Employees on whose behalf contr. were paid	% of Ests. that paid	% of employees on whose behalf contr. were paid
KOFORIDUA	651	6613	514	5204	79.0	78.7
KADE	220	2707	152	1868	69.1	69.0
SOMANYA	325	2991	249	2903	76.6	97.1
AKIM ODA	223	2212	139	1393	62.3	63.0
NKAWKAW	174	1852	135	1480	77.6	79.9
MAMPONG AKW.	234	3712	172	3148	73.5	84.8
HO	349	2521	310	2226	88.8	88.3
HOHOE	270	1398	149	737	55.2	52.7
TOTAL	2446	24006	1820	18959	74.4	79.0

COMPLIANCE RATE FOR ESTABLISHMENTS / EMPLOYEES ON BRANCH BASIS FOR JUNE, 2008

APP. 1C

BRANCH	Total No. of	Total No. of	No. of Ests.	No. of Employees on whose	% of Ests.	% of employees on whose
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	Ests.	Employees	that paid	behalf contr. were paid	that paid	behalf contr. were paid
KOFORIDUA	659	6640	534	5753	81.0	86.6
KADE	223	2692	136	1782	61.0	66.2
SOMANYA	330	3006	224	2198	67.9	73.1
AKIM ODA	223	2212	73	853	32.7	38.6
NKAWKAW	175	1880	137	1719	78.3	91.4
MAMPONG AKW.	232	3851	191	3194	82.3	82.9
HO	351	2527	325	2292	92.6	90.7
HOHOE	273	1384	201	1116	73.6	80.6
TOTAL	2466	24192	1821	18907	73.8	78.2

COMPLIANCE RATE FOR ESTABLISHMENTS / EMPLOYEES ON BRANCH BASIS FOR JULY, 2008

APP. 1C

BRANCH	Total No. of Ests.	Total No. of Employees	No. of Ests. that paid	No. of Employees on whose behalf contr. were paid	% of Ests. that paid	% of employees on whose behalf contr. were paid
KOFORIDUA	668	6918	535	5346	80.1	77.3
KADE	220	2697	142	1830	64.5	67.9
SOMANYA	333	3036	234	2809	70.3	92.5
AKIM ODA	249	2211	80	1073	32.1	48.5
NKAWKAW	175	1904	145	1756	82.9	92.2
MAMPONG AKW.	234	1175	207	4019	88.5	89.8
HO	353	2543	272	2022	77.1	79.5
HOHOE	272	1411	200	1325	73.5	93.9
TOTAL	2504	25195	1815	20180	72.5	80.1

COMPLIANCE RATE FOR ESTABLISHMENTS / EMPLOYEES ON BRANCH BASIS FOR AUGUST, 2008

APP. 1C

BRANCH	Total No. of Ests.	Total No. of Employees	No. of Ests. that paid	No. of Employees on whose behalf contr. were paid	% of Ests. that paid	% of employees on whose behalf contr. were paid
KOFORIDUA	673	6,927	577	5,717	85.7	82.5
KADE	23	2,684	178	2,573	79.8	95.9
SOMANYA	336	3,046	229	2,450	68.2	80.4
AKIM ODA	240	2,239	67	1,084	27.9	48.4
NKAWKAW	175	1,926	155	1,725	88.6	89.6
MAMPONG AKW.	235	4,467	193	4,009	82.1	89.7
HO	349	2,555	189	1,881	54.2	73.6
HOHOE	274	1,474	158	949	57.7	64.4
TOTAL	2,505	25,318	1,746	20,388	69.7	80.5

COMPLIANCE RATE FOR ESTABLISHMENTS / EMPLOYEES ON BRANCH BASIS FOR SEPTEMBER, 2008

APP. 1C

BRANCH	Total No. of Ests.	Total No. of Employees	No. of Ests. that paid	No. of Employees on whose behalf contr. were paid	% of Ests. that paid	% of employees on whose behalf contr. were paid
KOFORIDUA	666	6922	579	5950	86.9	86.0
KADE	225	2739	139	2016	61.9	73.6
SOMANYA	341	3092	215	2786	63.0	90.1
AKIM ODA	244	2026	193	1707	79.1	84.3
NKAWKAW	175	1884	149	1625	85.1	86.3
MAMPONG AKW.	238	4323	184	3718	77.3	86.0
HO	354	2587	227	1659	64.1	64.1
HOHOE	276	1405	179	1096	64.9	78.0
TOTAL	2519	24978	1865	20557	74.0	82.3

COMPLIANCE RATE FOR ESTABLISHMENTS / EMPLOYEES ON BRANCH BASIS FOR OCTOBER, 2008

APP. 1C

BRANCH	Total No. of Ests.	Total No. of Employees	No. of Ests. that paid	No. of Employees on whose behalf contr. were paid	% of Ests. that paid	% of employees on whose behalf contr. were paid
KOFORIDUA	664	6944	609	6265	91.7	90.2
KADE	225	2700	123	1509	54.7	55.9
SOMANYA	345	3108	250	2631	72.5	84.7
AKIM ODA	248	2031	202	1725	81.5	84.9
NKAWKAW	176	1851	164	1786	93.2	96.5
MAMPONG AKW.	242	3811	197	3300	81.4	86.6
HO	358	2616	183	1170	51.1	44.7
HOHOE	275	1395	117	784	42.5	56.2
TOTAL	2533	24456	1845	19170	72.8	78.4

COMPLIANCE RATE FOR ESTABLISHMENTS / EMPLOYEES ON BRANCH BASIS FOR NOVEMBER, 2008

APP. 1C

BRANCH	Total No. of Ests.	Total No. of Employees	No. of Ests. that paid	No. of Employees on whose behalf contr. were paid	% of Ests. that paid	% of employees on whose behalf contr. were paid
KOFORIDUA	670	6957	615	6193	91.8	89.0
KADE	227	2775	124	1831	54.6	66.0
SOMANYA	349	3125	303	2601	86.8	83.2
AKIM ODA	254	2013	220	1806	86.6	89.7
NKAWKAW	171	1845	160	1755	93.6	95.1

MAMPONG AKW.	245	3725	213	3395	86.9	91.1
HO	362	2654	143	1506	39.5	56.7
HOHOE	279	1387	144	951	51.6	68.6
TOTAL	2557	24481	1922	20038	75.2	81.9

COMPLIANCE RATE FOR ESTABLISHMENTS / EMPLOYEES ON BRANCH BASIS FOR DECEMBER, 2008

APP. 1C

BRANCH	Total No.	Total No.	No. of Ests. that paid	No. of Employees	% of Ests. that paid	% of employees
	of Ests.	of Employees		on whose behalf contr. were paid		on whose behalf contr. were paid
KOFORIDUA	676	6967	618	6216	91.4	89.2
KADE	229	2808	120	2035	52.4	72.5
SOMANYA	352	3146	329	3107	93.5	98.8
AKIM ODA	256	2054	221	1820	86.3	88.6
NKAWKAW	171	1825	151	1653	88.3	90.6
MAMPONG AKW.	244	3672	211	2973	86.5	81.0
HO	362	2686	147	1606	40.6	59.8
HOHOE	279	1387	170	884	60.9	63.7
TOTAL	2569	24545	1967	20294	76.6	82.7

COMPLIANCE RATE FOR ESTABLISHMENTS / EMPLOYEES ON BRANCH BASIS FOR JANUARY, 2009

APP. 1D

BRANCH	Total No.	Total No.	No. of Ests. that paid	No. of Employees	% of Ests. that paid	% of employees
	of Ests.	of Employees		on whose behalf contr. were paid		on whose behalf contr. were paid
KOFORIDUA	683	6991	616	6217	90.2	88.9

KADE	230	2890	100	1308	43.5	45.3
SOMANYA	361	3219	266	2872	73.7	89.2
AKIM ODA	259	2072	223	1858	86.1	89.7
NKAWKAW	175	2077	152	1558	86.9	75.0
MAMPONG AKW.	247	3594	204	3304	82.6	91.9
HO	356	2651	117	1404	32.9	53.0
HOHOE	279	1417	112	868	40.1	61.3
TOTAL	2590	24911	1790	19389	69.1	77.8

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COMPLIANCE RATE FOR ESTABLISHMENTS / EMPLOYEES ON BRANCH BASIS FOR FEBRUARY, 2009

APP. 1D

BRANCH	Total No. of Ests.	Total No. of Employees	No. of Ests. that paid	No. of Employees on whose behalf contr. were paid	% of Ests. that paid	% of employees on whose behalf contr. were paid
KOFORIDUA	690	7019	371	5193	53.8	74.0
KADE	236	2935	194	1415	82.2	48.2
SOMANYA	366	3254	311	3177	85.0	97.6
AKIM ODA	262	2098	213	1721	81.3	82.0
NKAWKAW	177	2077	140	1565	79.1	75.3
MAMPONG AKW.	255	3596	215	3476	84.3	96.7
HO	358	2638	129	1501	36.0	56.9
HOHOE	279	1420	144	944	51.6	66.5
TOTAL	2623	25037	1717	18992	65.5	75.9

COMPLIANCE RATE FOR ESTABLISHMENTS / EMPLOYEES ON BRANCH BASIS FOR MARCH, 2009

APP. 1D

BRANCH	Total No. of Ests.	Total No. of Employees	No. of Ests. that paid	No. of Employees on whose behalf contr. were paid	% of Ests. that paid	% of employees on whose behalf contr. were paid
KOFORIDUA	698	7054	355	5300	50.9	75.1
KADE	238	2957	120	1540	50.4	52.1
SOMANYA	371	3270	310	3168	83.6	96.9
AKIM ODA	265	2269	179	1747	67.5	77.0
NKAWKAW	175	1907	135	1600	77.1	83.9
MAMPONG AKW.	259	3650	223	3414	86.1	96.3
HO	359	2924	115	1615	32.0	55.2
HOHOE	280	1369	156	937	55.7	68.4
TOTAL	2645	25400	1593	19421	60.2	76.5

COMPLIANCE RATE FOR ESTABLISHMENTS / EMPLOYEES ON BRANCH BASIS FOR APRIL, 2009

APP. 1D

BRANCH	Total No. of Ests.	Total No. of Employees	No. of Ests. that paid	No. of Employees on whose behalf contr. were paid	% of Ests. that paid	% of employees on whose behalf contr. were paid
KOFORIDUA	709	7091	518	5795	73.1	81.7
KADE	239	2823	154	2241	64.4	79.4
SOMANYA	377	3283	133	3206	35.3	97.7
AKIM ODA	268	2332	131	1383	48.9	59.3
NKAWKAW	177	1924	156	1590	88.1	82.6
MAMPONG AKW.	263	3714	228	3521	86.7	94.8
HO	362	2850	120	1699	33.1	59.6
HOHOE	284	1341	129	813	45.4	60.6
TOTAL	2679	25358	1569	20248	58.6	79.8

COMPLIANCE RATE FOR ESTABLISHMENTS / EMPLOYEES ON BRANCH BASIS FOR MAY, 2009

APP. 1D

BRANCH	Total No. of Ests.	Total No. of Employees	No. of Ests. that paid	No. of Employees on whose behalf contr. were paid	% of Ests. that paid	% of employees on whose behalf contr. were paid
KOFORIDUA	716	7109	621	6238	86.7	87.7
KADE	240	2817	133	1348	55.4	47.9
SOMANYA	376	3334	120	2254	31.9	67.6
AKIM ODA	271	2397	158	1770	58.3	73.8
NKAWKAW	177	1897	144	1571	81.4	82.8
MAMPONG AKW.	264	3872	226	3682	85.6	95.1
HO	365	2914	139	1764	38.1	60.5
HOHOE	258	1262	139	822	55.9	65.1
TOTAL	2667	25602	1680	19449	63.0	76.0

COMPLIANCE RATE FOR ESTABLISHMENTS / EMPLOYEES ON BRANCH BASIS FOR JUNE,2009

APP. 1D

BRANCH	Total No. of Ests.	Total No. of Employees	No. of Ests. that paid	No. of Employees on whose behalf contr. were paid	% of Ests. that paid	% of employees on whose behalf contr. were paid
KOFORIDUA	723	7471	652	6688	90.2	89.5
KADE	237	2795	114	1591	48.1	56.9
SOMANYA	376	3382	128	2055	34.0	60.8
AKIM ODA	274	2238	174	1576	63.5	70.4
NKAWKAW	178	1901	150	1626	84.3	85.5
MAMPONG AKW.	267	3872	242	3750	90.6	96.8
HO	337	2896	139	1336	41.2	53.0
HOHOE	263	1332	164	1040	62.4	78.1
TOTAL	2655	25887	1763	19862	66.4	76.7

COMPLIANCE RATE FOR ESTABLISHMENTS / EMPLOYEES ON BRANCH BASIS FOR JULY, 2009

APP. 1D

BRANCH	Total No. of Ests.	Total No. of Employees	No. of Ests. that paid	No. of Employees on whose behalf contr. were paid	% of Ests. that paid	% of employees on whose behalf contr. were paid
KOFORIDUA	733	7491	663	6742	90.5	90.0
KADE	241	2754	115	1546	47.7	56.1
SOMANYA	377	3361	235	2342	62.3	69.7
AKIM ODA	277	2237	215	1774	77.6	79.3
NKAWKAW	181	1944	146	1688	80.7	86.8
MAMPONG AKW.	271	4330	251	4156	92.6	96.0
HO	342	2935	185	1543	54.1	52.6
HOHOE	267	1338	154	973	57.7	72.7
TOTAL	2689	26390	1964	20764	73.0	78.7

COMPLIANCE RATE FOR ESTABLISHMENTS / EMPLOYEES ON BRANCH BASIS FOR AUGUST, 2009

APP. 1D

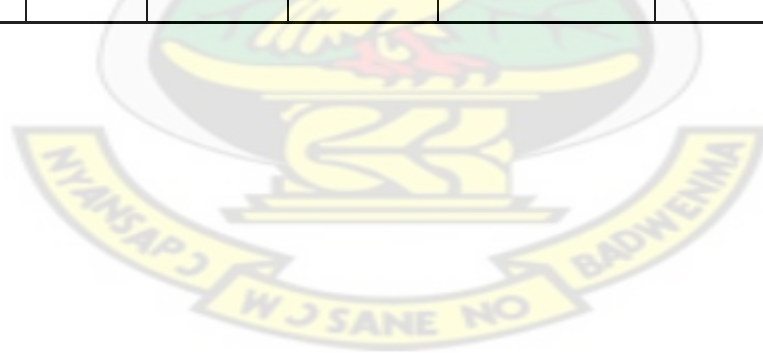
BRANCH	Total No. of Ests.	Total No. of Employees	No. of Ests. that paid	No. of Employees on whose behalf contr. were paid	% of Ests. that paid	% of employees on whose behalf contr. were paid
KOFORIDUA	747	7520	683	6853	91.4	91.1
KADE	243	2747	88	1315	36.2	47.9
SOMANYA	377	3361	239	2398	63.4	71.3
AKIM ODA	282	2296	173	1680	61.3	73.2
NKAWKAW	185	1966	150	1734	81.1	86.2
MAMPONG AKW.	277	4336	261	4254	94.2	98.1

HO	350	3007	199	2159	56.9	71.8
HOHOE	270	1352	123	860	45.6	63.6
TOTAL	2731	26585	1916	21253	70.2	79.9

COMPLIANCE RATE FOR ESTABLISHMENTS / EMPLOYEES ON BRANCH BASIS FOR SEPTEMBER, 2009

APP. 1D

BRANCH	Total No. of Ests.	Total No. of Employees	No. of Ests. that paid	No. of Employees on whose behalf contr. were paid	% of Ests. that paid	% of employees on whose behalf contr. were paid
KOFORIDUA	754	7536	683	6869	90.6	91.1
KADE	245	2913	97	1398	39.6	48.0
SOMANYA	377	3307	185	2329	49.1	70.4
AKIM ODA	285	2291	160	2100	56.1	91.7
NKAWKAW	188	1970	161	1734	85.6	88.0
MAMPONG AKW.	280	4339	243	4172	86.8	96.2
HO	361	3038	198	1798	54.8	59.2
HOHOE	278	1353	137	914	49.3	67.6
TOTAL	2768	26747	1864	21314	67.3	79.7



COMPLIANCE RATE FOR ESTABLISHMENTS / EMPLOYEES ON BRANCH BASIS FOR OCTOBER, 2009

APP. 1D

BRANCH	Total No. of Ests.	Total No. of Employees	No. of Ests. that paid	No. of Employees on whose behalf contr. were paid	% of Ests. that paid	% of employees on whose behalf contr. were paid
KOFORIDUA	763	7562	689	6884	90.3	91.0
KADE	245	2920	107	1443	43.7	49.4
SOMANYA	383	3383	227	2907	59.3	85.9
AKIM ODA	269	2265	176	1930	65.4	85.2
NKAWKAW	190	1932	162	1772	85.3	91.7
MAMPONG AKW.	286	4343	263	4253	92.0	97.9
HO	367	3131	178	1846	48.5	59.0
HOHOE	279	1431	104	825	37.3	58.4
TOTAL	2782	26949	1906	21860	68.5	81.1

COMPLIANCE RATE FOR ESTABLISHMENTS / EMPLOYEES ON BRANCH BASIS FOR NOVEMBER, 2009

APP. 1D

BRANCH	Total No. of Ests.	Total No. of Employees	No. of Ests. that paid	No. of Employees on whose behalf contr. were paid	% of Ests. that paid	% of employees on whose behalf contr. were paid
KOFORIDUA	777	7638	680	6833	87.5	89.5
KADE	247	2875	104	1495	42.1	52.0
SOMANYA	382	3359	221	2620	57.9	78.0
AKIM ODA	273	2237	212	1774	77.7	79.3
NKAWKAW	194	1987	168	1802	86.6	90.7
MAMPONG AKW.	289	4537	273	4349	94.5	95.9
HO	369	3169	206	2076	55.8	65.5

HOHOE	283	1373	162	960	57.2	69.9
TOTAL	2814	27175	2026	21909	72.0	80.6

COMPLIANCE RATE FOR ESTABLISHMENTS / EMPLOYEES ON BRANCH BASIS FOR DECEMBER, 2009

APP. 1D

BRANCH	Total No. of Ests.	Total No. of Employees	No. of Ests. that paid	No. of Employees on whose behalf contr. were paid	% of Ests. that paid	% of employees on whose behalf contr. were paid
KOFORIDUA	789	7560	704	7111	89.2	94.1
KADE	249	2987	103	1470	41.4	49.2
SOMANYA	367	3299	174	2675	47.4	81.1
AKIM ODA	277	2241	189	2056	68.2	91.7
NKAWKAW	196	1969	176	1785	89.8	90.7
MAMPONG AKW.	290	4338	276	4382	98.2	101.0
HO	374	3192	180	2416	48.1	75.7
HOHOE	285	1346	152	940	53.3	69.8
TOTAL	2827	26932	1954	22835	69.1	84.8

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