T.C.

FIRAT UNIVERSITY

INSTITUTE OF SOCIAL SCIENCES

DEPARTMENT OF BUSINESS ADMINISTRATION

CORPORATE SOCIAL RESPONSIBILITY, ETHICS AND ACCOUNTABILITY

MASTER'S DEGREE THESIS

SUPERVISOR
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ELAZIĞ-2020

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MASTER THESIS

DANIŞMAN	HAZIRLAYAN
Prof. Dr. Burcu OZCAN	**Osman Abubakari AZIZ**

Jürimiz, ../…/2020 tarihinde yapılan tez savunma sınavı sonunda bu doktora tezini oy birliği / oy çokluğu ile başarılı saymıştır.

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Prof. Dr. Ömer Osman UMAR
Sosyal Bilimler Enstitü Müdürü

ABSTRACT

Master's Degree Thesis

Corporate Social Responsibility, Ethics and Accountability

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Firat University
Institute of Social Sciences
Department of Business Administration
Elazığ-2020; Page: XII+81

This research proposes a CSR framework and implementation guidelines for the service sector of Ghana. Ghana has gone through various stages of economic development since independence. From an agricultural economy to an industrial economy with the service sector currently being the major contributor to GDP making Ghana one of the promising economies in the world. However, Ghana's success story is as a result of economic recovery programs and social intervention policies introduced by successive governments to make life bearable for the people with little effort from the Ghanaian corporate sector. The Ghanaian corporate sector does little to complement the effort of the government to curb corruption, protect the environment to ensure a sustained economic development. This gap is caused by the absence of CSR policies and implementation guidelines to serve as maps for firms to follow. This research therefore sought to address the problem by presenting the proposed policy for the dominant sector of the economy.

The research is conducted on three levels using record keeping method to collect secondary data. The first level explains the growth of the economy from agricultural after independence to a service economy with emphasis on the service sector as the largest sector of the Ghanaian economy. The second stage explains CSR and its importance to both employers and employees using existing models for illustration purposes. The final stage of the research focused on the development of CSR policy framework for the Ghanaian service sector with implementation strategies.

Keywords: Corporate Social Responsibility, Business Ethics, Accountability, Structure of Business, Gross Domestic Product, Agricultural Sector, Industrial Sector, Service sector

ÖZET

Yüksek Lisans Tezi

Kurumsal sosyal sorumluluk, etik ve hesap verebilirlik

Abubakari Aziz OSMAN

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Bu araştırma, Gana hizmet sektörü için bir KSS çerçevesi ve uygulama kılavuzu önermektedir. Gana bağımsızlıktan bu yana ekonomik kalkınmanın çeşitli aşamalarından geçti. Bir tarım ekonomisinden endüstriyel ekonomiye, hizmet sektörü şu anda GSYİH'ya en büyük katkı sağlayan Gana'yı dünyadaki gelecek vaat eden ekonomilerden biri haline getirmektedir. Bununla birlikte, Gana'nın başarı öyküsü, Ganalı şirket sektöründen çok az çaba harcayan insanlar için hayatı katlanılabilir kılmak için birbirini izleyen hükümetler tarafından sunulan ekonomik toparlanma programları ve sosyal müdahale politikalarının bir sonucudur. Ganalı kurumsal sektörü, hükümetin yolsuzluğu azaltma, sürdürülebilir bir ekonomik kalkınma sağlamak için çevreyi koruma çabalarını tamamlamak için çok az şey yapıyor. Bu boşluğa, firmaların izleyecekleri haritalar olarak hizmet etmek için KSS politikaları ve uygulama kılavuzlarının bulunmaması neden olmaktadır. Dolayısıyla bu araştırma ekonominin baskın sektörü için önerilen politikayı sunarak sorunu ele almaya çalışmıştır.

Araştırma, ikincil verileri toplamak için kayıt tutma yöntemi kullanılarak üç düzeyde yürütülmektedir. Birinci düzey, bağımsızlıktan sonra ekonominin tarımdan hizmete, Gana ekonomisinin en büyük sektörü olan hizmet sektörüne vurgu yaparak hizmet ekonomisine büyümesini açıklamaktadır. İkinci aşama, örnekleme amacıyla mevcut modelleri kullanan hem işverenlere hem de çalışanlara önemini açıklar. Araştırmanın son aşaması, uygulama stratejileri ile Ganalı hizmet sektörü için KSS politika çerçevesinin geliştirilmesine odaklandı.

Anahtar Kelimeler: Kurumsal Sosyal Sorumluluk, İş Etiği, Hesap Verebilirlik, İşletmenin Yapısı, Gayri Safi Yurtiçi Hasıla, Tarım Sektörü, Sanayi Sektörü, Hizmet Sektörü

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ELAZIĞ-2020 **Osman Abubakari AZIZ**

DEDICATION

This thesis is dedicated to my lovely mum; Sahadatu Yakubu, my father; Abubakari Osman (MHSRIJ) my wife; Osman Nuseiba, and my wonderful boy; Sawsan Aziz.

LIST OF ABBREVIATIONS

AGI	: The Association of Ghana Industries
ALPs	: Alternative Livelihood Programs
ATMs	: Automated Teller Machines
BoG	: Bank of Ghana
BOST	: Bulk Oil Storage and Transportation Company Limited
CFP	: Corporate Financial Performance
CHRAJ	: Commission for Human Rights and Administrative Justice
CI	: Constitutional Instruments
COPEC	: Ghana the Chamber of Petroleum Consumers-Ghana
CSR	: Corporate Social Responsibility
EITI	: Extractive Industries Transparency Initiative
EMTs	: Emergency Medical Technician
EOCO	: Economic and Organized Crime Office
EPA	: Environmental Protection Agency
ERP	: Economic Recovery Program
Ezwich	: Electronic Switch and Smart Card Payment of Ghana
FDIs	: Foreign Direct Investments
FP	: Financial Performance
GC100	: Ghana club 100
GDP	: Gross Domestic Product
GEA	: Ghana Employers Association
GEITI	: Ghana Extractive Industries Transparency Initiative
GHBC	: Ghana Business Code GHBC
GNCCI	: The Ghana National Chamber of Commerce and Industry
GSS	: Ghana Statistical Services
GTZ	: Gesellschaft für Technische Zusammenarbeit
ICT	: Information and Communication Technology
IMF	: International Monetary Fund
IPPA	: The Incorporated Private Partnerships Act
ISI	: Import substitution industrialization
LBG	: Limited by Guarantee

L.I	: Legislative Instrument
LLC	: Limited Liability Company
MDGs	: Millennium Development Goals
MFI	: Micro Finance Institutions
MTN	: Mobile Telecommunications Network
NDC	: National Democratic Congress
NLCD	: National Liberation Council Degree
OBS	: Operation Business Suit
OECD	: Organization for Economic Corporation and Development
PNDC	: Provisional National Defense Council
R&D	: Research and Development
RGD	: Registrar General Department
SFO	: Serious Fraud Office
SMEs	: Small and Medium Enterprises
SOEs	: State Owned Enterprises
SSNIT	: Social Security and National Insurance Trust
UK	: The United Kingdom
US	: The United States
WBCSD	: The World Business Council for Sustainable Development
WTO	: World Trade Organization

CHAPTER ONE

1. INTRODUCTION

CSR has gained an extremely high profile (De Bakker et al., 2005) that many organizations accept it to be a necessity to clearly define their roles in society and to respect social, ethical, legal, and responsible standards (Lindgreen & Swaen, 2005; Luo & Bhattacharya, 2006). Businesses operate within the society and therefore should take decisions that would benefit society (Jhawar & Gupta, 2017: 105). They experience pressure to demonstrate accountable corporate responsibility (Pinkston & Carroll, 1994). Companies must deliver profits to owners more often. However, they should also bear in mind the interests of stakeholders and they need to run a fair business operation. Thus, they must develop and update programs and policies in an attempt to measure their social and environmental performance, while also engaging in consultations with stakeholders and making their values known by stakeholders both internal and external.

The pressures meted out to socially irresponsible corporations can be quite extreme. Global giant corporations such as Exxon, Nestle and Nike testify to the fact that irresponsible corporate behavior can have an adverse long term effect on a corporation's reputation. This happens when there are no CSR policies and ethical standards to serve as guides for their activities leading to a dent on their hard-earned image and reputation. Conversely, an organization can build a strong image by adopting responsible ethical standards (Pearce & Doh, 2005). Such organizations enjoy a very strong loyalty from their customers and other stakeholders whose influence in one way or another positively impact their operations. It can definitely be concluded that CSR, an ideology has tilted to a reality crucial in modern business transaction and operations. The literature adds to the understanding of the concept of CSR (Jhawar & Gupta, 2017; Xu, 2014), as well as the discussions of the best CSR practices (Winston & Esty, 2006; Savitz & Weber, 2006); however, the CSR design and the implementation processes remain largely unexplored.

A good CSR impacts massively on a corporation's success in terms of prestige and economic benefits. It has emerged in the business context as a form of sustainable governance with environmental, economic and social benefits. Business executives know that the perpetual success of their organizations depend on continuous good relations with a wide range of individuals, groups, institutions, and society. Smart business executives know that their businesses cannot succeed in societies that are failing due to social or environmental challenges or governance problems or a combination of both. Moreover, the Ghanaian public has very high expectations from the businesses in the service sector in terms of being responsible in their operations. Consumers expect services provided and activities undertaken by these companies to reflect not only socially and environmentally responsible business behavior but also expect them to charge fair and competitive prices.

CSR in the last couple of decades has attained prominence in organizations (Ofori & Hinson, 2007) and many firms engage in one form of CSR activities or another. The phenomenon has become an important aspect of corporate life because of the pressure from governments, activists, and media organizations (Porter & Kramer, 2006). This advocacy ensures that businesses are held accountable for their failure to honor their social responsibilities. It is therefore important that service businesses in Ghana develop CSR models to serve as a map on the journey of giving back to society and reap colossal benefits en route.

This research focuses on the Ghanaian service industry and its peculiarities about CSR. Specifically, it seeks to explain the significance of the service sector of Ghana, propose a CSR policy and implementation guidelines for the sector. In the absence of appropriate CSR policies and implementation guidelines for businesses in the country, the misuse of the term would be inevitable until a clear cut policy is outlined to serve as a map, to enforce minimum standards and to guarantee the transparency and accountability. The objectives of the research are to propose an effective and more comprehensive policy of CSR for service providing businesses in Ghana to complement the efforts of the government in protecting the environment and society.

The research will be useful to service businesses in Ghana, the government, other stakeholders as well as future researchers. It will facilitate the efforts of the government to promote democracy and citizenship, to protect workers' rights, and to save the environment. Ghanaian firms will have a different perspective of CSR by integrating it into their core business strategies. Ethical and social responsibility practices are critical to the economic and social well-being of every business. A study done by Cone Communications/Ebiquity Global (2015) on CSR found that as large as

91% of consumers in the world will expect corporations to be responsible socially, address social issues while 84% of consumers would prefer responsible products wherever possible and 90% would give the cold-shoulder to the firm's products if they realize it is engaged in socially irresponsible practices. Socially responsible firms, therefore, get a better competitive advantage than their socially irresponsible competitors.

This research will serve as a foundation for future research for the development of CSR policies in the other sectors of the Ghanaian economy. Some Ghanaian readers, particularly, CEOs in the service sector and business owners may not agree with the fact that businesses in Ghana must be held accountable or sanctioned for failure to honor their social responsibilities. Some may argue that CSR is a mere philanthropy and an optional activity and holding socially irresponsible corporations accountable is not a good idea and, therefore should not be entertained. Nonetheless, a good CSR policy with workable implementation guidelines will facilitate the promotion of democracy and citizenship in the country, protect workers' rights, help socially responsible businesses to reap its benefits and save the environment.

This research aims to:

1. Provide an explanation of CSR in Ghana
2. Explain and show the significance of the service sectors of Ghana
3. Create some relevant and appropriate CSR policies and implementation guidelines for the companies in the service sector of Ghana.
4. Make some recommendations for using CSR to solve the problem of poverty.

1.1. Structure of the Research

The research is organized into the following chapters: Chapter one will focus on the introduction, aims and objectives, significance of the study, explanation of theories pertaining to CSR and definition of term. Chapter two will present the literature review on CSR including models and outcomes of CSR research in the past. Chapter three will focus on the economy of Ghana and its transition from an agricultural economy to a service economy. It will also explain CSR and forms of business ownership in Ghana. Chapter four will focus on the presentation and analysis of data and the explanation of the proposed CSR policy for the service sector of Ghana. Finally, we conclude the research with some important policy suggestions for the policymakers of Ghana.

1.2. Definitions of terms

There is no universally accepted definition of CSR. Its definition keeps changing to serve the different needs and new periods (Singh, 2014). New definitions are coined every day by scholars from different parts of the world. Even though the fundamentals of CSR remain the same everywhere, different emphases are found in different parts of the world because CSR issues differ in nature and importance; from sector to sector and from location to location (Stigson, 2002).

There have been numerous attempts to establish a better understanding of CSR and to develop a more robust definition (Dahlsrud, 2008). However, the parameters have not been set as to what exactly the responsibilities of an organization should be (Frederick, 1994). CSR perceived to be more than just financial responsibilities; it includes responsibilities to the environment and society (Gossling & Vocht, 2007). The World Business Council for Sustainable Development (WBCSD) gave a broader and a more comprehensive view of CSR. “Corporate Social Responsibility is the continuing commitment by business to behave ethically and contribute to economic development while improving the quality of life of the workforce and their families and of the local community at large (WBCSD, 1999:10)." It is also defined to include “the economic, legal, ethical, and discretionary expectations that society has of organizations at a given point in time (Carroll, 1979:500).” This definition was elaborated on in 1991 and eventually led to the development of the 5 tier pyramid. The pyramid is as relevant now as it was when it was first explained by Carroll.

Numerous studies have provided different definitions of CSR that focuses on its diverse perspectives. Mohr (1996) puts definitions of CSR into two dimensions: “The multi-dimensional definitions and the definitions based on social marketing.” His definition is based on a perspective of taking into consideration steps to minimize harm and increase benefits to society in the long-run. Dahlsrud (2008) applied an extensive analysis of 37 CSR definitions according to the scholarly literature and other research articles on CSR over a period of 23 years (1980-2003) after which he categorized those definitions into environmental dimension, social dimension, economic dimension, stakeholder dimension, and voluntariness dimension.

The European Commission accepts social responsibility as not just compliance but extends to investing more in human capital, the environment, and the good relations with stakeholders (European Commission, 2001). The Commission puts special emphasis on the importance of integrating CSR permanently into corporate governance and building or creating corresponding principles and objectives which must be placed into the strategy development, investment, and the day-to-day activities. Corporate social responsibility remains an emerging concept in many developing countries (Muller & Kolk, 2009), of which Ghana is not an exception. According to an international survey issued by the Price Water House Coopers in 2002, nearly 70% of global chief executives believed that addressing CSR was vital for their companies' profitability (Preston, 2014). Despite the age-long discussions about corporate social responsibility and the lack of consensus for its definition, the CSR achieves a stand in many business enterprises in Ghana today. Similarly, the Ghanaian government has proactively endorsed CSR friendly practices by firms operating in Ghana (Atuguba et al., 2006).

CSR is about how corporations relate with society and the need for corporations to put their values to match social expectations so as to avoid conflicts between businesses and society so that both parties can reap tangible benefits (Atuguba & Dowuona, 2006:8).

Definitions of CSR range from business ethics to sustainability, to corporate citizenship. Some companies simply honor their CSR because it is "the right thing to do"; while others see it as a strategy to differentiate their company from its competitors. The following issues bear on mind about the CSR (Atuguba & Dowuona, 2006:16);

1. Environmental stewardship
2. Proper treatment of workers/safety and good working conditions/retirement benefit/Health Insurance
3. Defective or faulty products
4. Disclosure of relevant information
5. Sustainable development
6. Ethical business practices
7. Observation of human rights standards
8. Discriminatory practices /antidiscrimination policies
9. Protecting interests of minorities/service to minorities
10. Service to women and children
11. Misleading advertising
12. Community relations/engagement

13. Customer relations
14. Setting and ensuring compliance with minimum standards
15. Public policy role of business
16. Corporate governance

Traditionally, the meaning of accountability is to hold people or businesses responsible for their actions and demand answers from them. It includes policing them to keep their activities in order by an external regulatory authority. This external authority could be the government, the public, or other stakeholders. The government of Ghana does not have the broad authority to regulate the operations of corporations unless when specific legislations have been passed by a concerted Ghanaian public. Corporations can voluntarily engage in responsible activities and account for their behaviors to improve their social and environmental performances. Refusing to do so will incite the wrath of the corporate accountability 'movement' that advocates for legal enforceability of CSR.

1.3. Theoretical Perspective on CSR

This part of the research explains the numerous theories concerning the CSR. They are relevant to various concepts and practices of CSR and they are made up of the various features of the concept. The main purpose of delving into the nitty-gritty of these theories is to familiarize readers with the logic used by the author in the study to facilitate comprehension and to make reading more meaningful.

1.3.1. The Theory of Progression

The theory of progression states that people begin to move away from the consumption of agricultural and industrial products to service products as they make more money. This means that as personal income increase in an economy, their demand for service products increase, too (Enu et al., 2015). They tend to follow a developmental progression that moves them away from a massive reliance on agricultural products to manufacturing and construction products such as textiles, ships, steel, and so on (Mohanty & Lakhe, 2001). The movement of countries from relying on agriculture to services might be because as personal income increases, agriculture loses its primacy which results in a rise in the industrial sector followed by a rise in the service sector (Enu & Attah-Obeng, 2013). Today, the service sector worldwide is extremely competitive because of speed and reliability in communication and transportation and the cutting-edge inventions reducing cost (SENER, 2013).

1.3.2. Rostow's Stages of Growth

In the book "The Stages of Economic Growth", by Rostow (1960), it is identified that every economy passes through five stages during its economic growth processes. The traditional society, Pre-conditions for take-off, Take-off, Drive to maturity, and Age of mass consumption."

The stages are explained as follows:

1.3.2.1. Traditional society

Subsistence agriculture, gathering and hunting are the main characteristics of the Traditional society. Production of food to feed the family is the goal in this society; that is why a huge percentage of the society's labor force is geared towards food production. It is estimated that about 75% of the labor force is in this field. Religion and war are dominant here; the society spends a huge amount of income generated to defend their land and it is also characterized by massive engagement in religious activities

Modern technology is absent from this society, all works are done manually, therefore the ability to produce on a large scale is impossible and this hinder economic growth. Land owners are the most influential people in the traditional society, they dictate to society their desire since there is no centralized political control system to monitor and control the affairs of the society. This is the initial stage for societies before they move to the next stage of Economic growth; that is Preconditions for Take-Off (Rostow, 1960:4).

1.3.2.2. Preconditions for Take-off

Foundations are constructed at this level for developments to be built on. This is as a result of great yearning to participate in the increased Global trade. Huge discoveries, massive explorations and the might to excess market products to trade is the target in this society. Effective production techniques such irrigation systems are needed to meet the expansion of the market and to supply the customers' demand. This sprang up after the Middle Ages in Western Europe when the centralized authority collapsed and the discovery of new markets that resulted in increased migration.

Massive infrastructural investment and the mechanization of agriculture led to sustained economic growth thereby raising the social status of the indigenes. The industrial sector is strengthening with the revenue accrued from the agriculture by importing the needed raw materials for the industry to produce import substitution items.

Establishment of schools, banks and currencies to expedite mobilization of the desired capital starts at this stage. The system of production is not robust at this stage which results in low outputs. It is the intermediary between the agricultural and the massive development in the industrial sector. The problem of low output makes it difficult for societies to graduate to the next stage.

Briton in 1968 became the first European country to move to the next stage due to its accomplishment in religious activities, political successes and its superiority in industrial materials as compared to the other European countries. This is the level where the society prepares itself for rapid economic growth (Rostow, 1960:4-7).

1.3.2.3. Take-off

This stage is characterized with massive growth in few sectors of the economy within a brief period. Textile and railroad industries in which contemporary industrial techniques are employed are some of the first industries to begin the Take-Off stage. Urbanization and fast self-sustained growth are some the major traits at this stage. Scientific and technological discoveries are robust with cutting-edge activities within this society. Workers and institutions get dense at the industrial centers as the society transforms into industrialized entity (Rostow, 1960:7-8).

1.3.2.4. The Drive to Maturity

Effective use of modern technology sustains economic growth initiated by the Take-Off stage. Diversification of the industrial sector and economic growth occurs at this stage. The existing industries are expanded and avenues are created for potential firms and companies to participate in the production sector. Strong influx of technology with stringent and effective policies are implemented by the governments at this level to produce better output. More use of ships rather than railways and sophisticated dual purpose machinery and equipment are used.

The gross domestic products increases which in effect increase the per capita income of the citizens thereby raising their standard of living, although the standard of living differed from one individual to another within the same economic growth circle as income is distributed unequally within same economy.

Geographically and occupationally, labor force moves to favorable industrialized cities through the maturity stage for better work and better standard of living. This calls for extension of the industrialization; however, expansion in industrialization brings the down the enthusiasm of the people for marginal expansion of the industry to seek for a new satisfaction which pushes the economy to seek for a new economic development (Rostow, 1960:8-11).

1.3.2.5. The Age of High Mass Consumption

The upsurge of the enthusiasm of the society for more extension of the usage of modern technology as the upmost objective, some major and important directions must be followed by a mature economy. These important measures according to Rostow include increased security and human welfare, provision of leisure for the working force and the provision of durable goods and services. The economy at this stage grows and develops in the marketing economy system by mass production giving priority to the demands of the consumers. Mass production of automobiles and household gadgets are the major characteristics of this economy (Rostow, 1960:11-13).

Most of the developed countries of the world are currently at a stage where the service sector is the main driver of growth (Enu et al., 2015:85). Based on this theory, it is clearly seen that the further a country moves away from the consumption of primary products such as farm produce, the more developed it becomes.

1.3.3. The Structural Changes Model Theory

The main focus of the structural change model is the system by which an economy moves from underdeveloped heavily dependent on traditional subsistence agriculture; to a more modern and urbanized economic system characterized by dependence on industrially diverse manufacturing and service economy.

Earlier work on the theory by Chenery et al., (1975) attempted to establish some patterns of development that most countries have followed. They suggested that as the economy of a country grows, it shifts its production from agricultural, to industrial production and then to services provision. Rostow (1960:1) was of the view that every economy passes through five stages namely: the traditional, preconditions for take-off, take-off, drive to maturity and mass consumption.

Lewis (1955) propounded the structural change model which was also known as the two sector model or the surplus of labour model. The focus of his model was that countries move away from dependence on agriculture activity to industrial activity. His model was very popular between the 1960s and the 1970s.

The Lewis model was based on the argument that every economy starts with a rural agriculture sector and an urban industrial sector. He further stated that there are under employment in the agricultural sector and any additional employment in the agricultural sector does not add to productivity and therefore any mobility of labour from the agricultural sector does not affect the country's economy as a whole. He argued that the excess labour should then be moved to the more productive and urban industrial sector from the agriculture sector. Industrial sector firms then make super normal profit which is ploughed back into businesses for further industrialization leading to accumulation of capital. This ensures a sustained economic development.

Allen Fisher (1935) suggested that economic growth will move the economy from agricultural, to industrial to a large service sector. This suggestion was used by Colin Clark in 1940 to develop a model called the Fisher-Clark model. The new model suggested that structural change must exist for economic progress to occur in market economies and that majority of the labour force will in time, work in the service sector. The important reasons for which the service sector will emerge are high income elasticity of demand and low productivity of labour. These two essential reasons are briefly explained below:

1.3.3.1. High Income Elasticity of Demand

Income elasticity of demand is the degree of responsiveness of the quantity of goods and services demanded by consumers as their incomes change. Generally, the income elasticity of demand for leisure is elastic. People seek for leisure when their incomes are high than when they make less income and an increase in leisure expand the service sector.

1.3.3.2. Low Productivity of Labour

Labour productivity is the output per unit of labour over a period of time. According to the new model; it is extremely difficult to apply new technology to many services and thus the lower productivity in the service sector than the industrial sector. This leads to the rise in prices of services due to increasing demand with lower supply leading to shortages.

An increasing proportion of national income and consumption will be allocated to the service sector because high income elasticity of demand and low productivity.

1.3.4. Corporate Theory

This theory considers the relationship between shareholders and companies and the implications of ownership separated from control (Verret, 2010). This is called "the law of separate legal entity" where the corporation is identified as a having a unique legal entity. When a firm assumes a separate legal entity, that firm can sue and also be sued in a court of law. According to Horwitz (1985) "It was held in the Santa Clara case that a corporation was a person under the fourteenth amendment and thus entitled to its protection." In Ghana, a corporation once registered at the office of the registrar general assumes the status of an artificial person with the right to sue and be sued.

1.3.5. Institutional Theory

Institutional theory in the 1970s was seen as a reaction to the rise in the "population of logical systems" in the information specification theory and practice (Goguen & Burstall, 1984).The Institutional Theory clearly defines the formal and legal aspects of government structures (Kraft, 2007). It involves the widespread study of mathematical and logical systems involving syntax and semantics as well as the relationship between them. The critical step was the definition of the concept of the institution intended to conventionally capture the structural essence of logical systems over and above specific details. The Institutions lean towards the semantics side of logic known as "model theory" because semantics play the primary role in formal specification (Goguen & Burstall, 1984). In this sense, rules and policies provide stability and meaning to social life and therefore, rules must be made to serve as guidelines to social behavior. A policy governing CSR must be updated regularly because business environment changes and CSR evolves. The law or policy must be rejected, improved, or continued based on the outcome of the review.

1.3.6. Organization Theory

According to Daft (2015), "An organization is defined as a group of units working to achieve a common goal." Organizational theory explains the relationship between groups of individuals who work together for the attainment of a mutual objective. The theory pertains to the field of applied administration relevant to business, education, public administration, arts, healthcare, and social work (Shaffritz et al., 2015). Waldo (1978) noted that the organization theory is characterized by vogues, heterogeneity, claims, and counterclaims. The emphasis of this theory is on the relationship between employers and their employees. Their social responsibilities to each other. Employers should treat their employees responsibly and, in turn, employees should perform well the jobs for which they are employed.

1.3.7. Human Capital Theory

"Human capital is all human abilities either innate or acquired (Schultz, 1981:21)." People are born with different sets of genes and therefore abilities differ from one person to another. People who are born with abilities are able to demonstrate their immediate skill without practice or perform effectively and efficiently with just a little practice. Innate abilities can be used to predict a person's performance in the long term. Acquired abilities on the other hand are picked by people through experience over time. These skills do not necessarily indicate a person's ability to perform on a job. However, it is a representation of what a new employee has to offer from the first day (Silverstein, 2019). It is important for employers to know the difference between these innate and acquired abilities in order to be able to make better employment decisions to meet the needs of their organizations. Apprenticeships, practice, classes, working wisely are some of the means of acquiring skills. After one decade, human capital was defined by Becker (1994) as the "knowledge of individuals, the information available to them, their ideas, skills, and their health." In this respect, education and health are accepted as the main building blocks of human capital. Particularly, employees' health is of importance regarding the CSR of a firm. Employees' health is very important in a workplace and thus having an internal CSR policy framework which will lead to lower health risks, less chronic diseases, and lower health care costs is necessary. Human Capital Theory is defined by Hearly & Côté (2001) as the knowledge, skills, abilities, and other characteristics incorporated in individuals that promote the establishment of personal, social and economic welfare. The success and failure of an economy depend on its human capital. Labor and other forms of manpower will fully utilize the production potential of a country if there is a law to protect them. Such a law should not be a dead letter; it should be regulated and enforced by the relevant authorities.

1.3.8. The Social Contract Theory

The Social Contract Theory was originally published by Jean-Jacques Rousseau in 1762. The theory considers a person's moral and political commitment and relies on a contract or agreement he made with others to form the society in which they live. The constitution of the United States is a perfect example of part of America's social contract because it states categorically the rights of the people and the responsibilities of the state. There is an implied agreement between the state and individuals. The state must provide, respect, and protect its citizens. The citizens on the other hand must not only be fair but also forego certain privileges. From Socrates' point of view; a fair man is a person who would recognize his obligation to his state by obeying its laws (Friend, 2004). The Social Contract Theory, in the context of the issue of CSR, means that corporations and stakeholders in Ghana have entered into a contract because of the relationship between them and one depend on each other for existence. A peaceful co-existence of society and businesses is of importance. Stakeholders including society should look at the laws for remedial action when businesses refuse to honor their social responsibilities. It is therefore important to have policy frameworks in place to serve as guides whenever disagreements arise.

The responsible of business to its owners. Business owners are important parts of their business undertakings and every business must be accountable to its owners (Friedman, 1970). However, all other stakeholders including the environment must also have some form of accountability from business to ensure sustainability and long term success (Nimalathasan, 2009). Having a well- thought- out model will eradicate instances where businesses in Ghana engage in illegal activities with blatant disregard for the law. In most instances, these illegal activities have negative effects on laborers, society, and the environment (Anku-Tsede & Deffor, 2014). Another question that should, therefore, be asked is "can Ghanaian businesses on their own be socially responsible in the absence of laws or policy frameworks to regulate their activities?" CSR used to be an internal policy of an organization. That practice is almost obsolete because various national and international laws have been enacted which are being pushed by various powerful organizations to promote CSR beyond individual or even industry-wide initiatives. CSR has moved considerably from a voluntary to a mandatory concept at all levels over the last decades with many benefits accruing to socially responsible firms (Sheehy, 2014).

Apart from the forces that pressurize firms to engage in CSR, there is also a piece of growing evidence that relates CSR to favorable stakeholder responses including a better reputation, workers that are well motivated, favorable consumer evaluations, better margins, influx of potential investors and employees , and guaranteed financial performance (Fombrun & Shanley, 1990). Hence, beyond the pressures and regulations that push firms to honor their corporate social responsibility, the mounting evidence of the benefits being reaped by socially responsible businesses is a reason why corporations should have their own internal CSR policies and appropriate practice guidelines. Due to the obvious numerous benefits CSR, it has been embraced by all forms of businesses globally. Despite the increasing firms' attention to CSR, Africa is a region where there are consumer and governmental culture where CSR is not fully valued (Becker-Olsen & Guzman, 2010). Therefore, this research aims to contribute to fill the gap between the needs of stakeholders and CSR interventions by suggesting a CSR model for services providing businesses in Ghana.

Being socially responsible and accountable can result in significant benefits to both businesses and society (Dysktra, 1939). The establishment of a CSR strategy also known as sustainability strategy should be the responsibility of business corporations and corporate executives. This means having strategies and procedures in place to integrate social, environmental, ethical, and human rights concerns into business operations, its mission and vision (Muller & Kolk, 2009). Achieving the suitable CSR policy models and effective implementation guidelines have become a major concern of many businesses in Ghana and worldwide, especially with the growing agitation to hold irresponsible businesses and business executives accountable for their actions.

CHAPTER TWO

2. LITERATURE REVIEW

The concept of CSR has seen a lot of resurgence in business management literature in recent years (Kuada & Hinson, 2012). Some of the recent contributors to the literature include scholars such as Knudson, (2018), Lisa (2018), Simms (2002), Haski- Leventhal (2018), and Babarinde (2009). Apart from the amazingly colossal volume of contributions done in the concept, the existent studies unearth important knowledge gaps that require the attention of a business scholar. There are a number of concerns about the lack of effective CSR policies and implementation guidelines for businesses. Also, differences in the context in which firms operate, their sizes, and structure put varying degrees of influence on their CSR activities.

2.1. CSR Models

There are so many CSR models, e.g., Carroll's model, the model of sustainable development, Friedman's model, and one would expect all these models to have the interest of society, economy, community support, and quality of life for everyone in common. Nonetheless, there are vast differences among all the models.

2.1.1. Carroll's CSR Model

The concept of social "responsibility" at a time gravitated to social "responsiveness" advocated by some scholars whose views suggested that there is inadequate attention paid to the actions of the corporation. This fresh orientation was not immaterial as it emphasized the importance of corporate action and implementation of a social role, yet the question remained as to how the economic orientation can be reconciled with such a role. In this context, a four-part comprehensive model, the ''Pyramid of CSR'' (see Figure 1.), was proposed by Carroll (1991), who emphasized the importance of businesses responding to all aspects of the social world: Economic, legal, ethical and philanthropic aspects.

Carroll (1991) is of the view that all businesses are predicated upon their basis for existence to make a profit for their shareholders from supply and demand of society. This feature of (economic responsibilities) forms the bottom of the foundation of the pyramid and other responsibilities may occur only after it has been satisfied. It is followed by the legal responsibilities as the second component. Herein, the corporation is required not only to adhere to all the rules, regulations, and laws, but also to maintain responsible business practices. This is followed by ethical responsibility on the third component. In this respect, the corporation is required to do the right thing; it should be fair and treat it stakeholders as responsibly as possible. The philanthropic component of Carroll's model should include activities that benefit the society in general. The philanthropic represents good citizenship by corporations, giving society the necessary support needed to make life better without expecting anything in return. The last two components of the pyramid was also pointed out within the Theory of Social Contract, whereby the corporation is regarded as a citizen within the community and thus should contribute to society like any other individual does (Dahl, 1972). As sum, the Pyramid of CSR rests on the notion that the reason for the existence of the firm is economic responsibility that forms the ground of the pyramid. All other responsibilities (legal, ethical, and philanthropic) follow it, meaning that a company will become socially responsible if it fulfills the economic responsibility of maximizing profit.

Fig. 1. Carroll's Pyramid of CSR (1991)

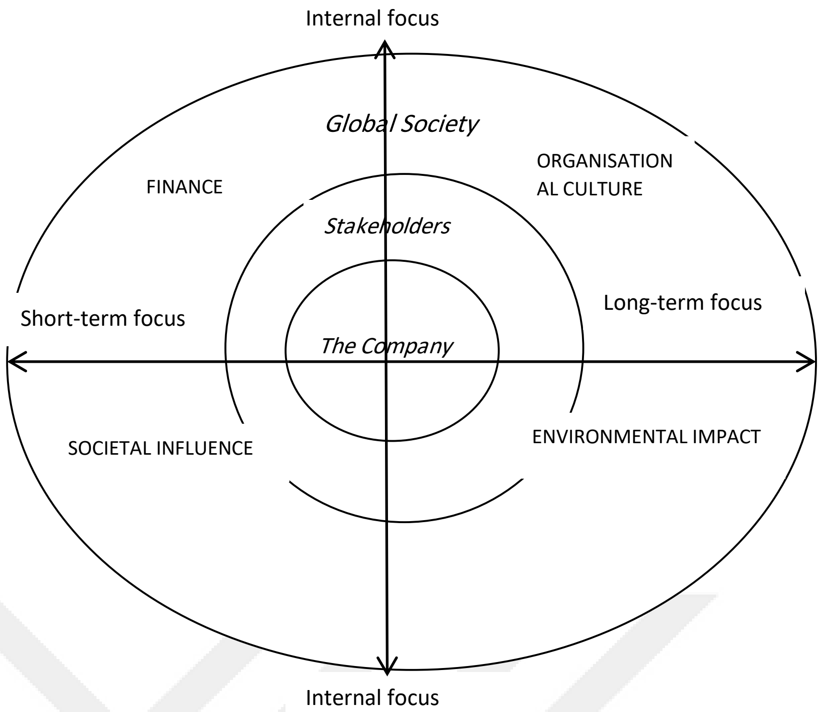
Source: Carroll, 1991: 42

According to Carroll (1991), CSR involves four dimensions: Economically profitable, relying on the rules and laws, being ethical and socially supportive. The economic component is the corporation's basic responsibility of firms; i.e. pay employees fairly, sell their products at reasonable prices to their customers, make a profit, and expand their market share. The legal component is their duty to not act illegally, and to play by "the rules of the game." The ethical component is their responsibility to show respect for the rights of others and to meet the obligations placed on them by the society. Finally, the philanthropic component involves discretionary activities that support the broader community (Snider et. al, 2003). All of these dimensions of responsibilities have always co-existed. In his model, Carroll (1991) explained why and how CSR should be practiced. He emphasized the need for organizations to take CSR beyond maximizing profits. The modern definitions emphasize that a socially responsible company must have concerns beyond the concern of short-term profitability (Mohr et al., 2001). It is not enough to obey the laws to build a modern society. There has to be an internal policy responsible for meeting the concerns of society and other stakeholders.

2.1.2. The Model of Sustainable Development

This model criticizes Carroll's pyramid. It observed its lack of empathy for the environment and corporate sustainability. These are extremely important because corporate managers are more likely to embrace CSR using the triple bottom line approach (Visser, 2005). Developing this argument, Aras & Crowther (2008) chose the CSR models that particularly address sustainability as their basis. They maintain that sustainability analyses are insubstantial as their emphases are mainly on the environmental and the social concerns. However, financial performance, essential for the success of sustainability, is neglected since researchers generally see a conflict between the financial performance of a corporation and its social and environmental performance. They look at all the aspects of corporate social responsibility (environment, society, financial performance, and organizational culture) in both the short-run and the long-run.

Additionally, they stress that sustainable development is achieved via four actions: Maintaining economic activity (the basis for the company's existence); conserving the environment (this is essential for the maintenance of future generations); ensuring social justice which includes getting rid of poverty and stressing the respect to human rights; and developing spiritual and cultural value. Therefore, they put forth the argument that sustainable development goes beyond managing the interest of the shareholders.



Source: Aras & Crowther (2008: 438)

Fig. 2. Model of Sustainable Development

Sustainable development is achieved when the resource utilization of the present generation does not affect that of future generations. Therefore, a corporation should follow the sustainable development strategies, such as using renewable energy resources, reducing pollution, and using cutting-edge techniques of manufacturing and distribution. Thereby, it accepts the costs involved in the present for ensuring sustainability in the future. This is of great importance not only to the environment but also to the corporation. As this is directly relevant to the performance of the bottom line, there is no dichotomy between the environmental and financial performances of a company as they support each other; sustaining the current financial strength of a company and taking steps to ensure that the environment being exploited continues to exist for future use. (Aras & Crowther, 2008:438).

The bottom line is further affected by the environmental aspect. For that reason, the company needs to be sure that it complies with government regulations to avoid being slapped with huge monetary fines for non-compliance. Secondly, the consumption pattern of the ever-increasing ‘‘green’’ consumer base. This claim confirms the principles of the pyramid of CSR and highlights the importance of the bottom line of financial performance as a pre-requisite for the ethical behavior. However, though the ‘CSR Pyramid’ stresses the financial aspect as integral to a concrete model of CSR, it does not explain how financial performance can lead to the company’s sustainability by ensuring that funds are invested in socially responsible ventures. That is by investing in socially responsible and sustainable business activities (Aras & Crowther, 2008:439). Instead, the pyramid merely asserts that business must continue to make profits because it is the reason for their existence and not because it has a direct impact on ensuring sustainability. The pyramid asserts that a corporation can always make a profit, despite relying on the other factors of CSR in the other layers given that the financial layer is the foundation of the pyramid. Nonetheless, Aras & Crowther’s (2009) model claims that profitability is predicated upon the other factors of CSR and so the financial success of the company and its actions of CSR exist in perpetuity.

2.2. Research on Outcomes of CSR

Corporate social responsibility shows the interest of business in wider social issues rather than just focusing on increasing the market share and making more profit. A number of studies examined the potential impacts of CSR on operations of businesses, including the impacts on FP and customer loyalty.

2.2.1. The Impact of CSR on Corporate Financial Performance (CFP)

Research conducted on CSR and Corporate Financial Performance (CFP) of organizations have suggested varying outcomes. Roman & Hayibor (1999) analyzed 55 articles to find the correlation between CSR and CFP. They found that 33 studies indicate a direct correlation between CSR and CFP, 5 studies showed an inverse correlation, and 14 studies showed no relationship at all. Concerning the recent studies, Simpson & Kohers (2002) confirmed the direct correlation between CSR and CFP through a similar study. Jo & Harjoto (2012) further strengthened this finding. However, according to McWilliams & Siegel (2000), CSR brings no influence on CFP after controlling investment in Research and Development (R&D) as another factor determining financial performance. Several researches investigated the relationship between CSR and CFP. Zhang et al., (2013) investigated some non-financial corporations on the Shanghai Stock Exchange from 2007 to 2011 and proved that the fulfillment of CSR over previous years has a positive influence on the present CFP.

A considerable number of researchers studied the relationship between CSR and organizational performance, particularly CFP. In a qualitative review of over 95 studies over a period of 30 years, Steiner & Steiner (2006) found that a majority (53%) of the studies reported a significant relationship between profit and CSR. However, 24% of the studies did not find any significant relationship, 19% found a combination of both relationships, and only 5% found significant and negative relationships. This evidence indicates that CSR affect positively the financial performance of an organization.

Another remarkable source of evidence about the impact of CSR on CFP is a meta-analysis carried out by Orlitzky et al., (2003), who integrated 52 previous studies and used meta-analytical techniques to support the premise that CSR and CFP are positively correlated and statistically significant. Interestingly, the meta-analysis found that the corporate virtue and corporate environmental performance is likely to pay off. In other words, most qualitative and quantitative studies suggest that there is a quite a significant and direct relationship between CSR and CFP.

2.2.2. Impact of CSR on Brand Image

He & Lai (2014) conducted an empirical study to explore the inverse effects of different dimensions of CSR on brand loyalty in a real business context. Their study focused on legal and ethical responsibilities as two dimensions of social responsibility. It was found by the empirical study that consumers consider the legal and ethical responsibilities of brands to improve brand loyalty by enhancing positive functional and symbolic images. Besides, the legal and responsible behavior of businesses introduces a more functional image perceived by consumers than a symbolic image, while ethically responsible action impacts a symbolic image more than a functional image. Martínez et al., (2014) conducted a study to look into the effect of CSR on brand image and loyalty in the hotel industry. They developed a reflective structural equation model to test the research hypothesis. The test was employed using data collected from the top 10 Spanish hotel chains operating in the Latin American context. Their findings were that CSR has a greater influence on the affective dimension of brand image and the functional image has a greater influence on brand loyalty. Also, CSR has a direct positive effect on brand loyalty. Based on a sample including 612 automobile consumers in Spain. Feng et al., (2012) conducted a study that reconstructs the concept and dimensions of brand influence by analyzing the brand image and brand equity from a consumer perspective. They investigated the relationship between CSR and brand influence by using structural equation modeling and hierarchical regression methods. The results indicated that the commitment of CSR, the level of CSR, and the timing of CSR significantly increase the brand influence; however, consumers' corporate ability beliefs have a weak and moderating effect on the relationship between CSR and brand influence. Additionally, by reviewing the business model, industry structure, and stakeholder dynamics, Almona (2005) conducted a research to identify the important factors driving CSR. He interviewed the members of two major organizations (Business in the Community and FORGE group) to provide additional information on the issues driving CSR in the industry. They obtained that essential issues which banks consider in embarking on their CSR programs include reputation, competitive advantage, risk management, employee performance and retention, government and regulatory impact, and community involvement.

2.2.3. Influence of CSR on Consumer Response

There are a number of studies devoted to exploring the correlation between CSR and the response of consumers. The research carried out by Murray & Vogel (1997) suggested that socially responsible companies are more likely to attract consumers. Brown & Dacin (1997) conducted a study on two types of associations; corporate ability associations and CSR associations. According to them, different corporate associations reflect different strategic positioning with a growing number of firms focusing their attention on CSR activities. The strategies can be in the form of decisions by a firm to preserve the environment, engage in community service, offer scholarships and sponsor cultural activities. The finding of their research revealed that CSR associations can inversely affect consumers' evaluation of a firm's products. Following their study, an empirical work applied by Sen & Bhattacharya (2004), who indicated that the association between consumers' response and CSR is judged by consumers' support of CSR. They also stated that under certain circumstances, a firm's social activities may undermine the consumer purchase intention. Mohr et al., (2001) conducted 48 in-depth interviews with consumers in a metropolis. They found that consumers honor their social responsibilities because they believe that their purchase decisions will affect them, the environment, and their families, as well. As such, consumers consider the social responsibilities of firms before making any purchase decisions.

2.2.4. Strategic Implications of CSR

Hall (1993) is of the view that consumers' cognitive association of a company may provide a sustainable competitive advantage to a firm. Hart (1995) supports this idea because he found that the fulfillment of CSR in an environment can bring about a sustainable competitive advantage for certain categories of companies. Friedman's view (2006) that managers are not supposed to use CSR as a tool to serve their interests was challenged by Porter & Kramer (2002) when they examined corporate philanthropy. They believed the resources to be invested by a corporation in socially responsible activities should rather be used to enhance the production capacity and efficiency of the corporation. Porter & Kramer (2002) went further to explain that one implicit assumption of Friedman's argument is that a business's social goals and economic goals are mutually exclusive, thus increasing spending on social activities will undermine economic benefits. They are also of the view that competitive context is vital to the success of a corporation, and the context can be made better through charitable causes carried out by the corporation, which can lead to the integration of the corporation's economic and social goals. But they, however, encourage corporations to choose causes that are charitable and are related to their business operation. Else, it can only generate social benefits without bringing any economic benefits.

On the whole, a large number of existing literatures on corporate social responsibility focuses on its effects on various stakeholders and the fact that corporations in Ghana pursue financial gains without a thought of the adverse effects their operations have on society. A careful look at most of the CSR literature indicates that there is a direct relationship between financial performance, customer response, and CSR. It also brings to light the lack of appropriate CSR models and strategies for implementation by Ghanaian businesses. An efficient model that is relevant to and reflective of the present-day Ghanaian business environment and useful as a tool for both businesses in the service sector and academics alike is therefore required.

Also, appropriate guidelines for implementing CSR strategies and models are needed to ensure effective implementation. However, more empirical studies are needed to investigate the determinants of corporate social responsibility. Different stakeholders exhibit different interests in different dimensions of corporate social responsibility. For instance, consumers' concerns may be to protect their rights and interests while employees might be interested in improving their relations with their employers. One of the reasons why it is important to develop a model that would serve the interest of all the stakeholders involved.

2.3. Literature Review for Ghana

Numerous studies analyzed the issue of CSR in Ghana because the grounds underpinning corporations resorting to different CSR practices are very clear. Profit-making and other hidden motives are at the forefront of the goals of companies engaged in CSR activities. This has raised the interest of researchers and stakeholders leading to an upsurge in research on the concept. A lot of researches have been done on the sectors of the Ghanaian economy by various students and academics and below are some of their findings:

2.3.1. Mining Sector

Puplampu & Dashwood (2011) examined the extent to which organizational antecedents predict CSR initiatives of a Canadian mid-tier mining firm operating in Ghana. They conducted a comprehensive study of a single case to demonstrate that organizational and firm-level antecedents are necessary tools for understanding the CSR behavior of mining firms. According to the results, organizational leadership, learning, and firm-level culture are important attributes necessary for sustainable CSR. Similarly, Andrews (2016) examined the intuitional frameworks that have diverse effects on CSR practices and firms policies in the mining industry. He conducting interviews with various stakeholders in Ghana's mining sector, government officials, and officials of two foreign-owned mining companies. He argued that the lack of explicit laws and regulations on CSR in Ghana allows corporations to continue with their own selfish social and environmental issues. In the same vein, (Boso et al., 2017) examined the inspirations behind CSR in three large Ghanaian mining companies Included in their findings are that the philosophical foundation of the case companies' CSR was rooted in, ‘‘Common-Sense Morality,’ a duty-based deontological moral philosophy that is a departure from widely held instrumental positions associated with egoism. The investigation further found constrained profit-maximization to be the CSR strategy from which emerged CSR policies. Amponsah-Tawiah & Mensah (2015) also sought to gain insights into how different stakeholders within the mining sector understand CSR. They further explain how the health, safety, and other issues concerning employees have been intertwined into the mainstream CSR initiatives of the concerned mining corporations. A different study conducted on the mining sector by Mares (2012) looked at the CSR operations of Newmont Ghana by using extensive documentary reviews and interviews. His research was focused on the inability of the laws of Ghana to ensure displaced farmers are compensated by mining companies. He identified the need to maintain the status quo, increase profits and inadequate CSR laws and regulatory frameworks in the mining sector as some of the reasons farmers are not paid for their lost land. Yankson (2010) assessed the application of CSR practices of mining companies by focusing on Alternative livelihood Programs (ALPs) and their impacts on local communities. The assessment found that the ALPs introduced by the mining companies improved the mining communities both socially and economically. However, a well-coordinated approach involving the main stakeholders is required to address the challenges confronting the various programs in order to ensure its sustainability. On the other hand, Hilson (2007) found that despite acknowledgments from the industry terrain, communities, where mining activities are carried out, suffer adverse health effects, but also benefit so little from CSR actions of companies. Within this context, a study by Andrews (2013) argued that a grassroots-oriented approach to CSR will enable extractive companies to successfully deliver on their CSR mandate in ways that inure to the benefit of communities.

2.3.2. Banking Sector

A quantitative survey was conducted in the banking sector of Ghana by Hinson et al., (2016). They examined the response and preference of customers to CSR activities using data from a group of 384 bank customers in Ghana. The results indicated that there is a direct relationship between CSR issues and customer reactions towards banks. In tandem with the findings by Hinson et al., (2016), Alomenu et al., (2015) also found that CSR practices of Ghanaian banks were mostly philanthropic and altruistic. Additionally, they established a positive relationship between CSR and customers' selections of and long-term relationships with banks. Regarding the CSR information needs of customers of microfinance institutions in Ghana, Okoe & Boateng

(2016) found that such needs were primarily ethical and economic than legal and philanthropic, contrary to the findings by Hinson et al., (2016) and Alomenu et al., (2015). One study made by Ofori et al., (2014) relied on responses from 133 questionnaires and the findings suggested that legitimacy, profitability, and sustainability are the key drivers for CSR in the Ghanaian Banking sector. Besides, they obtained a positive but negligible correlation between CSR and Financial Performance (FP). Edward &Arthur (2015) also used a scoreboard approach of gathering data to study the correlation between corporate governance practices and the performance of banks in Ghana. He found that there is a general improvement in the corporate governance of banks, particularly, in cases of banks listed under the stock exchange as compared to those that are not.

2.3.3. Telecommunications Sector

Concerning the telecommunications sector, Hinson & Kodua (2012) examined how MTN, a leading provider of telecommunications service in Ghana, incorporates CSR into its business and marketing strategy. Mahmoud & Hinson (2012) investigated the combined effect of market orientation, innovation and corporate performance using a convenient sample of marketing managers and executives in the following six telecommunications companies in Ghana: MTN Ghana, Mobile Choice Ghana, Expresso Telecom Limited, Teligent Wireless Ghana, Globacom Limited Ghana and Airtel Ghana. The results suggested that market orientation, innovation and CSR directly influence the business performance of telecommunications companies in Ghana, with innovation being the highest predictor of successful outcomes. In a cross-sectional survey, Anim & Cudjoe (2015) also discussed how CSR influences consumer purchase decisions using MTN as a case study. They found that factors such as brand name, service quality and promotions are more likely to influence consumer purchase intentions than CSR.

2.3.4. Multi- sectors

Ofori & Hinson (2007) addressed the issue of whether small and medium-sized enterprises in Ghana (SMEs) and other Foreign Direct Investments (FDIs) operating in Ghana adhere to CSR practices. Drawing on companies listed on the Ghana Club 100 (GC100) for the 2003/2004 listing years, Ofori & Hinson (2007) found that internationally connected firms seemed to have a better approach to CSR than their local counterparts. A survey by Lichtenstein et al., (2013) studied the nature of CSR in the Ghanaian construction industry looking at the project typologies aligned to such activities. The results revealed three main CSR projects of the construction firms: Social, infrastructural and environmental, albeit the industry was more inclined towards social CSR projects. Nyuur et al., (2016) examined the relationship between foreign direct investment inflows and CSR practices of local companies in host country institutions and found a positive relationship between them. The transfer of various forms of CSR knowledge and experience from foreign corporations to domestic corporations is the main result of this positive relationship. Additionally, Simpson et al., (2016) looked at how internal auditors can contribute to the assurance or integrity of CSR–related disclosures. The data gathered revealed that assurance from the internal audit function can help to improve the credibility of companies' CSR reporting. They showed that building the capacity of internal auditors to legitimize their roles as independent assurance providers for CSR is necessary. Kuada & Hinson (2012) empirically compared the CSR drivers and outcomes of randomly sampled foreign-owned and locally-owned companies listed on the Ghana Club 100 (GC100); a list of 100 firms awarded every year for their performance and contribution to the economic growth of Ghana. While the foreign companies rationalize CSR decisions based on instrumental and legally prescribed principles, the set off factors of CSR for the local companies were more discretionary and socially-oriented. This finding is in accord with a study by Owusu-Ansah (2013), which obtained that the nature of CSR policies of five conveniently sampled companies in Ghana was mostly socially-oriented and community based. A comparative qualitative analysis by Dartey-Baah et al., (2015) looked into the extent to which companies' CSR practices contribute to Ghana's national development, relying on secondary data from twenty companies in six industry sectors. According to the survey, the companies for the most part aligned their CSRs to the Millennium Development Goals (MDGs) which was replaced by the Sustainable Development

Goals (SDGs) in 2016, specifically focusing on issues of health, education and community development initiatives. In contrast, a quantitative survey by Abugre (2014) found that managements' commitment in organizational CSR positively affects the implementation of responsibility policies and practices. The results revealed that CSR challenges mostly originated from the lack of management's commitment to CSR initiatives, particularly, in allocating resources to such activities. On the other hand, Nyuur et al., (2014) draw on data from a research conducted by "Gesellschaft für Technische Zusammenarbeit" (GTZ) in 2009 to empirically explore the main factors that encourage or impede the development and implementation of CSR in six Sub-Saharan African countries, including Ghana.

A study by Ofori & Hinson (2007) on the practices of CSR in Ghana suggested that strategic level managers, tactical level managers and operational level managers including their deputies are those who are well informed about the CSR practices of their firms. This is one of the reasons why firms must develop CSR policy models and implementation strategies under the initiative and leadership of strategic managers who are well-versed on CSR practices.

CHAPTER THREE

3. THE ECONOMY OF GHANA: TRANSITION, CSR AND BUSINESS STRUCTURE

People are said to be poor when they fall short economically, emotionally and socially the poor spend less money on basic human needs such as food, clothes, and shelter than a person who earns an average income. Poverty does not only manifest in people's present condition, but also takes away their ability to have a healthy life, a quality education, a comfortable home, and a secured retirement. Many are those who believe that poverty is to a great extent the by- product of social and economic policies made by the political class in order to control the citizenry and identifying poverty as a problem provides a basis for its alleviation (Oppenheim & Barker, 1996).

According to The Human Development Report by UNDP (2014), almost ½ of the world's population that is more than 3 billion people live on less than $2.5 a day. More than 1.3 billion people live in extreme poverty that is less than $1.25 a day according to the report. Around 1 billion children worldwide are living in poverty according to another report by UNICEF in the same year and 22 thousand children die each day the report said. One of the impacts of poverty is hunger. Most poor people do not get enough food to eat and surprisingly, some go for days without a meal. Hunger is the number one cause of death in the world and it kills more than tuberculosis, HIV/AIDS, and malaria put together (World Food Program, 2010).

The per capita income is the measure of standard of living in a country. The extent of poverty in Africa is extremely large. According to the World Bank report on African poverty at the millennium (2001), the increase in poverty in Africa can be measured both in absolute and relative terms (Chen & Ravallion, 2013). Poverty in Ghana is quite a complex phenomenon and hence measuring and defining its variables is fraught with a lot of difficulties. Some argue that the processes by which people become poor and the ways in which they experience poverty are related to their position and situation in society. Poverty in Ghana is characterized by low income, malnutrition, sickness, illiteracy, and insecurity among others (GLSS, 2020).

The terms "third world country" and "developing country" are used interchangeably to refer to countries such as Ghana. According to the World Bank and the International Monetary Fund estimates, Ghana is the world's fastest-growing economy in 2019 with a growth rate of 8.8%. However, this growth is making the rich in Ghana richer and the rest continue to live in abject poverty (Lisa, 2018). Oxfam Organization estimates that just one of the richest men in Ghana earns from his wealth more in a month than one of the poorest women could earn in 1,000 years. Corruption, inequality and the failure of the government to collect taxes is hampering economic growth and threatening social cohesion (https://www.oxfam.org/En/Ghana-Extreme-Inequality-Numbers.A.D. 15.06.2020). Among the numerous variables associated with poverty is gender. There is a high probability for female-headed households to be richer than male-headed households (Aboagye-Attah, 2019). In Ghana, the incidence of poverty for women is much higher than that of men. When women are hit by poverty, it is more extreme and severe than that of men. The division of labor in Ghana is highly sex-segregated in both the traditional and the modern wage sectors. Only a very few numbers of women have been able to break through into modern jobs with fewer securing jobs in managerial positions. The relationship between gender and poverty in Ghana is such that women are more equated with poverty than men (Awumbila, 2006).

Countries with the highest levels of poverty usually have the greatest levels of gender discrimination. Gender inequality, therefore, undermines economic development and a country's ability to reduce poverty and to improve the standards of living (World Bank, 2001). The main hindrance to women's trading activities in Ghana are poor infrastructures such as bad road conditions, weak marketing channels, the limited storage facilities, and the lack of other facilities at market places such as water and toilet facilities. As a solution for the poverty problem in Ghana, several social intervention programs, including the Livelihood Empowerment Against Poverty (LEAP), the Capitation Grant and School Feeding Program, and the Free Senior High School Program started in 2017, have been implemented with the aim of alleviating poverty among the vulnerable Ghanaian population (https://www.businessghana.com/site/news/General/198406/Ghana-makes-progress-in-poverty-reduction-But-inequality-between-rich-and-poor-idens.Acces.Date.01.01.2020) The economy of Ghana has undergone a lot of changes since independence in 1957. Explained below the phases of development of Ghana's economy.

3.1. Economic Structure and Development Phases of Ghana

In the early years of the nineteenth century, which is after the end of slavery, the local economy of Ghana became focused on so-called legitimate trade, which the emerging industrial powers of Europe encouraged as a source of materials and markets to feed their growing industrial sector and sales.

3.1.1. Agricultural Economy

The colonial masters gained increasing control over the region throughout the nineteenth century and promoted the production of palm oil and timber as well as the continuation of gold production. Cacao trees were introduced to Ghana from the Americas in 1878 and cocoa quickly became Ghana's major export. Ghana produced more than half of the world's cocoa yield in the 1920s (Laverle, 1994:21). The economy largely depended on agriculture at that time and the farmers used kinship networks to spread the cultivation of cocoa throughout the country. However, the introduction of European goods into the country began to displace the production of indigenous products, and farmers focused more on cash crops than on essential food crops for domestic consumption. Ghana has cash crops such as palm oil, tobacco, coconut, rubber, cotton and rubber (Laverle, 1994:xxii).

Ghanaian farmers under the British colonial rule efficiently grew and exported cocoa for the large British market because they had a safe food supply at that time. Labour necessary for the production of cocoa in Ghana was intensive which was fed by workers who migrated from the savannah of northern Ghana (Baten, 2016: 325). Even though cocoa takes several years to be harvested, Ghanaian farmers were motivated to plant more cocoa trees because of the communal land acquisition in Ghana at the time. This enabled Ghana to grow from nothing to the world's largest cocoa exporter in the world in 1911 (Baten, 2016:340-341).

3.1.2. Industrial Economy

When Ghana gained independence from Britain in 1957, its economy became quite stable and prosperous. Ghana was then the world's leading producer of cocoa with a well-developed infrastructure and a relatively advanced education system. Kwame Nkrumah's plan was to locally produce goods which would otherwise be imported; he therefore took huge loans as a source of finance using cocoa revenues as collateral. He sought to use the apparent stability of the Ghanaian economy as a springboard for economic diversification and expansion. He pushed the process of moving Ghana from a primarily agricultural economy to a mixed agricultural-industrial one (Berry, 1994). However, Ghana remained poor and mainly dependent on agriculture after over fifty years of its independence due to limited industrialization and an unproductive service sector (Jedwab & Osei, 2012).

After independence from Britain in 1957, the first president saw industrialization to be a key factor in the modernization and development of the country. The emphasis of the program was to transform the industrial structure and to reduce the country's dependence on Britain and other foreign economies regarding the imported goods (Ackah et al., 2014) . The main priority of the government of the Convention Peoples Party was to substitute imports with locally manufactured goods. The government had a strong belief that local production would not only provide an escape from the dependence on primary exports but would also break the vicious cycle of poverty experienced when the country depended heavily on agriculture for survival (Killick, 2010:47). Dr. Kwame Nkrumah believed every imported item should be manufactured locally provided the existing conditions at the time allowed it. He believed importation added to the country's continuing economic dependence on the colonial system and delayed industrial growth (Killick, 2010:53). The sole objective of the government's Import Substitution Industrialization (ISI) strategy was to exploit the country's natural domestic resources to satisfy the basic needs of the Ghanaian people, to create jobs, to assimilate, and to promote technological progress (Ackah et al., 2014). The government of the time (with Kwame Nkrumah as prime minister during 1957–60 and president from 1960–66) pursued several policies and programs to enhance economic growth and to reduce poverty, focusing on removing constraints to industrialization. This included, among others, policies to construct a modern road network, to modernize and enlarge the main ports in Takoradi and Tema, to diversify agricultural production, and to achieve significant progress in education and health (Killick, 2010:50).

The general strategy adopted in the post-independence era was to widely promote industrialization with a specific emphasis on manufacturing development in order to diversify the predominantly agricultural economy, to create employment for the rapidly increasing population of the country, to increase per capita income, to improve the balance of payment, and to springboard the economy to the path of sustainable and rapid economic growth (Baah-Nuakoh, 1997). Heavy investment was made by the government in infrastructure and manufacturing sectors by setting up state-owned enterprises (SOEs) for domestic manufacturing of previously imported consumer goods. It also included the process of exports for primary products including the agriculture and mining; the expansion and development of building materials; and the electrical, electronic, and machinery industries (Ackah et al., 2014). The electrical, electronic, and machinery industry was developed to provide the needed inputs to drive the industrial sector of the country. However, it appeared that Kwame Nkrumah's plans for industrializing the Ghanaian economy were a combination of socialism and macroeconomic policy within the framework of Ghana's broader development plan (Steel, 1972:213). The government of Ghana at that time was heavily involved in the industrial sector; a strategy to protect the locally manufactured goods. The ISI increased the output of the manufacturing sector from a 2% of real GDP in 1957 to 9% in 1969. Total employment in the manufacturing sector alone rose by nearly 90% between 1962 and 1970 (Ackah et al., 2014:2). At the early 1970s, the ISI strategy faced the structural bottlenecks because of the shift from a centrally planned to a market-based economy by the Busia government in 1969 (Ackah et al., 2014:3).

3.1.3. Service Economy

Later initiatives introduced include the Economic Recovery Program (ERP) initiated for the industrial sector by the Jerry John Rawlings-led Provisional National Defense Council (PNDC) government in 1983. Its purpose was to restructure the industrial and allied sectors and to address the impeding factors faced under the ISI strategy; to enhance the production of manufactured goods through the usage of existing capacity, removal of production bottlenecks through the rehabilitation of some selected industries and the strengthening of the existing institutions that provided assistance to the industrial sector. No sooner than the ERP was introduced than the industrial sector in general, and the manufacturing sector in particular, exhibited a strong and positive response to the reforms. Inflation was lowered from 142% in 1983 to 10% by the end of 1991.

"Until the late 1970s, the expansion of the services sector was crippled by the economic crisis in 1967-1983. The GDP percentage of services is now around 46.3% against 30.7% in 1960. The service sector contributed to the employment increase from

23.2% in 1960 to 47.52% in 2018. The Ghana services sector consists of five subsectors; namely 'wholesale and retail trade, hotels and restaurants', 'government services', 'finance, real estate and business services', 'transport, storage and communications', and 'community, social and personal services'" (Jedwab &Osei, 2012:15).

The number of tourists coming to Ghana steadily grew after 1985, from less than 100,000 arrivals in 1985 to around 1 million in 2010. The contribution of service exports increased from 0.6% of GDP in 1985 to 10.3% in 2005, with most of this evolution being driven by tourism. However, this share has decreased to around 5.0% as other sectors have boomed even more (Jedwab & Osei, 2012:15). Ghana's industrial sector has evolved from an (ISI) strategy to the current program of private sector-industrialization. Before independence in 1957, the industrial sector of Ghana, which is a corollary of the colonial economic system, was small. The government of Ghana has transformed the economy from an agricultural economy to an industrial economy, and the country is currently dominated by the service sector. The question is how the services sector; the largest sector of the economy can become an active and accountable participant in the development of the economy through (CSR).This can be done through the responsible internal policies by the services industry.

There has been an established set of attitudes over the years on CSR. A mindset that goes beyond corporate philanthropy, to building processes of internally and externally generated demands for corporate governance. It should not only be responsive and responsible to the different levels of the environments in which businesses operate but also develop some guidelines to be followed by service businesses in Ghana (Atuguba et al., 2006). This research analyzes this new mindset; the international and national principles, codes and practices that attend it; examples of how it has fared in Ghana; and policy models for sound CSR in Ghana. What then is CSR? Why is it important? What are the issues involved? Why do we need a CSR model for service businesses in Ghana? Can the CSR of the services sector contribute to the national development of Ghana? These questions are the main problems of the study that need to be addressed.

3.2. CSR in Ghana

According to the Bank of Ghana (2018), “Poor corporate governance has been accepted as one of the major causes of the collapse of several Ghanaian banks”. Board level and senior management were either recklessly inactive or engaged in selfish activities that put their needs above the needs of the banks and their customers. For instance, there were observations that huge loans were issued to relatives the top executives of some of the banks without proper evaluations and protocols (Kwesi, 2018). Furthermore, the board of directors of some of the banks failed to see to the establishment of an independent accounting department which led to inappropriate financial reporting systems worsened by compromised external auditing system due to lack of experience or greed. Also, failure of management of some of the banks to provide contingency risk management strategies coupled with unethical biased, and unreliable auditing has greatly contributed to the collapse of these banks (Afolabi, 2018).

Both individuals and agencies such as the Consumer Protection Agency (CPA) have difficulties confronting service firms for their irresponsible activities because of lack of CSR regulations and guidelines to be followed and enforced. Also, honorable business executives with good CSR conscience are left perplexed in an attempt honor their responsibilities to their stakeholders. It is difficult to for an organization on its own to carve out appropriate CSR guidelines for reference (Atuguba et al., 2006). Corporations end up making radical and unbalanced decisions that could badly affect the poor and the vulnerable in society. The Ghana Medical Association (GMA) in 2019 gave a one-week ultimatum to the government to meet the demand for better service conditions for its members; otherwise, members would embark on an industrial action (https://www.myjoyonline.com/news/2019/May-2nd/movenpina-zup-oil/Access Date:21.05.2020,). Most of the strike actions in Ghana were done out of ignorance and greed. For instance, the strike action by medical doctors and government pharmacists in 2014 was deemed illegal. “As such, one question that will be asked by every concerned citizen is why such people, whose education has been massively subsidized by the taxpayers' money, will turn their backs on the innocent taxpayers at times when their services are needed the most. It is unfair, illegal, and unethical to use the life of patients and innocent school children as a bargaining chip by labor unions.” (Zolkre-Ere, 2014).

Are these illegal actions ever going to stop? Having a CSR policy and practice guidelines is one of the answers to this question.

Ghanaian Telecommunication companies particularly are known to contribute to poverty rather than creating social responsibility policies to eradicate the fragile financial status of the Ghanaian people. Call rates and internet services are so expensive that almost all Ghanaians turn their internet data off as soon as they are done using the internet. Apart from the expensive call rates and internet bundles, services provided by telecommunication companies like the Mobile Telecommunications Network (MTN), Airteltigo, Vodafone, and Globacom are very poor to the extent that people sometimes have to climb to higher grounds before they can make/receive a phone call or get internet service, especially in the rural areas. Besides the poor services at high costs, there is also an indiscriminate mounting of telephone masts in all parts of the country without regard to the long and short-term health hazards to the Ghanaian people.

These are caused by the lack of comprehensive or readily available document on CSR in Ghana prepared at the national level by which the activities of firms can be regulated. There are; however, scattered laws and policies in Ghana that touch on CSR (Atuguba et al., 2006:9). "The regulation of Ghana's corporate environment dates back to the first decade of the twentieth century. The earliest known piece of company legislation of any real significance in Ghana was the 'Companies Ordinance'; 1907. The main aim of company legislation in Ghana has been the promotion of confidence in business and the encouragement of economic growth. These objectives have consequently guided the drafting of a legislative regime which is the 'Companies Code'; 1963.It is arguable that besides the Constitution of Ghana, the other key document on CSR in Ghana is the 'Act 229'. By far, the most predominant philosophy underlining the provisions of the Act 229 is the protection of creditors, investors, and the general public through the disclosures of company affairs. These provisions, though useful, do not expressly address the issues of CSR. Hence, there is little or nothing by way of a comprehensive or a readily available policy document on CSR in Ghana" (Atuguba et al., 2006:17). Inroads have been made in the Companies Act, 1963 (179) and Ghana has new Companies law known as Companies Act, 2019 (Act 992) to provide better and flexible corporate laws similar to that of the UK and South Africa for businesses operating in Ghana. At best, the information on CSR can be adequately derived from a maze of laws and policy initiatives (Fontaine, 2013).

Many are those who believed businesses especially SOEs in Ghana would be able to solve the economic and social challenges of the Ghanaian society. This is partly due to the socialist orientation of Dr. Kwame Nkrumah, the first president of the Republic of Ghana. This has caused reluctance on the part of corporate organizations to pay taxes to the government. In recent years; however, there has been a call on corporations in Ghana to help solve the social problems (Amponsah-Tawiah & Dartey-Baah, 2016). Ghanaian government has provided an enabling environment for businesses to thrive and this situation has increased the numbers of both locally-owned and foreign-owned businesses in the country. According to a publication by (Sarpong, 2017) for the Netherland's Enterprise Agency (2016), both the government and the private sector in Ghana have attached great priority to the CSR. The country's Environmental Protection Agency (EPA) has set the pace for other African countries to follow. Trade unions in Ghana are well organized and businesses go through frequent checks by the EPA. Nevertheless, there is still need for progress because of the gap between the law and what is practiced.

3.2.1. Working Conditions and Employment Protection Rights

There are many good laws governing employment and labor relations in Ghana. It is the job of the Ministry of Employment and Labor relations to promote the sustainable employment opportunities as well as the inclusion of vulnerable groups and people with various forms of disabilities. Despite these good labor laws, people can be employed in Ghana with no formal contract or below the minimum wage. The labor laws of Ghana provide a lot of privileges to employees some of which are maternity and study leave with pay, annual leave with pay, protection against unfair dismissal, among others. The Section 10 of the Labor Act, 2003 (Act 651) protects the rights of employees in Ghana. The Section 10 (a) states the condition under which a Ghanaian employee must work. The working environment must be safe and healthy according to the Act. The health and safety of the employee including materials, tools, and machinery to be used are regulated by the Section 118 of the Act. The working environment, the floor, and the factory or office building should be arranged in such a way that it will not cause any injury to the employees. It is the responsibility of the employer. Any employer who refuses to honor the regulations under the Subsections (1) and (2) must have a reasonable excuse for doing so or face a fine of maximum 1000 penalty units or to imprisonment of 3 years maximum or to both as stipulated by section 118 subsection (5) of the Labor Act 2003, (Act 156). This can be found in the case of Issah vs. Mim Timber Company Limited of 1978 (GLR 430). The plaintiff, an employee as a Dolmar machine operator by the defendants, a popular timber company claimed 40,000 Cedis damages for injuries he sustained in the course of his work as a result of failure by the defendants to provide a safe work environment. The court ruled that it is the duty of the employer to take safety of its employees and was enjoined to provide a proper working environment and a proper system of work supervision.

3.2.2. Environmental and Health Hazards

All new or existing companies must register with the EPA. The EPA is formed and backed by the Act 490 of 1994. The law is responsible for the protection of environment and the prevention of health hazards. The EPA is also responsible for going through the necessary documents before a permit is issued. Additionally, it monitors and supervises the activities of businesses by asking for monthly environmental information (such as management strategy of the environment, actual performance, flaws, and redress measures to be submitted to its office for evaluation). Section 287 of Act 29 frowns upon carrying out or setting up a business that is either too noisy or hazardous to public health at any place. The Act recognizes such businesses including any business that is setup in environmentally sensitive areas or businesses that have the potential to cause damage to property as violation to the public rights of the inhabitants. Failure to comply with the notices or orders of the EPA is an offense punishable by fine or imprisonment.

3.2.3. Bribery and Corruption

Corruption is common in Ghana and it has been so since independence. But the government has made realistic inroads in several areas leading to an improvement in the situation, and the situation is compared to some other sub-Saharan African countries. According to an investment climate statement issued by the Bureau of Economics, Energy and Business Affairs of the US Department of State (2009), Ghana's perception has slightly improved on Transparency International's Corruption Perceptions Index. Since 2006, Ghana performed a little better than Italy and Brazil. However, the corruption-related cases are still on the rise in Ghana. The Sections 239-261 of the criminal code 1960, (Act 29) define corruption as "a process where a person either directly or indirectly influences the conduct of a public official by a gift, a promise, or a prospect of valuable consideration." Corruption is illegal and an offense punishable by law in Ghana.

3.2.4. Recruitment of Children and Young Persons in Hazardous Work

Any business in Ghana that seeks to have a strong reputation to attract its potential customers while successfully increasıng its existing customers should avoid employing young persons and placing them in hazardous work environments. The issue of young people in hazardous work environments such as sweatshops is very sensitive in every part of the World. The Ghanaian law frowns upon the employment of young persons in a hazardous work environment and is provided for under the Act 651 Section 58 and regulation 7 of Legislative Instrument (LI) 1833. The Children Act 1998, (Act 560) defines a person who is above 18 years but below 21 years old is a young person. The law prohibits corporations from employing young persons in enterprises that could harm them either physically, mentally, or psychologically. This must be strictly followed by every business organization in the country. Ghanaian corporations usually include clauses in their employment policies to show their commitment to the directive. Per the Ghanaian labor laws, young persons are prohibited from: working for more than 8 hours in the night; lifting loads exceeding 25 kg; working in structures the height of which exceeds 2.5 meters; working in radioactive, excessively noisy and hazardous environments; pornographic engagements of any kind among others. These are governed and enforced by the Labor Regulation 2007 LI 1833. A person who fails to comply commits an offence and is liable on summary conviction to a fine not exceeding 100 penalty units. Child labor and child trafficking have gained ground in the twenty-first century, particularly, in developing countries like Ghana. Many children are used for fishing and illegal mining in some parts of Ghana. The Ghanaian law, therefore, has a provision that prohibits the recruitment of children in any form, i.e., full-time or part-time, outside the country. This is governed by the Children Act 560 of 1988, which frowns upon any type of engagement that will deprive the children's health, development, and education. Besides, the Section 88 prohibits working on children at night, the Section 89 permits children from 15 onwards to work, while the Section 90 places the minimum age for the engagement of a child in light work at age 13 years old.

Light work is defined by the Children Act 1988, (Act 560) as “any work which is not likely to be harmful to the health and development of a child and does not affect the child’s school attendance or the capacity of the child to benefit from schoolwork.”

3.2.5. Labor Inspection

To ensure businesses follow the laid down laws and policies, there must be frequent checks on their activities. The frequent checks should be done by regulatory institutions. The Labor Laws of Ghana has authorized an inspector to enter into premises, factory, or office to carry out his regular checks and balances. Act 651 empowers labor inspectors to do their job with or without notice to remove, collect, or retrieve materials or substances believed to be hazardous to the health of labors. One of the scopes of authority of inspectors is to advise employers and corporate managers to carry out maintenance of their dilapidated buildings and machinery in order to avoid accidents in the future. If a corporation commits an offense, all directors of the corporation will be liable until the law exonerates them of the offense. When a director is able to prove beyond a reasonable doubt that an injury suffered is without his knowledge and that he has tried his best to stop the injury from happening, then he would not be held liable by the law.

3.2.6. Forced Labor

A person is said to be under forced labor when he is coerced to work for a person or an organization without offering himself for work voluntarily. Any person, who works for another under duress or threat of punishment, or something similar to that, is said to be working under duress. Under the labor laws of Ghana, it is illegal for a person to be forced to work on a job without his approval and consent. Section 116 of the labor Act, 2003 (Act 651) is the legal provision prohibiting individuals, corporate bodies, and other organizations to engage people under duress or forced labor. However, these provisions like many others also come with some exemption clauses as stipulated by the Section 117 of the labor Act. Some of the exemption clauses are as follows: A person can be coerced to work under a court order as part of his sentence, as part of a disciplined force or service, during the war periods and emergency situations necessary to protect life and property, among others, and defaulting persons or organizations are liable to face a fine.

3.2.7. CSR Documents in Ghana

The International Monetary Fund (IMF) World Economic Outlook puts Ghana as the fastest growing economy in the world in 2019. It expected Ghana's economy to soar with positive growth in the oil and non-oil sectors such as manufacturing, agriculture, and services. Ghana has launched the Ghana Business Code (GHBC) through the Association of Ghana Industries (AGI), Ghana Employers Association (GEA) and the Ghana National Chamber of Commerce and Industry (GNCCI) to facilitate the practice of CSR in business operations in the country. Steps have also been taken to curb corruption in public financial administration and public procurement. The public procurement law was passed in January 2004 to ensure that public procurement laws in Ghana meet the standard of the World Trade Organization (WTO) although Ghana is not a member of the Organisation for Economic Co-operation and Development (OECD) convention on combatting bribery. Further, the Ghanaian government has established a corruption-fighting institution called the Serious Fraud Office (SFO) in 1998 to investigate the corruption practices that involve both public and private institutions. The Ghana Extractive Industries Transparency Initiative (GEITI) was established after the launch of the Extractive Industries Transparency Initiative (EITI) by the United Kingdom (UK) Prime Minister at the World Summit on Sustainable Development in September 2002 (Amponsah-Tawiah & Dartey-Baah, 2016). The 1992 Constitution provided for the foundation of the Commission for Human Rights and Administrative Justice (CHRAJ) to investigate the corruption cases and misappropriation of funds by public officials and to make prosecution when there is enough evidence.

3.2.8. Current Structure of Service Businesses in Ghana

"The service business activity in Ghana takes many forms, including the unincorporated businesses, the incorporated businesses, the non-Ghanaian companies registered in Ghana as external companies, and the state-owned enterprises created by statutes. The relevant laws that govern the formation of entities that carry on business in the country are the Companies Act, 2019 (Act 992) for companies, the Incorporated Private Partnerships Act, 1962 (Act 152) for partnerships, the Statutory Corporations Act, 1964 (Act 232) for statutory corporations, the Registration of Business Names Act, 1962 (Act 151) for unincorporated business, and the Co-operative Societies Degree, 1968 National Liberation Council Decree (NLCD 252) for the co-operative societies. The Registrar General's Department is the government agency responsible for registration and regulation of business entities, except for statutory corporations and cooperative societies (https://ecommerce-platforms.com/glossary/business.A.D. 09.02.2020).

A business structure is a business organization that is legally accepted by the laws of a country and falls within the legal definition of that particular category. Businesses in Ghana are classified as follows:

1. Sole proprietorship,
2. Partnership
3. Company limited by shares,
4. Company limited by guarantee,
5. External company, and
6. Unlimited company

3.2.9. Sole Proprietorship

Sole proprietorship is the simplest form of business ownership to set up in Ghana. It is set up and managed by the sole proprietor. Also, it requires less effort when preparing the reports and the business owner has the sole responsibility to make all financial decisions. It is entirely owned by an individual who is entitled to all the profits of the business and personally liable for all liabilities of the business. The account of the business is usually the account of the owner and is therefore controlled by him alone. Therefore, a sole proprietor does not report to anyone and can therefore withdraw from the business as and when he wishes

The best part about a sole proprietorship is that it is not a legal entity. This means that the business name isn't separate from the owner. This implies that a sole proprietor can operate a business using his name, e.g., Al- Amin's Barber Shop. In Ghana such businesses are not required to be registered at the Registrar General's Department (RGD) and they do not need to be issued with certificates of incorporation before they can commence business. He is only required to register if he chooses to run the business under a business name. Conversely, a sole proprietor is personally liable for all the debts and liabilities which the business might incur in the course of running its operations. If the business defaults in paying its debts, the creditors can file a bankruptcy petition against the business owner. One of the impediments is that the sole proprietor cannot sell its shares to raise starting capital for the business (https://ecommerce-platforms.com/glossary/business.A.D.09.02.2020).

3.2.10. Partnership

A partnership is created where a legal agreement is put in place to allow two or more individuals to carry out a specific business as co-owners in a bid to make a profit. In such an organization, all members contribute capital to set up the business. Typically, there are two major forms of partnerships. First, there's a general partnership where the members actively participate in the daily operations of the business. Second, we have a limited partnership that has the capacity to have up to 20 members. In a limited partnership, the general partner is personally liable for the debts of the partnership and usually acts as its managing director or representative.

The partners may decide to incorporate the partnership. When this happens, the action of one partner is deemed as the action of all the partners and they shall be bind by it. It is worth noting that a partnership enjoys the pass-through status. In actual sense, it means that all profits and liabilities pass through to the owners. There may be equity partners and salaried partners in the business where some partners are just employees while others have a share in the partnership. Take note that personal liability is limited for each member in the ratio at which one contributed to the setup of the business. Partnerships generally have the following benefits (https://ecommerce-platforms.com/glossary/business.A.D. 09.02.2020).

- They're easy to form.
- No tedious reporting is needed.
- No difficulty in dissolving the partnership.
- A partner can easily cease to be a member without any impediments.
- All expenditure including taxes and losses are shared among the partners to minimize the burden.

3.2.11. Company Limited by Shares

This is a business organization registered at the office of the RGD comprising of at least two individuals acting as directors of the company and a minimum of one shareholder (company or individual) in the entity with objects which are (usually) for the generation of profit. At least one of the directors must be resident in Ghana. The loss a member may suffer is limited to the value of shares he holds (Badoo & Quaye- Foli, n.d.). Company limited by shares is made up of between 2 and 50 people.

3.2.12. Company Limited by Guarantee

According the companies Act 2009, (Act 992), the liability of members of a company limited by guarantee cannot exceed the amount of money they have promised to contribute in the event of the business gets wound up. Such an undertaking is prohibited by law to sell shares to the general public or invite them buy shares of the company. According to the new companies Act 2019, (Act 992), the name of a company limited by guarantee must end with “Limited by Guarantee” or “LBG”. This type of company is best for businesses whose objectives are not to make profits. It is prohibited from paying corporate taxes but required to pay taxes for its workers. The Company Limited by Shares and the Company Limited by Guarantee are jointly referred to as the “Limited Liability Companies” because the personal assets of persons who form such entities are protected from liability. This means that the liability of members of such a company is limited by the value of their shares or guarantee (Badoo & Kwei- Foli, n.d.).

3.2.13. Unlimited Company

This is a type of business entity registered at the office of the Registrar General. It is made up of at least two individuals acting as directors of the company and a minimum of one shareholder (company or individual) of the business with the main objective of making profits. The members of this entity do not enjoy limited liability. It is typically used for entities that give consultancy services or professional advice (Badoo & Quaye-Foli, n.d.).

All the companies mentioned above can either be in the form of a private company or a public company. A private company is prohibited from transferring shares and its total number of “members and debenture holders is limited to 50”. Private companies cannot invite the public to subscribe for its shares per the regulations of the company. Any other company that lacks the characteristics stated above falls in the category of public companies.

3.2.14. External Company

An external company is a business entity registered outside of Ghana which seeks to register a place of business in Ghana (Badoo, 2016). Although an external company should abide by the Ghana business laws, such a company is also regulated by the laws of the country in which it was originally incorporated. Such companies may be established in a country different from the country of incorporation to serve the interest of an affiliated business in its country of incorporation. Some of the reasons why businesses take such risks are to help market their products, to carry out research for the original company, protect political interests, suppress competition or provide customer care. The Ghana Investment Promotion Centre requires all external companies and representative offices to invest a capital of not less than $500,000 as a wholly foreign company and $1,000,000 as a wholly foreign (general trading) company (htpps://firmusadvisory.com/registering-external-company-representative-office-ghana/A.D.09.06.2020). It is also mandatory per the Companies Act, 2019 (Act 229) that such a company employs not a minimum of 20 skilled Ghanaian workers.

3.3. Some Corruption Scandals in the Services Sector of Ghana

Ghana has witnessed a number of big corruption scandals since independence in 1957 some of which inspired widespread public protests, destruction of properties, overthrew governments numerous times, and there are numerous instances where individuals ended up in cemeteries, hospitals, or jails. The situation is no different in corporate Ghana and, therefore, a lot of effort and progress have been made to improve the awareness of accountability and to encourage corporations and Chief Executive Officers (CEOs) in Ghana to be ethical and respect their own CSRs. However, this is very difficult to do due to a lack of workable models to serve as a map, and this issue is the problem of this research.

Corruption poses impediments for businesses operating and planning to operate in Ghana. However, the number of corruption cases in Ghana remains low when compared with other African countries, like South Sudan, Sudan, Somalia, Guinea

Bissau and Equatorial Guinea. The Ghanaian anti- corruption law is contained in the Criminal Code of Ghana 1960 (Act 29). It was enacted to consolidate and amend laws related to criminal offences in the country. The Criminal Code criminalizes and frowns on all forms of bribery, extortion, willful exploitation of public office, use of public office for private gain and bribery of foreign public officials. However, this does not deter people from committing heinous corruption scandals. The following events are some of the worst corruption scandals in the history of Ghana.

3.3.1. The Ghana Social Security and National Insurance Trust (SSNIT) Software Scandal

The software scandal involving the procurement of software for an ICT infrastructure known as Operation Business Suit (OBS) to digitalize SSNIT operations. The cost of the project was a whopping $72 million. The price was more than twice the initially estimated price of $34 million. This raised uproar among many employees and government officials. As a result of this, the case was handed to the Economic and Organized Crime Office (EOCO) for investigation in August 2017.The investigation lead to the indictment of the director general of SSNIT Mr. Ernest Thompson and four of his subordinates for causing financial loss to the state (http://citifmonline.com/2018/02/eoco-ends-probe-into-72m-ssnit-software-scandal-heads-to-roll.A.D.10.10.2019).

3.3.2. Atto Essien and the Capital Bank

State reveals how Atto Essien allegedly squandered 130 million Ghana Cedis meant to save Capital Bank. The capital bank collapsed because the major shareholder, William Atto Essien, treated the funds in the bank's possession as they were his funds (https://www.myjoyonline.com/news/national/state-reveals-how-ato-essien-allegedly-squandered-a%C2%A2130m-meant-to-save-capital-bank/A.D.02.03.2020). An amount of 620 million Ghana Cedis provided as liquidity support to Capital Bank by the Bank of Ghana in order to solve its liquidity problems was dubiously spent, resulting in the collapse of the bank. It was even reported that Capital Bank procured its license under pretense. This is just one of the many banking crises that created major problems in the financial system of Ghana. It led to a loss of more than 20,000 jobs in the financial sector and increased the mistrust people already had for the system according to the

2020 National Democratic Congress (NDC) flag-bearer John Dramani Mahama (https://www.myjoyonline.com/news/politics/mahama-mourns-collapse-of-ghanaian-owned-companies/A.D. 02.03.2020). The government of Ghana has several strong anti-corruption legal frameworks such as the Criminal Code, which criminalizes corruption in the form of active, passive, or extortion and the Anti-Money Laundering Act of 2008, which criminalizes money laundering. Others include the Internal Audit Agency Act to promote public sector accountability and to combat corruption. However, the problem is with their implementation and enforcement (GAN Integrity, 2016).

CHAPTER FOUR

4. METHODOLOGY, DATA ANALYSIS AND CSR POLICY

A number of researches have been done on CSR in the Ghanaian setting as indicated by the literature review. Some studies analyzed the situation in agricultural, industrial and the service sectors of the Ghanaian economy, but no research has been applied with regards to developing CSR policies for any of the three sectors of the Ghanaian economy.

This chapter starts with a discussion of the types of data used and their relevance to the research design of the study. The rationale and the source of the quantitative data would be established. Two types of data were used in the preparation of this research: Qualitative and Quantitative data. Recording keeping method is used to collect qualitative data for this research.

4.1. Methodology

The research method used for this study is conceptual in nature and therefore already present and available information on Business Ethics, Corporate Social Responsibility and Accountability was analyzed and therefore did not involve conducting any practical experiments. Content analysis was used and a careful document review methodology was done.

4.1.1. Qualitative Secondary Data

A qualitative research design is probably the most flexible of the various experimental techniques, surrounding a variety of accepted methods and structures. It is a systematic scientific inquiry that seeks to build a holistic, largely narrative, description to inform the researcher's understanding of the CSR phenomenon. We are surrounded by phenomenon that we are aware of but do not fully understand. Sometimes the lack of understanding may be due to incomplete information or the fact someone has not taken the time to overtly explain it to us. What is CSR? What are the appropriate CSR policies and how can they effectively be implemented to fully harvest its benefits?

The qualitative method is used to address the objectives of this research. The use of qualitative methodology made the analysis of various legal documents easy. It also allowed the possibility for an in-depth analysis of various theories concerning the CSR phenomenon as well as the interpretation of documents and concepts utilized in this research (Thornhill, et. al., 2009). This research used qualitative secondary data to re-iterate the contribution of the service sector to Ghana's GDP over a period of six years (2013-2018). The sources of quantitative data used for the study was secondary in nature; content analysis and critical document review methodology were used to interpret the data and data visualization technique is used to put some of the information collected into a pie chart (Fig.3.) and the CSR policy model (Fig. 1.).

The methodology was selected to facilitate the understanding of the underlying reasons, opinions, and motivations. It brought forth insights into the fact that the Ghanaian service industry is the largest contributor to Ghana's GDP. However, it is not doing as much in terms of being socially responsible. The methodology used also helped to meet the main objective of this research which is to develop the appropriate multifaceted CSR policies for the Ghana service sector and to create the appropriate guidelines for its implementation. The two sources of data have their advantages and disadvantages and are therefore used together to provide to avoid errors.

4.1.2. Sources of Data

Statistical and non-statistical sources of data are used for the preparation of the research. The method used to collect information for the preparation of this research is mostly the published online sources with a little from physical archival sources. Each referenced article including news, study publications, legal documents, and annual reports have been adopted to facilitate the understanding of the CSR concept.

Secondary data used in the research is the distribution of Gross Domestic Product (at basic prices) by economic activity sectors (percent) and published by the Ghana statistical services (GSS). Besides, organizational and academic publications were critically evaluated. Apart from the secondary national statistical data, journals, government publications, reports, academic books, news articles, mission/vision statements, and other thesis were also used to provide background information, to substantiate and illustrate findings and to develop the policy framework for the service sector of Ghana.

4.2. Data Presentation and Analysis

This part explains and discusses the various types of data used in the research to facilitate not only in answering the research questions but also the understanding of the logic used by the author.

4.2.1. Percentage Distribution of GDP by Economic Activity

All three sectors (agricultural, industrial and service sectors) put together to make a very important contribution to the economy of Ghana. These sectors provide jobs, inputs, goods, services, and public services for the Ghanaian economy. Table 1. Shows the contributions of agricultural, industrial and service sectors to GDP of Ghana from 2013 to 2018.

Table 1. Percentage Distribution of Gross Domestic Product (at Basic Prices) by Economic Activity

	*2013	*2014	*2015	*2016	*2017	*2018
1. AGRICULTURE	**21.7**	**22.0**	**22.1**	**22.7**	**21.2**	**19.7**
Crops	14.6	14.6	14.8	16.2	15.4	14.5
O.w. Cocoa	1.7	2.3	2.2	1.9	1.8	1.6
Livestock	3.7	4.0	3.7	3.3	3.0	2.7
Forestry and Logging	1.8	2.1	2.1	1.8	1.7	1.5
Fishing	1.6	1.4	1.5	1.4	1.2	1.0
2. INDUSTRY	**36.9**	**38.1**	**34.6**	**30.6**	**32.7**	**34.0**
Mining and Quarrying	13.6	15.4	10.4	8.5	10.9	13.6
o.w. Oil***	5.8	6.4	2.8	0.5	3.5	3.8
Manufacturing	12.4	12.5	12.4	12.1	11.3	11.3
Electricity	1.1	1.0	1.8	1.8	1.8	1.5
Water and Sewerage	0.6	0.6	0.7	0.7	0.6	0.5
Construction	9.1	8.6	9.3	7.6	8.2	7.1
3. SERVICES	**41.4**	**39.8**	**43.2**	**46.7**	**46.0**	**46.3**
Trade; Repair Of Vehicles, Household Goods	11.2	11.3	12.4	14.1	14.0	15.2
Hotels and Restaurants	3.9	3.2	3.5	3.7	3.9	3.8
Transport and Storage	6.0	5.5	6.0	6.6	7.2`	7.5
Information and communication	1.6	2.0	2.2	2.2	2.1	2.4
Financial and Insurance Activities	5.1	5.1	5.8	6.8	5.0	4.2
Professional, Administrative & Support Service activities	1.4	1.5	1.6	1.6	1.5	1.5
Public Administration & Defense; Social Security	3.7	3.2	3.2	3.3	3.3	3.3
Education	4.0	3.7	3.8	3.5	3.4	3.2
Health And Social Work						
4. GROSS DOMESTIC PRODUCTS at basic prices	**100**	**100**	**100**	**100**	**100**	**100**
Other Service Activities	1.4	1.2	1.3	1.3	1.2	1.0

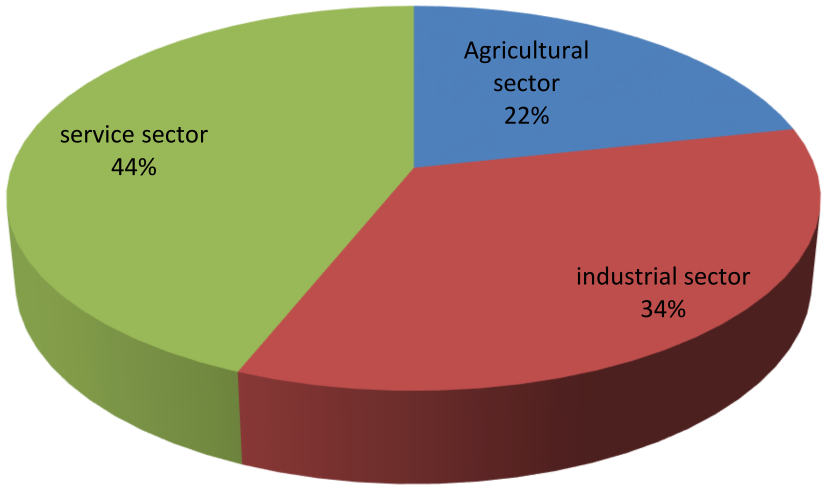
Source: Ghana Statistical Service Rebased 2013-2018 Annual Gross Domestic Products (2019:5).

The percentages shares of three sectors in GDP of Ghana presented by Table 1. in 2013. 21.7% of GDP was contributed by the agricultural sector, while this sector had the lowest contribution (19.7%) in 2018. The highest contribution of agriculture sector was 22.7% in 2016 with crops being the highest contributing subsector of agriculture (16.2%). In 2013, contribution of the industrial sector was 36.9%. The lowest contribution of the industrial sector to GDP was 30.6% in the 2016. The industrial sector made its highest contribution (38.1%) in 2014. Additionally, the mining and quarrying was the highest contributing subsector around 15.4% in 2014.

The services sector of the Ghanaian economy started with a share of 41.4% in the 2013. The lowest share for the sector was 39.8% in 2014, while the highest share was 46.7% in 2016. Further, the highest contributing subsector was the "trade; repair of vehicles, household goods" with a share of 15.2% in 2018. Final year of the analysis (2018) includes the fact that the services sector of Ghana currently remains the largest sector of the country. Its contribution to GDP increased from 46.0% in 2017 to 46.3 %in 2018.

4.2.2. Mean Percentage Contribution by Economic Sectors (2013-2018)

Simple mean of the percentage contributions for the three sectors from 2013 to 2018 are calculated. The mean is defined as the sum of all data divided by the size of the data set. The mean of the percentage contributions is calculated to determine how the contributions of those sectors differ from each other over six years. The approximate percentage contribution by the agricultural, industrial and service sectors of the economy are 22%, 34% and 44% respectively. The mean percentages are then used to provide a visual representation of each sector in **Fig. 3.**



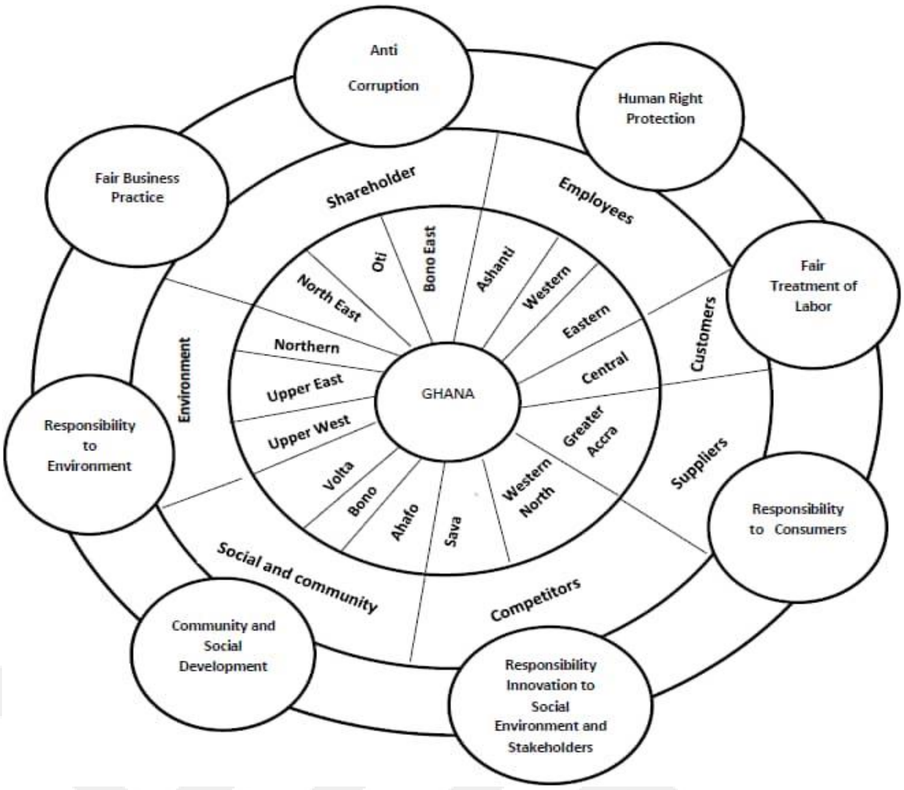
Source: Author's own calculation

Fig 3. Mean contribution (in percentage) to GDP by the three sectors of the Ghanaian economy from 2013-2018

The mean contribution of the services sector to GDP over the year 2013-2018 was approximately 44% while shares of the agriculture and industry sectors were 22 % and 34%, respectively. Averagely, the service sector has contributed more to GDP than the other two sectors; an indication that the service sector of the Ghanaian economy has outperformed both the agricultural and the industrial sectors.

4.3. CSR Policy for the Service Sector of the Ghanaian Economy

A good CSR policy would not only benefit corporations, but also influence their relationship with internal and external stakeholders, including employees, shareholders, partners/creditors, customers, competitors, communities, and the environment. The CSR activities part of in-process and after-process activities are in accordance with the eight CSR principles represented in Fig. 4. These are the fair business practice; anti-corruption; human rights protection; fair treatment of labor; responsibility to consumers; responsibility to innovation, social environment and stakeholders; community and social development; and responsibility to the environment.



Source: Adopted from Nok Airlines (2013) and modified for illustrative purposes

Fig. 4. Modified Nok Airlines CSR policy model

The various CSR approaches all lead to some type of corporate activity integrated into an organization's business model whereby the business would ensure its adherence to the law, ethical standards, and international social norms (i.e., expected patterns of behavior) and would include businesses accepting responsibility for the impact of their activities, regardless of legality on the following:

1. the environment,
2. consumers,
3. employees,
4. communities,
5. stakeholders and
6. all other relevant members of the public sphere.

The focus is on the development of CSR policy for the service sector, which is the fastest-growing sector in the Ghanaian economy and much more sensitive and flexible than the manufacturing sector.

On many occasions, the Ghanaian service sector encounters great difficulties in advertising or branding, probably because of the high costs involved. For many of these companies, CSR activities present an opportunity for them to build a positive image, project themselves as socially responsible companies while simultaneously, albeit not directly, creating brand awareness. It is not an uncommon sight to see heavy branding and a melodramatic picture of which is created on the media while these CSR events are conducted. Even for companies such as MTN Ghana that advertise regularly, the CSR turns out to be an excellent initiative in building a positive image around their brands. Good corporate governance and CSR policy if well implemented will be extremely important not just to service companies but also both their internal and external stakeholders (including employees, shareholders, partners/creditors, customers, competitors, communities, and the environment). The CSR activities are developed in two parts: In-process and after-process (social responsibility beyond normal business conduct) activities. The two activities are explained below as indicated by Fig. 1.4 above.

4.3.1. CSR Activities Related to In - process of Business Operations

"In-process policies" should be implemented to benefit parties who are directly affected by day-to-day activities of a business, i.e., during the course of a firm's daily business. Service firms must be responsible to their stakeholders during the process of providing their services to the Ghanaian people. The following sub-titles are parts of the policies implemented and observed during the service firms' normal course of business (NokAirline, 2013:165).

4.3.1.1. Fair Business Practice

Businesses in the Ghanaian service sector should operate their businesses with a fair treatment of their stakeholders including shareholders, employees, customers, partners, contractual parties, communities, society, and the environment. They should refrain from any action that may infringe or impinge on the rights of stakeholders. A code of conduct should be formulated to ensure fair business practices. This should be done with the knowledge that corporate reputation for integrity as well as the top management's reputation and goodness is a valuable factor in its corporate success, progress, and profitability. This practice standard will definitely lead to "a direct impact on" individual corporate credibility of firms in the service sector (Idowu & Filho, 2009).

Their business operations should comply with laws and regulations and respect its stakeholders' rights.

4.3.1.2. Anti-corruption Policy

Ghanaian service companies should place a priority on anti-corruption. Their business should be operated with integrity, transparency with maximum and equal responsibility towards all stakeholders. They should follow this principle and come up with the best practice for all levels of the organizational chart. This should be in accordance with the "Business Code of Conduct and the employee's Code of Conduct which will be considered part of its corporate governance that will drive the Company toward sustainability" (NokAirline, 2013:165).

4.3.1.3. Human Rights Protection

Promoting and protecting human rights is not only a vital CSR move but also important for the success of every organization. Service companies should serve their customers fairly without discrimination. Customers should be treated equally with dignity, humanity, independence, and freedom. Service companies should respect the right of others be it legal rights or "rights that do not depend on legal provisions such as standard-based rights" to ensure righteousness, fairness, and justice. For instance, services companies should provide services for their customers who need a special assistance. Customers should be given compensation when organization fails to provide the required services by following the appropriate existing laws.

3.3.1.4. Fair Treatment of Labor

Employees are the main building-blocks of companies; therefore, service companies in Ghana should create a policy to offer a fair monetary and non- monetary remuneration in accordance with the labor laws of Ghana. No employee should be discriminated against as enshrined in the labor Act of Ghana Act 2003 (Act 651) and the Labor Regulations. The Constitution of Ghana and the labor laws prohibit all forms of discrimination. Part VI of the Labor Act ensures the protection of working women and the Part V protects labors with disabilities. Extreme measures must be taken to ensure safety in the workplace. This will lead to the provision of safe and better services to customers. Employees, supervisors, and executives should be equipped with enhanced relevant knowledge through safety training courses. An occupational safety manual can be developed for employees to ensure occupational safety. This manual will help to raise their awareness of workplace hazards and practice guidelines to ensure safety at work because every job involves some form of risk of accidents due to negligence and ignorance. The main reasons of accidents at the workplace are forgetfulness, inattentiveness, and overconfidence. Safety at the workplace will strengthen the spirit and morale of employees, which will eventually lead to corporate success and efficiency (NokAir, 2013: 175).

Great importance should be attached to the recruitment and selection process to ensure high-quality personnel well-suited to the service business' nature and corporate culture are employed. Job opportunities should be provided for persons with disabilities as stipulated under the Ghana Disability Act, 2006 (ACT 715). This aims to improve the quality of life of disabled persons by giving them jobs to reduce their dependence on society for sustenance.

A compensation management policy should be implemented and should follow the principles of fairness, reasonableness, and consistency with the staff's knowledge, abilities, experiences, skills, and performance via performance evaluation. In addition, a comparison should be made with the compensation package of the agricultural and industrial sectors of the Ghanaian economy to ensure that the compensation procedure is appropriate, competitive, and attractive for new talents.

Training courses should be reviewed to enhance the skills and capabilities of each level of staff. This should be based on annually planned and designed training schedules, particularly, all management training courses for supervisors, junior management, and senior management. Communication among staff should be encouraged by organizing corporate activities all-year-round to develop and enhance bonds among staff. End of year dinners for all workers can be organized to entertain, award hard-working staff and also to serve as channels through which staff will directly communicate, share ideas, and put their grievances across. New staff members should be provided with orientation and training programs with regard to the importance of CSR and being ethical in carrying out their daily activities. They also have to learn about the Company's anti-corruption policy, which creates awareness of the significance of this matter. Service companies should provide a fair treatment to the workforce with full commitment to delivering “safety, development, bonding and communication” to all workers (Nok Airline, 2013).

4.3.1.5. Responsibility to Consumers

Provision of services that are of good quality, safe and satisfying to customers should be the core objectives of service companies. It should focus on creating customer confidence by providing quality services. A large amount of money should be invested in R&D to make their services better via cutting-edge technologies. This will help to build confidence of consumers in the company’s safety standards for innovation and maintenance.

Considering that providing quality service is the top priority of service companies, it should provide periodic training exercises and education for its workers to ensure the highest standards and also to equip them with the cutting-edge technologies to be able to serve consumers better. This will make consumers have complete safety confidence in and trust, the high-quality personnel, and the service they provide. In addition to safety confidence, the provision of services to customers with utmost convenience and satisfaction should be emphasized including charging reasonable prices for quality services. The Ghanaian hospitality industry, for instance, make available mechanisms that will allow “convenient and quick ticket booking and payment.” Guests should be informed about any changes made after booking with prior notification via email, SMS, or telephone. Guests who cannot be reached via these channels should be informed at the reception. Specific programs should be put in place to analyze the complaints of disgruntled customers to optimize services in line with the needs of customers.

4.3.1.6. Responsibility for the Environment

Service companies should search for new ways of reducing the usage of natural resources during provision of their services, production, and maintaining their equipment as part of their environmental protection responsibility. They should invest in plants and machinery that emit the least amount of pollution be it radioactive waves or effluence or just noise into the environment. Office workers should be encouraged to minimize the use of paper. This can be done by editing documents before printing, storing documents digitally and printing on both sides of a paper among others. This will significantly reduce waste, cut expenditure on stationery and also promote the campaign on environmental protection (NokAir, 2013: 177-179).

As part of their CSR, the service industry must give a careful attention to waste management in order to protect the environment. Steps must be taken to ensure waste prevention. The following techniques can be used to prevent waste. These techniques are popularly known as the 4Rs. The 4Rs are a hierarchy representing Refuse, Reduce, Reuse and Recycle.

- **Refuse**

"Service companies should refuse to buy items that are packaged individually to prevent waste. Where waste is made, innovative steps must be taken to ensure that it is reused. Documents must be edited before they are printed. Products must not be packaged individually where possible. They should minimize the use of plastic bags and paper bags as much as possible. Avoid receiving and issuing paper bills to minimize the use of paper (Gutierrez, 2018)."

- **Reduce**

"To buy an item, service companies should make sure they procure just the items they actually need to minimize waste. Only quality, plants, machineries and other office equipment that would last for many years should be bought. Unwanted and old items should be donated to charity instead of throwing them away. Opt for the use durable steel or clay cups, plates, spoons, forks and bowls as much as possible instead of metal ones (Gutierrez, 2018)."

- **Reuse**

Reusable trash should be channeled to other purposes. This will save the industry some money and also save the environment. Large containers can be used as trash cans. Old mugs and glasses can be used as pencil or pen holders Old cotton curtains can be used as cleaning rages and dusters. Batteries that are reusable should be purchased (Gutierrez, 2018).Tea bags, leftover food, fruits and vegetable peelings can be used for fertilizer and manure.

- **Recycle**

The last item of the hierarchy is to sort out and clean trash before sending them to centers for recycling. This can be done by using more than one trash cans separating plastics from glasses.

A plethora of advantages accrue to a firm that observes the 4Rs of waste management hierarchy as suggested numerous empirical studies. The benefits include reduction in the cost of storage, saving the environment, decrease in the cost of disposing waste, revenue from the sale of recyclable materials among others (Gutierrez, 2018).

4.3.1.7. Possession and Dissemination of Innovation

"Possession and Dissemination of Innovation is derived from the activities related to the responsibility for society, environment, and stakeholders." Service providing firms in Ghana should have a good understanding of their customers. This can be made possible through opening communication channels that are easily accessible by customers and removing all communication bureaucracies that could impinge easy access to business executives. They should try as much as possible to understand their expectations so they can introduce innovations to achieve enhanced convenience and confidence in their service recipients as follows (NokAirline, 2013)

Payment through the use of Electronic Switch and Smart Card Payment of Ghana (Ezwich) or Automated Teller Machines(ATMs).

- Offering promotions and privileges to customers
- Provision of quality but affordable services.
- Reducing the time customers have to wait in queues, particularly, in the provision of medical services.

4.3.2. Social Responsibility beyond Normal Business Conduct (After-Process)

The following projects can be annually executed to people outside the business company, particularly, society and other people who are affected by the activities of the service companies indirectly (NokAir, 2013:181).

4.3.3. 'Onuadɔ' Sharing

'Onuadɔ' is a word in the Akan language of Ghana meaning brotherly or sisterly love. The company can share love to the marginalized brothers and sisters in the society who lack opportunities or are at a disadvantage. This project is meant to provide them access to various developmental projects where they may gain or develop some employable skills. This should be carried out throughout the year and should consist of:

- Spreading love on Valentine’s Day: Activities can be organized to entertain and give hope to patients at children’s hospitals and their relatives on the 14th of February every year. Food, drinks, flowers and other company souvenirs might be provided to them and their parents as presents on that day, not only to brighten up their spirits, but also to give them hope.
- Organizing workshops in the prisons on that day to show love to the inmates by teaching them some skills after which food, drinks and other convenience items like soap, tissue papers would be donated to them. The company should then listen to their grievances so that it can be addressed during the next visit.

4.3.3.1. ‘Onuadɔ’Learning

To complement the government’s effort in improving education and learning in the country, collaboration can be made with the ministry of education and the ministry of youth and sports to organize educational and outdoor sporting activities to young underprivileged children in the underdeveloped parts of the country. This activity should include:

- Selected schools in the Northern region
- Selected schools in the Savanna region
- Selected schools in the North East region
- Selected schools in the Upper East region
- Selected schools in the Upper West region

4.3.3.2. ‘Onuadɔ’ Delight

The ‘Onuadɔ’ delighted project should be aimed at giving tangible or intangible support to children. The ‘Onuadɔ’ delight can be divided into the following projects:

- Collaboration with the various restaurants in the various regional capitals to provide meals to children and the youth in the local communities. It is usually very expensive to eat at these places and the youth will see it as an honor.
- Collaboration should be done with the regional hospitals to provide free eye service to the aged in deprived communities free of charge once every year.

- Collaboration with the ministry of interior and other corporate bodies to build new schools and to renovate dilapidated schools in needy districts.
- Raise funds for poor psychiatric patients: They can serve as an intermediary between patients in the two largest psychiatric hospitals in the country (the Ankaful Psychiatric hospital in Cape Coast and the Pantan Psychiatric hospital in Accra) and corporate or individual donors by lobbying for support for needy patients. This would help to keep the cities clean and safe by keeping mentally unwell patients into psychiatric hospitals and help to finance their medical expenses.

CONCLUSION

The objective of the research was to provide an explanation of CSR as it pertains to the Ghanaian business environment. Many corporations and corporate executives in Ghana are of the notion that CSR only benefit stakeholders and businesses have nothing to gain from being socially responsible. Others also misconstrue CSR to be publicity gimmicks and therefore paint melodramatic pictures of their philanthropy on mainstream media in flamboyant exhibitions in order to increase their margins and expand their market share. Ghana as a country does not have robust CSR laws through which CSR activities can be implemented. There are few laws meant to control the operations of businesses in Ghana such as the labor and the company laws. However, these laws are either becoming defunct because they are barely updated to meet the corporate dynamism or are becoming dead letters because they are not being enforced by regulators. Many in Ghana are those who believe businesses should come to the aid of society only when those businesses operate in an environmentally sensitive area and only when their operations physically destroy the environment. Mining companies are the main targets of the corporate accountability movement in Ghana. Even though the operations of service businesses such the telecommunication firms equally do harm to the health of the people through radioactive waves.

CSR is left out when the service sector is mentioned in a conversation. This is because the products the sector offers are mostly intangible. Ghana has a robust economy; it is also one of the fastest growing economies in the world. The future is bright for the country. The service sector is the largest employer and also the largest contributor to the GDP and the fact that the country is moving farther away from the agricultural sector means the country is progressing economically.

The importance of the service sector was vividly explained. Data from the Ghana statistical service from the year 2013 to 2018 was used to illustrate the sector's contribution to the economy. The data showed that the service sector contributed the highest to GDP in those years. In terms of averages, the service sector has the highest percentage mean relative to the other two sectors of the Ghanaian economy. However, the service sector that is the largest contributor of GDP to the Ghanaian economy may not be the best option for Ghana considering the fact that most of the service businesses employ mostly skilled or semi-skilled labor. Only a small percentage of the workforce qualifies to work in service providing businesses such as banks and insurance companies. A large number of Ghanaians do not have the prerequisite skills to work in the service sector. This will result in unemployment and an uneven distribution of income.

Also, expansion of the service businesses will result in the shrinkage of the agriculture and the industrial sectors of the economy. This could lead to massive importation of both agricultural and industrial products which is likely to cause balance of payment problems in the long run.

Most businesses would choose what is profitable and easy if confronted with ethical social responsibility dilemmas. This is the cause of the numerous violations of ethical corporate social responsibilities in recent years with new scandals committed each day. There are laws and regulations in Ghana that are supposed to govern the formation and operation of businesses. Nonetheless, these laws and regulations are not making a significant impact not only because flaunters are not held accountable but also because of lack of enforcement by the authorities. This may be due to corruption or cultural factors or a combination of both.

Lack of CSR policies is the reason why corporations and corporate executives look away from their social responsibilities. Most of them need some sort of a map to guide their CSR decisions. A CSR policy is therefore developed to match the Ghanaian setting and to assist in the fights against corruption and environmental protection. A feasible CSR policy for the service sector is proposed. The proposed CSR policy if implemented in all the 16 regions of Ghana would contribute immensely to the socio-economic development of the country. This research complements the research done by Calabrese & Lancioni (2008), who proposed that an organized CSR implementation decision in the service sector may lead to significant increases in benefits. It also confirms the study of Casado-Diaz et al., (2014), who explained that the benefits of CSR decisions may be more important in the service sector than in the other economic sectors.

The benefits of CSR are immense especially during the natural disasters or pandemics when society is in its most vulnerable state. The support of businesses is needed during this period to complement the efforts of the government to ease the suffering of the people. Additionally, coming to the aid of society should not be left to individual politicians because African politicians have the infamous reputation of using donations to win votes or as a strategy to exploit their constituents. Also, Ghana largely depends on government social intervention policies such as the free senior high school education and the national health insurance scheme to improve the living standard of the poor. The social interventions together with the proposed CSR policy if well implemented have the potential to close the gap between the rich and poor. Finally, not all investors would be willing to forego part of their capital to CSR activities. Therefore, the CSR activities can be financed with funds from philanthropic investors who are willing to receive lower returns as an opportunity cost to make society a better place.

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APPENDICES

Ap 1. Originality Report

T.C.
FIRAT ÜNİVERSİTESİ
SOSYAL BİLİMLER ENSTİTÜSÜ
YÜKSEK LİSANS TEZ ÇALIŞMASI BENZERLİK RAPORU

FORM 30

ÖĞRENCİ BİLGİLERİ

Adı-Soyadı	Abubakari Aziz OSMAN
Öğrenci Numarası	172216103
Anabilim Dalı	İŞLETME
Programı	İşletme
Danışmanının Unvanı, Adı-Soyadı	Prof.Dr.Burcu ÖZCAN
Tez Başlığı (Türkçe)	Kurumsal Sosyal Sorumluluk, Etik ve Hesap Verebilirlik

SOSYAL BİLİMLER ENSTİTÜSÜ MÜDÜRLÜĞÜ'NE

Yukarıda başlığı belirtilen tez çalışmamın a) Kapak sayfası, b) Giriş, c) Ana bölümler ve d) Sonuç kısımlarından oluşan toplam 64 sayfalık kısmına ilişkin, 17/06/2020 tarihinde Sosyal Bilimler Enstitüsü tarafından Turnitin adlı intihal tespit programından aşağıda belirtilen filtrelemeler uygulanarak alınmış olan orijinallik raporuna göre, tezimin benzerlik oranı % 28 'tür.

Uygulanan filtrelemeler:

1- Kabul/Onay ve Bildirim sayfaları hariç,
2- Kaynakça hariç
3- Alıntılar hariç/dâhil
4- 5 kelimeden daha az örtüşme içeren metin kısımları hariç

Yukarıda bilgileri verilen öğrencinin yüksek lisans tezi Sosyal Bilimler Enstitüsü Yönetim Kurulu tarafından belirlenen azami benzerlik oranlarını aşmadığını ve tez çalışmamın herhangi bir intihal içermediğini; aksinin tespit edileceği muhtemel durumda doğabilecek her türlü hukuki sorumluluğu kabul ettiğimi ve yukarıda vermiş olduğum bilgilerin doğru olduğunu beyan ederim.

Gereğini saygılarımla arz ederim.

Prof. Dr. Burcu ÖZCAN

Danışmanın Adı-Soyadı

(İmzası)

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Telephone : +233-244- 533- 461
Email : azizuwaala@yahoo.com

SUMMARY OF SKILLS AND EXPERIENCE

- Office Management Filing and General Administration
- In-depth Skills in Microsoft Office and Internet Application
- High Level of Keyboard Proficiency
- Excellent Interpersonal and Communication Skills
- Conflict Management and Resolution

EDUCATIONAL BACKGROUND

Year
2018- Date
2017
2006-2010
1999-2001 Qualification
Master's in Business Management
PGD Pedagogical Formation
Bachelor of Management Studies
Senior High School Certificate Institution
Fırat Üniversitesi
Fırat Üniversitesi
Cape Coast University
Kumasi Anglican Senior
WORK EXPERIENCE

1st Nov. 2012- Date Lecturer, Al- Azhariya Senior High School, Ghana Education Service

- Responsibilities Included: Teaching Economics/ Business Management

1st July – Oct., 2012 Voter Biometric Verification Officer,Electoral Commission of Ghana

Mar. 2012-Jun. 2012 Registration Officer Special Duties, Electoral Commission of Ghana

Responsibilities Included:

- Received access rights to kits assigned to my registration centre from District Officer.
- Registered the particulars of registration team assigned to the centre.
- Ensured that the registration centre personnel are properly identified and registered on the kit.

Feb. 2012 Supervisor, Ghana Health Service (Mosquito Net Distribution /Hanging Exercise and Malaria Control)

Oct. 2010- Aug. 2011 Monitoring Officer (National Service), Kumasi Metropolitan

Assembly

Responsibilities Included:

- Preparation of Various Reconciliation Statements
- Part of a Team Monitoring the Accounts of the Various Sub- Metropolitan Councils within Kumasi.

May 2010- Dec. 2010 Assistant Manager, U. A. Company Ghana Limited Responsibilities Included:

- Recording Transactions Using Proviso Banking Software
- Officer Responsible for Recruiting and Selection of Mobile Bankers 2006 – 2010 University Study
- 2002-2005 Shop Attendant, M.S.Y. Ventures
- Responsibilities Included:
- Word Processing and Making Copies
- Yearly Valuation of Stocks
- Bookkeeping of daily transactions

References

Prof. Burcu Özcan
Prof. Nuri Gömleksiz
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