

**UNIVERSITY OF EDUCATION, WINNEBA**

**JOB SATISFACTION AMONG GHANA PREMIER LEAGUE  
FOOTBALLERS IN GREATER ACCRA REGION**



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**A thesis in the Department of Health, Physical Education,  
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Master of Philosophy  
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in the University of Education, Winneba**

**JUNE, 2021**

## DECLARATION

### Student's Declaration

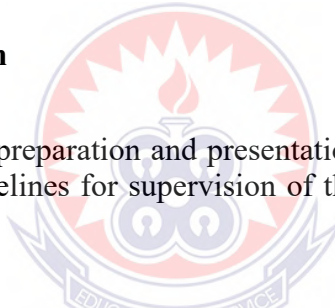
I, Abel Manomey declare that this thesis, with the exception of the quotations and references contained in published and unpublished works which have all been identified and duly acknowledged, is entirely my own original work, and it has not been submitted either in part or whole for another degree elsewhere.

**Signature:** .....

**Date:** .....

### Supervisor's Declaration

I hereby declare that the preparation and presentation of this work was supervised in accordance with the guidelines for supervision of thesis laid down by the University of Education, Winneba.



**Supervisor's Name:** Dr. Emmanuel Osei Sarpong

**Signature:** .....

**Date:** .....

## **DEDICATION**

To my late father, Abel Manomey Snr. and to my previous supervisor, the late Prof. Augustine Pufaa all of blessed memory.



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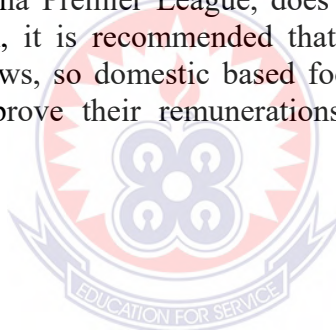
## LIST OF ABBREVIATION

CAF	Confederation of African Football
FIFA	Federation of International Football Association
FIFPRO	Federation of International of Associations of Footballers Professionals
GFA	Ghana Football Association
PFAG	Professional Footballers Association of Ghana



## ABSTRACT

The concept of job satisfaction is considered to be a very critical issue for any organization's performance. This study sought to assess the Job satisfaction among local based-footballers in the Ghana Premier League in Greater Accra Region of Ghana, in the areas of their salary, welfare and their pension scheme. A descriptive quantitative survey design was adopted as the research design. The data were obtained from 120 local based footballers who ply their trade in the Greater Accra Region in the Ghana Premier League and were selected by probability sampling technique. The Manomey Abel, Job Satisfaction, Welfare, Salary and Pension Scheme Inventory (MAJSWSPI) questionnaire validated and tested for reliability ( $r=0.616$ ) was used for the collection of data. The obtained data were analyzed using percentages, frequency, bar graph and Kruskal Wallis. The study revealed that majority of the respondents, were satisfied with their job when they had salaries and winning bonuses but were not satisfied with their signing on fees. Furthermore, the findings also established that majority of the respondents, were not satisfied with their job because their Insurances, end of season packages and Pension schemes were not paid by their respective clubs at the end of every month. However, there was no significant statistical difference in the opinion of length of years playing in the Ghana Premier League and the Pension Schemes of local based footballers. Therefore their length of years playing in the Ghana Premier League, does not affect their Pension Scheme. Based on the conclusion, it is recommended that the Ghana Football Association should enforce its bye-laws, so domestic based footballers will have good working conditions and help improve their remunerations as professionals in the Ghana Premier League.



## CHAPTER ONE

### INTRODUCTION

#### 1.1 Background to the Study

Football crosses all the boundaries where it is loved by the people regardless of what culture, faith, tribe and political parties they belong. Football is more than just a sport and it is also a spectacle that attracts millions of followers worldwide and the football industry has become a people's business, driven by the same economic factors as the entertainment sector, with supplies and demands allowing the most talented players to maximize their rewards while the majority of players compete for a limited number of job placement. This also leads to a weak market position and their employment conditions often precarious (FIFPRO, 2016). In the International Federation of Professional Footballers' Global Empowerment Summit which was held in Netherlands, FIFA pushed for the formation of World Player Unions in many countries (FIFPRO, 2016). FIFPRO was of the view that the general economic climate determines the potential for football's growth and professionalization, as well as the number of decently paying full-time jobs for players. It explained further that outside the top markets, the financial models for the game are often fragile and unsustainable as players are usually the first to see the downside of "jackpot economics" and poor club management. FIFPRO concluded that the objective for all stakeholders must be to ensure that as many jobs as possible, provide sustainable employment conditions for all footballers around the world (FIFPRO, 2016).

Few will also disagree that football is considered the number one sport watched and played in the world but the passion for it by fans is just great as individuals support their various teams, travelling around the globe to cheer them to victory in the

tournaments they participate. In June 2018, when the World cup was hosted by Russia, it had millions of people around the world, visiting Russia to cheer their various countries to victory and more than 3.5 billion people watched the 2018 World Cup. In addition to these fans cheering their countries to victory, 736 footballers representing 32 countries played in the World Cup in Russia (Quadri, 2018). The African Cup of Nations hosted by Gabon had 16 African countries participating which had 368 footballers representing their countries from the 14<sup>th</sup> January 2017 to 5<sup>th</sup> February 2017. There were also millions of fans from these participating African countries who travelled in their numbers to Gabon, the host nation, because of their love for football and passion for the game (Ames et al., 2017). In Ghana, the Aliu Mahama Sports Stadium hosted the MTN FA cup final in Tamale, between Asante Kotoko Football Club and Accra Hearts of Oak Sporting Club on 29<sup>th</sup> October 2017. The venue was a neutral ground for both teams and witnessed thousands of supporters from the length and breadth of the country to watch and cheer their teams to victory (Akyereko, 2017).

Other studies in several disciplines such as psychology, sociology, economics and management sciences shows the importance of job satisfaction as a frequently studied subject in work and organizational literature. Scholars maintain that job satisfaction trends can influence and affect labour market behavior, work productivity, work effort, employee absenteeism and staff turnover. Diaz-Serrano and Cabral (2005) describe job satisfaction as a strong predictor of an overall individual well-being. Gazioglu and Tansel (2002) also see job satisfaction as a good predictor of intentions or decisions of employees to leave a job. Koustelios and Kousteliou (2001) consider the concept Job satisfaction as the positive and negative attitudes that the individual has for his or her work and further relate it to productivity and efficiency of worker

absenteeism, staff mobility and they further argue that job satisfaction depends on factors such as the content of the work and the context in which work is carried (Kousteliou & Kousteliou, 2001). Zournatzi, et al., (2006) shares an opinion of the concept of job satisfaction, which is a pleasurable or positive emotional state resulting from the appraisal of one's work or work experience and additional factors associated with them that include the reduction of errors in the workplace and the intention of employees to leave their jobs. In Ghana, no work has been carried out on Job satisfaction among local based footballers in the Ghana Premier League and the purpose of this study is to find out if local based footballers in the Ghana Premier League, in Greater Accra Region are satisfied with their jobs, in terms of what they receive as their income, welfare and pension schemes.

## **1.2 Statement of the Problem**

On 18<sup>th</sup> June, 2018, the Professional Football Association of Ghana, (PFAG) hosted all the 16 captains of the various clubs in the Ghana Premier League. These meetings were organized once every football season for these home based players so they can channel out challenges and grievances they go through playing in Ghana's elite league. From the discussions, issues related with unpaid salaries, welfare and pensions by Ghana Premier League clubs, were pertinent issues stresses by almost all captains in attendance. Chuka (2014) emphasized that as part of making Nigerian football an industrial hub to all soccer players in Africa, the Nigeria Federal State instituted a law which allowed the government to pay footballers 534 USD, as a minimum wage. There is stiffer punishment for clubs who default monthly payment to their players and this approach by the Nigeria Football Association continue to attract soccer players from Ghana, Cote d'Ivoire, Cameroun, Niger Republic and other African countries to play for clubs in the Nigerian Premier League.

Additionally, there is a general concern and perception about how players who ply their trade in the Ghana Premier League go through. They believe that these players receive low salaries, winning bonus and signing on fees, lacks welfare amenities relating to their accommodation, training kits, insurances and pensions. Spectators and lovers of the local game believe that these reasons have led to players leaving the scene after a year of playing the league to seek for greener pastures abroad. According to Chuka (2014) most footballers received monthly salaries as low as 150 USD in their respective African countries. This has contributed to a large influx of African footballers, turning their focus to countries like Bangladesh, Turkmenistan, Northern Cyprus and Mongolia, who pay good wages as salaries, provide good welfare conditions as compared to what they receive back at home. Many ex local-based footballers like Bernard Dong Bortey, Charles Taylor, Osei Boateng, Lawrence Adjah Tetteh etc. on radio and TV interviews, have expressed their sentiment about how these Ghana Premier League clubs have treated them in the past. They shared their frustrations when they played professional football in Ghana and its adverse effects it has on their lives after retiring from active football. Karimi (2007) citing Maslow's Individual Need satisfaction also classifies being influenced both by the importance attached to various needs and degrees to each individual perceive that different aspects of his or her life should and actually do to fulfill their basic needs. When retired local based footballers needs are met with the payment of right salaries they receive when they are actively playing, it affected their lives positively, improving their standards of living and taking good care of their families in the future when they retired. This prevents broken homes, their children becoming school drop outs, depression, committing suicide and other vices.

Furthermore there was also the perception about local based footballers' receiving incentives as welfare conditions, which included winning bonuses, accommodation, and non-payment of signing on fees, insurances and the provision of medical care support when they were sick and injured. The provision of these welfare conditions helped players and clubs performances leading to a good position at the end of the football season. Chuka (2014) accession about how certain African countries football leagues were not considered as a professional leagues, example are Seychelles and the Gambia, where footballers are employed on other jobs and only play football recreationally. In Ghana, most local based players are involved in other menial jobs after hard days of training so they can support themselves and their families financially. Chuka (2014) further explained that there were other countries that claim to have professional football leagues in the continent but such leagues were not equal and this was demonstrated in whether they were able to keep footballers at home to play their leagues because of poor standards and wages or having them migrating to foreign countries, where wages were significantly higher.

Finally, there had not been a pension plan structure for local based footballers since the league became professional in 1993 and its effect had reflected how they had struggled to live their lives with no stipends at the end of every month. In the 2017/2018 football season congress, there was a consensus which was passed as a law, with Ghana Premier League clubs been asked to pay the pensions of domestic based footballers so they will have incomes they will live on when they retire from active football. Chuka (2014) discovered that the problems related to the issue of football in Africa is not just about finances and welfare but a retirement pension plan for a well packaged life for the future of these players in West Africa. (Chuka 2014). When these needs are available for local based players, they will have proper planning



when they retire from active football. Their living conditions will also be a source of motivations for young players as it will help them to have a proper planning of their future, delving into other careers of the game.

According to Darby and Solberg (2010), most academic opinions of African football labour migration have fixed on the export of talent from the African continent to football's financial fortress in Western Europe. Bale (2004) adds that although some of these opinions have accounted for the fact that from within, football migration has occurred unevenly across Africa and has become increasingly widespread. There has also been less burden for analysing those regions where the export is less noticeable but recently, work has begun to become apparent which attempts to ease this gap, most particularly by delving into the ability of South Africa's Premier Soccer League (PSL) to restrain indigenous talent and attract football talent from elsewhere on the continent of Africa (Darby et al., 2007). In the Ghana Premier League, there have been no study done on home based players' job satisfaction, emphasizing on their incomes, welfare and pensions. This study therefore seeks to fill-in the knowledge gap by examining job satisfaction among domestic based footballers in the Ghana Premier League in Greater Accra Region. The findings from the study will give a spectacle of satisfaction of home based players' job in terms of their income, welfare and their pensions.

### **1.3 Purpose of the Study**

The purpose of the study was to find out how local based footballers in the Ghana Premier League are satisfied with their jobs in respect of their income, insurance, pension scheme and how these factors influence their performance and future lives after active play.

#### **1.4 Objectives of the Study**

The objective of the research is to find out the;

1. Extent of job satisfaction in the area of income among local based-footballers in the Ghana Premier League in Greater Accra Region of Ghana.
2. Extent of job satisfaction in the area of pension scheme among local based-footballers in the Ghana Premier League in Greater Accra Region of Ghana.
3. Differences between age and income levels of local based footballers in the Ghana Premier League in Greater Accra Region of Ghana.
4. Differences between length of years playing in the Ghana Premier League in Greater Accra Region and their Pension Benefits

#### **1.5 Research Questions**

The following questions guided the study:

1. What is the extent of job satisfaction in the area of income among local based-footballers in the Ghana Premier League in Greater Accra Region of Ghana?
2. What is the extent of job satisfaction in the area of pension scheme among local based-footballers in the Ghana Premier League in Greater Accra Region of Ghana?
3. What are the differences between the age and income levels of local based-footballers in the Ghana Premier League in Greater Accra Region of Ghana?
4. What are the differences between length of years playing in the Ghana Premier League in Greater Accra Region and the pension benefits of local based footballers in the Ghana Premier League in Greater Accra Region of Ghana?

## **1.6 Significance of the Study**

The results of the research will help domestic based footballers in the Ghana Premier League in Greater Accra Region of Ghana, to address issues of the incomes they receive as salaries, welfare and their pension scheme with their various clubs. The study will also serve as a document to be used to understand whether or not local - based footballers in the Ghana Premier League in Greater Accra Region of Ghana are satisfied with their jobs in the areas of their monthly income, welfare and pension.

Furthermore, the study will help the Ghana Football Association to get first-hand information about what local based footballers in the Ghana Premier League in Greater Accra Region of Ghana go through, plying their trade as footballers in the Ghana Premier League. The study will also serve as an avenue where the Ghana Football Association will use to set up attainable goals and objectives as how issues in reference with the welfare, salaries and pensions can be resolved to help raise the professionalism of football in Ghana.

It will also give the Professional Footballers Association of Ghana (PFAG), a data of local based footballers from the 4 Premier League clubs, Accra Hearts of Oak Sporting Limited, Liberty Professionals Sporting Club, Accra Great Olympic Sporting Club and Inter Allies Football Club Football Club in the Greater Accra Region, in the Ghana Premier League. The data will act as a reference for the PFAG as the organization continues to pursue the interests and well-being of the domestic based footballer in the country.

Finally, it will help the PFAG, to bring out guidelines to help improve the living standards of footballers in Ghana as they coordinate with the GFA, CAF and FIFA respectively, in the course of developing Ghana Football.

### **1.7 Delimitation of the Study**

The study was delimited to local based football players, whose Ghana Premier League clubs are in the Greater Accra Region in the Ghana Premier League. It was difficult for the researcher reaching out to all local based footballers in all the Ghana Premier leagues clubs, due to cost in collecting data from local based footballers in their respective clubs around the country.

### **1.8 Limitation of the Study**

The limitation of the study included the inability to translate questionnaire from English language to local languages which these players understand and express themselves, answering and collection of data was also done after they had finished training and therefore, the data they provided could be affected as a result of fatigue and most of the literature provided in the study were not sports based.

### **1.9 Organization of the Study**

The thesis consists of five chapters. Chapter One comprises background of the study, statement of the problem, purpose of the study, objectives, research questions, significance of the study, limitations, delimitations, organization of the study, and definition of key terms. Chapter two also consists of three sections which include literature on definitions, theories and models related to the topic and the review of related literature in relation to the various objectives. Furthermore, Chapter three is packaged with research methodology and presentation of findings, methodology, design, population, sample and sampling technique, data collection instrument and data collection procedure. Chapter Four have demographic characteristics of respondents, general information concerning data. Last but not least, chapter five is made up of summary, conclusion and recommendations.

### **1.10 Operational Definition of Terms**

**International Transfer Certificate-** Is a certificate provided from one national association to another to facilitate the transfer of a player between countries.

**Limited Liability Company-** It is a business structure that can combine the pass through taxation of a partnership or sole proprietorship with the limited liability of a corporation.

**Professional League-** Is a professional body that governs the competition of its team.



## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.0 Introduction**

A literature review goes beyond information search which helps to identify and articulate the relationships between the literature and the field of research (Boote & Beile, 2005). The importance of literature review in research provides the interpretation of existing literature in light of updated developments in the field to help in establishing the consistency in knowledge and relevancy of existing materials. It also helps in calculating the impact of latest information in the field by mapping their progress of knowledge, brings the dialects of contradictions between various thoughts within the field to establish facts, the research gaps scrutinized initially are further explored to establish the latest facts of theories to add value to the field, indicates the current research place in the schema of a particular field, provides information for relevancy and coherency to check the research, justifies the research and sets up the research question, sets up a theoretical framework comprising the concepts and theories of the research upon which its success can be judged, provides a point of reference by writing the findings in the scientific manuscript and by preventing plagiarism, it saves the scientific manuscript from rejection, thus saves a lot of time and money, by tailoring and uniquely tweaking the scientific manuscript not to repeat other`s original idea (Pubrica, 2019).

Literature was reviewed under the following thematic areas;

1. Theoretical Framework
2. Maslow`s Need Hierarchy Theory
3. Job satisfaction

4. Factors that influences the level of job satisfaction
5. Income
6. Welfare
7. Pension Scheme
8. Ghana Premier League
9. History of Soccer in Ghana
10. Soccer in Africa
11. Some of the major leagues in Africa and Europe

## **2.1 Theoretical Framework**

Theories, Frameworks and Models are available in large numbers concerning employee job satisfaction. These perspectives have in diverse ways contributed to deeper appreciation of job satisfaction at the theoretical level. The theoretical framework is based on the conclusions of authors on their research on Maslow's Need Hierarchy theory (1970).

### **2.1.1 Maslow's Need Hierarchy Theory**

According to Wehrich and Koontz (2015), Maslow's Need Hierarchy theory of needs is the most widely mentioned theory of motivation and satisfaction which capitalizes mainly on humanistic psychology and the clinical experiences. Maslow postulated that an individual's motivational needs could be arranged in a hierarchy and once a given level of needs is satisfied, it no longer helps to motivate, thus a next higher level of need has to be activated in order to motivate and thereby satisfy the individual (Luthans, 2005). McLeod (2013) throws a light on Maslow's five levels in his need hierarchy. These are physical needs that is made up food, clothing, shelter, sex; Safety Needs that involves physical protection; Social Needs involves opportunities to develop close associations with other persons; Esteem/Achievement Needs also

gives a picture of prestige received from others) and Self-Actualization Needs which include opportunities for self-fulfillment and accomplishment through personal growth (McLeod, 2013). With this literature, if the implementation of these five levels of needs are met by club managers and team owners of clubs in the Ghana Premier League, the domestic based footballers will bring out the best of themselves and their performances will improve the performances of their clubs.

## **2.2 Job Satisfaction**

The concept of job satisfaction is a multi-faceted as well as interdisciplinary term that has attracted the attention of researchers and practitioners from various disciplines including psychology, human resource management and organizational behavior among others. This plays an important role in determining the quality of one's life. If local based footballers in the Ghana Premier League are satisfied with his job, with regards to their income, welfare and their pension scheme, it will boost their morale as they aspire in their career of football. Basically, job satisfaction is about liking your job and finding fulfillment in what you do and which involves the combination of an individual's feelings and emotions about their job and how it affects their personal lives. There is no one definition that sums up job satisfaction but there are many theories on what contributes positively or negatively to those feelings. Sledge et al., (2011) identify Job satisfaction as the foundation of widespread scholastic research which has interconnection to positive employee's outcome and productivity. Their opinion agrees with Vroom's definition on job satisfaction as focusing on the role of the employee in the workplace and explains it as affective orientations on the part of individuals toward work roles which they are presently occupying (Vroom, 1964). A local based football player will be satisfied with his job if all that he agrees in his contracts and remunerations are delivered and



thus this becomes an affective orientation for these domestic based footballers towards their work roles as they play for their clubs in the Ghana Premier League. McMenemy and Lee (2007) also coheres Vroom's description on job satisfaction as the positive orientation of an individual towards all aspects of work situation. He explains the job satisfaction resultant of a host of orientations to specific aspects of job and it results is when there is an agreement between job characteristics, wants of an employee and the amount of congruence between one's expectations and rewards. They further argues the importance of job satisfaction lies in the fact, if it is closely linked with performance and productivity of a person. When local based footballers are satisfied with their job, with income settled, welfare and pension scheme provided, this will mostly be linked with performance and productivity on the field of play. This possibility will exist if they receive their monthly incomes and wages on time with a good pension scheme plan paid by their employers.

Kaliski (2007) evaluated job satisfaction as the key ingredient which leads to recognition, income, promotion, and the achievement of other goals which leads to a feeling of fulfillment. This literature depicts on how local based footballers in the Ghana Premier League will be satisfied and have a feeling of fulfillment when their jobs as footballers are recognized, incomes are paid on time and pay rises comes on board when they exceed the clubs objectives at the end of the football season. Rao (2003) also assesses his view on job satisfaction as the satisfaction of a worker is the source of satisfaction of his physical, economic, psychological and social needs of an individual in his work. He argues again, it is evident the individual tries during the course of his living, to get the fulfillment of his desires and achievement in the various areas of his life activities. Therefore when local based footballers playing professional football in Ghana are satisfied with their job, as their needs it effect will

lead to good performances and growth with productivity of the clubs they represent as well. Diwedi (2010) throws more light on the subject of job satisfaction as the positive orientation of an individual towards the work role which he is presently occupying and refers this to an employee's general attitude towards the job. Kreitner and Kinicki (2007) coordinates on the same path with their description of job satisfaction as occurring when employees adores their job which include variables like compilation of moods and viewpoints people feel about existing job? Nelson and Quick (2009) also define job satisfaction as “a pleasurable or positive emotional state resulting from the appraisal of one’s job or job experiences”. Spector (2000) opined emphatically that job satisfaction has been the most frequently investigated variable in organizational behavior. Peretomode (1991) and Whawo (1993), both agreed the higher the prestige of the job, the greater the job satisfaction. Spector (2000) further argues that many workers however are satisfied in even the least prestigious jobs, that is, like what they do and in case , job satisfaction is related to one’s feelings or state of mind in relation to his or her job. In contrast, on job satisfaction for McNamara et al., (2015) can be influenced by a variety of factors, for example, the quality of one’s relationship with their supervisor, the quality of the physical environment in which they work and the degree of fulfillment in their work. He emphasized there are no strong acceptance among researchers, consultants, etc., that increased job satisfaction produces improved job performance and still argues improved job satisfaction can sometimes decrease job performance. Locke (1976) explains job satisfaction as a pleasurable or positive emotional state resulting from appraisal of one’s job or job experiences but Spector (2000) assessed job satisfaction in two different dimensions, uni-dimensional and multi-dimensional definitions. The uni-dimensional definition provides an overall definition of job satisfaction resulting

in measures which are referred to as global measures while the multi-dimensional definition provides a more elaborate type of conceptualized and operationalized facets such as satisfaction with pay, promotion, co-workers, nature of work and communication (Spector, 2000). Arches (1999) also evaluates job satisfaction as a positive emotional state resulting from the characteristics and aspects of a work setting. Therefore a local based footballer in Ghana will feel positive, put up right attitude towards his work as a footballer and with a good environment in relation with football will lead to a higher job satisfaction. Khanna (2010) gives a different account on job satisfaction as a positive attitude by an employee towards his job as well as his personal life. His definition demonstrates job satisfaction as involving activities within and outside workplace and thus, how an individual lives and associates in the environment are directly and indirectly influenced by work settings. Similarly, Erdogan et al., (2012) and Moser (1997) agree that job satisfaction affect employees' physical and mental health, the working and efficiency of the organization, comfort, economic development, disposal and dissipation of the society and they concluded, the absence of job satisfaction in an organizational setting leads to worker lethargy and reduced organizational commitment. When local based footballers in the Ghana Premier League leave the shores of the country to sign for low salaries in leagues overseas playing under good environment overseas, where they explore and develop their talents it brings more satisfaction to them compared to lack of enthusiasm and the energy in playing the Ghana Premier League. Heller, Judge and Watson (2002) have linked job satisfaction to both situation factors and personal factors. With situation factors, they include job-related conditions such as pay, opportunities for promotion, working conditions and characteristics such as task identity, task significance, skill variety, autonomy and feedback. They outlined personal factors as

personality disposition, traits, self-esteem, motivation, and emotions. Dormann and Zapf (2001) also characterized and linked Job satisfaction into positive factors and negative factors with Positive factors they included high energy, pleasurable engagement, and enthusiasm are positively related to job satisfaction while negative factors such as distress, unpleasant engagement and nervousness are negatively related to job satisfaction. Positive factors in Job satisfaction leads to good results and performances achieved by Ghana Premier League Clubs and players while the effects of negative factors from how club owners actions leads to domestic footballers accumulating low points and leading to the club going on relegation at the end of the league season. Khulen (1963) explains Job satisfaction as referring to the individual matching of personal needs to the perceived potential of the occupation for satisfying those needs. It throws light on how domestic based footballers are able to achieve their personal needs when all that they need to be able to be satisfied are granted to them. Price (2001) also describes job satisfaction in terms of the affective orientation that an employee has towards his or her work and this becomes realistic to the local based footballer, who plays in the Ghana Premier League with reference to everything that will make him put up his best of performances are handed to him, it affects his attitudes and moods in relation to performance. Bamundo and Kuppelman (1980) examines effects of seven variables on job satisfaction. Their findings revealed out education and income positively and strongly moderated job satisfaction and life satisfaction relationship, self-employment having a significant impact with occupation having only a modest effect, age and service length showing strong effects and urbanization also did not dilute the relationship. However, the nature and extent of factors contributing to job satisfaction are not yet fully known. Burns et al., (2012) stressed that Job satisfaction of the athlete is identified not only by the function of the

sports environment but also measurable and personal differences however according to Saari and Judge (2014), even if the organizations effect the workers directly, the good consistence between the job satisfaction of the workers increases the job satisfaction of the workers and satisfies them with respect to the fact that the job is well suited for the people chosen and hired. The local based football player in the Ghana Premier League is satisfied with his work when he receives his salary at the end of every month, his basic needs are sorted out and the management of his club creates the atmosphere for him to be comfortable and bring out his best with performances.

### **2.2.1 Factors that influences the level of job satisfaction**

There are factors that can influence the level of job satisfaction among the employees of organizations or institution. Some of these factors may include pay and benefits, perceived fairness of the promotion system within a company, working conditions, the quality of individual's relationship with their supervisor, social relationships, and the job itself. The literature often distinguishes between situational and dispositional factors of job satisfaction with situational factors represent job characteristics, dispositional factors are personal features of the individual.

Chimanikire et al., (2007) agreed with the view that while Americans value achievement, equity, democracy and ambition, while English-Canadians value competition, achievement, independence as well as pragmatism with French Canadians valuing spiritual and society-oriented outcomes and the Japanese valuing self-respect, helpfulness and forgiveness all in relation to job satisfaction. Robbins (1998) measures that there is high job satisfaction been observed among Americans while low job satisfaction has been observed among the Japanese. This is because the Japanese assign workers to jobs despite their interests whereas Americans look at the

worker personality and preferences. This description gives a clear understanding of job satisfaction varying from country to country depending on job-culture of that country. Robbins (2005) had detected about job satisfaction and explained employees prefer work situations that allow them to use all their skills, mentally and physically, freedom and quick feedback on their work performance though it has been noted that excessive challenge to one's abilities may bring in frustrations. He added that employees prefer jobs that reward them on the basis of what they perceive as economically justifiable and domestic based footballers will put up performances when their jobs pay and are rewarding. Furthermore, he concluded it is not the amount of money one receives but it is the job wage agreement based on worker perception that leads to job satisfaction while supportive work environments that do not pose perceived danger such as fire, and accidents, are more preferred by employees. A good wage agreement which is properly executed between Ghana Premier League clubs and their local based footballers leads to job satisfaction and not necessarily the amount they receive as income at the end of the month. He also established therefore that, the provision of adequate and appropriate working equipment and clean facilities are related to high job satisfaction. Onu, Madukwe and Agwu (2005) examined the factors affecting job satisfaction of field extension workers in Enugu State Agricultural Development Programme in Nigeria using a sample of 42 extension staff randomly selected across three agricultural zones. The field extension workers indicated low level of satisfaction with their job content, conditions of service and working environment, which were subsequently identified as key factors that could enhance job satisfaction among extension personnel in Nigeria. Salmond (2006) used a sample of 437 nurses drawn from 20 different states in the United States. The variables he used to predict job satisfaction in the analysis

included personal factors of educational level, certification level, continuing education credits, years of experience, perceived competence (self-efficacy) and organizational factors of social support, professional practice environment, type of hospital, as well as type of unit. His conclusion established that work environment score was the main determinant of job satisfaction among nursing staff in the 20 states. Tutuncu and Kozak (2006) measured job satisfaction in the Turkish Hotel industry using a job satisfaction index and found that attributes such as the work itself, supervision and promotion were the main determinants of the level of overall job satisfaction among Turkish hotel workers (Tutuncu & Kozak, 2006). DeVaney and Chen (2003) also conducted a survey of job satisfaction among 211 graduates in financial services in the U.S.A using Ordinary Least Squares (OLS) as the analytical tool. The aspects of job satisfaction measured in the study were attitude to the job, relations with fellow workers, supervision, company policy and support, pay, promotion and advancement, and customers. Realization of expectation, company support, and attitude, relations with fellow workers, pay, and gender were significant determinants of job satisfaction. However, job security, opportunity for promotion, age of the graduate, and stress were not significantly related to job satisfaction in the regression analysis and the study did not indicate why these factors were not statistically significant.

### **2.3 Income**

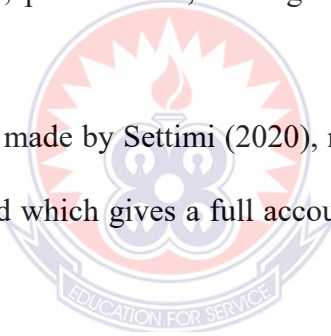
One important factor that contributes positively to job satisfaction is Income. More are of the view according to the economic theory, utility from work measures as job satisfaction, depends positively on income and negatively on hours of work which also depending on a set of other job-specific and worker-specific characteristics (Vila et al., 2005). They described salary or pay as a form of episodic compensation from a

firm to its worker, which is completely stated in an employment contract and is weighed with piece wages, where each job, period of job (timings) or other unit is paid distinctly, rather than on a periodic basis. Vila et al., (2005) classified income received as pay as perhaps strikingly good to most individuals in all organizations because it offers employees a corresponding level of purchasing power as they work (Vila et al., 2005). Oshagbemi (2000) assessed the impact of income from salary received while running a business as the cost of gaining human resources for running systems and operations and they are designated at different position and employer bear personnel disbursement or salary expense. He considers this as a significant reward to motivate workers and their behavior towards the goals of employers in any organizations. Diener and Seligman (2004) studied the applicable literature of salary and explained that as a culture that gathers wealth, differences and modifications in wellbeing are less often due to income, and are more often to factors such as people's social relationships and pleasure at work place. They add that constancy in pay in terms of getting monthly income is much desired by the personnel as compared to enticement based salary packages which are adjustable in nature. In addition, compared to specifying with the much inferior income, job contentment and income satisfaction that are slightly higher. They also categorized and concluded that sales people receive their salaries through mostly fixed salary, exhibit higher levels of job satisfaction and lesser turnover intentions than their colleagues who are paid through mostly enticement income which are at dissatisfactory behaviors about their job. Frey and Feld (2002) describes pay satisfaction as more important factor for the success of an organization. Judge et al., (2000) established the impact of job, if it usefulness be contingent on either the level of pay and on pay relative to some situation or objective level. They stressed that incomes as salaries could meaningfully put emotional impact



on job satisfaction through both of these courses of action and attitudes around as well as about work, remain formed by the rewards produced by performance and enactment of employees, which are valued consequences in themselves. They also displayed the role of receiving income as pay in job satisfaction, as a pleasure that is linked to some administrative outcomes and success, which they outlined an example of some evidence that proposes dissatisfaction with pay and lead employees to decreased job satisfaction, interest of working, the learning level of employees, motivation and performance, increased absenteeism and turnover, and more pay-related grievances. Judge et al.,(2000) further maintains that the importance of receiving income satisfaction positively as it influences an overall job contentment, motivation and enactment, performance, leading to less absenteeism and turn over behaviors of employee.

A most recent publication made by Settimi (2020), made a list of ten top highest paid soccer players in the world which gives a full account of their annual pay, salary and endorsements.



**Table 2: WELFARE CONDITIONS OF THE TEN WORLD HIGHEST TOP PLAYERS**

NAME	TOTAL EARNINGS	SALARY	ENDORSEMENT
1.Lionel Messi	\$126M	\$92M	\$34M
2.Christiano Ronaldo	\$117M	\$70M	\$47M
3.Neymar Jr.	\$96M	\$78M	\$18M
4.Kylian Mbappe	\$42M	\$28M	\$14M
5.Mohammed Salah	\$37M	\$24M	\$13M
6.Paul Pogba	\$34M	\$28M	\$6M
7.Antoine Griezmann	\$33M	\$28M	\$5M
8.Gareth Bale	\$29M	\$23M	\$6M
9.Robert Lewandowski	\$28M	\$24M	\$4M
10.David De Gea	\$27M	\$24M	\$3M

**Source: Settimi (2020)**

The outline above shows the total earnings broken into salaries and endorsements of the ten world highest paid players. Leonel Messi who plays for Barcelona in the Spanish La Liga, is currently the highest paid soccer player in the world. He signed a contract to stay with Barcelona through the 2020-2021 season with a total earnings of \$126 million dollars, \$92 million dollars broken into salaries and an endorsement fee of \$34 million dollars. Closely following Messi is Cristiano Ronaldo, who features for Juventus in the Italian Seria A and has the highest endorsement among the eight highest paid football players, with an annual sum of \$47 million dollars, total earnings of \$117 million dollars and an annual salary of \$70 million dollars (Settimi, 2020). These ten highest paid football players in the world are satisfied with their job in terms of salaries, welfare leading to a good retirement package for their future when they retire from football. Head (2017) also conducted a research about African players and the salaries they receive in the South African Premier League. The outline below shows their names, clubs and the money they receive as salaries at the end of every month whiles under contract with their respective clubs.

**Table 3: TEN HIGHEST PAID FOOTBALL PLAYERS IN THE PREMIER SOUTH AFRICAN LEAGUE**

<b>NAME</b>	<b>CLUB</b>	<b>SALARY</b>
Itumeleng Khune	Kaizer Chiefs	R480, 000
Teiko Modise	Cape Town City	R450, 000
Ejike Uzoenyi	Bidvest Wits	R450, 000
Stephen Pienar	Bidvest Wits	R420, 000
Siphwie Tsabalala	Kaizer Chiefs	R380, 000
Anthony Laffor	Kaizer Chiefs	R380, 000
Bernard Parker	Kaizer Chiefs	R300, 000
Chinonso Christian Obiozor	Super Sports	R270, 000
Eric Mathoho	Kaizer Chiefs	R150, 000
Keegan Buchanan	Kaiser Chiefs	R150, 000

**Source: Head (2017)**

The table above shows the top ten highest paid football players in the Premier South African League (PSL) and monies they receive as salaries from their various clubs at the end of every month. Itumeleng Khune, Kaizer Chiefs' goalkeeper, is the highest paid soccer player in the league with a monthly salary of R480, 000 while his colleague, Keegan Buchanan, falls as the tenth highest paid soccer player in that category with a monthly salary of R150, 000 at the end of every month. The listed African players are satisfied with their job as professionals in terms of their salaries, welfare given to them by their clubs and for a proper planning of having good retirement package for their future, after they retire from football as they play in the PSL (Head, 2017). If organizations want to retain competitive employees, they must be able to provide them with good working conditions, competitive incomes as salaries, employment security and autonomy. This answers the question about how domestic based footballers go to the Players Status Committee of the Ghana Football Association, to terminate their contracts when their clubs are not been able to pay competitive salaries as stated in their player contracts. Akram (2012) concludes that financial aspects especially income received at the end of the month, is the most

important variables because each employee needs a livelihood to support his or her family. Parvin and Karbir (2011) also assert there are many variables that can affect job satisfaction of a person which includes his salary and fringe benefits, just system of promotion, working environment quality, leadership, and the work tasks and socializing. The domestic based footballers' job will have satisfaction when their contract agreement outlines follows procedure, receiving their monthly income on time as well as arranged installment of signing on fees. Weaver et al., (2007) also observed on the concept of salary as highly significant U-shaped relationship between pay satisfaction and job, tasks satisfaction for job satisfaction and concludes the aspect of incomes received at the end of every month, helps an employee to be satisfied with his work. There is always that link between domestic based footballers as footballers in the Ghana Premier League and the reception of their salary and signing on fee at the end of every month during every round of the football season. Rafiq (2012) observed that for high performance and organizational growth, rewards must be provided to employees. He examined the effect of extrinsic and intrinsic rewards on employee job satisfaction and concluded extrinsic rewards significantly affect the job satisfaction level of employees in call centers. When players receive their monthly incomes on time, it serves as an extrinsic motivation to their work and positively affects their performance as players. Using Herzberg's hygiene factors and motivators, Teck-Hong and Waheed (2011) in their investigation came out with findings that hygiene factors (working environment, recognition) significantly affect the job satisfaction level of sales force. They also suggested that the relationship between salary and job satisfaction including a mediating variable love for money, identified that the employees who give more importance to money, if they receive a pay increase, would be more satisfied with their job. Every company that prepares the

amount of the wages to be paid to its employee must be viable, so the lowest wage given them, can meet the needs of his life (Kanzunnudin, 2007). Iqbal (2013) also admits that the calculation of wage increases does not only hold the necessities of worth living but also inflation, economic growth, and productivity. Umar (2012) identified wages as very important and effective if when it is linked to performance. He adds that an effective wage strategy is expected to contribute on the viability of the unit of work, the realization of the vision and mission, and the achievement of the targets of work. Nayak and Patra (2013) also argue that as employee productivity measurement, using the net value added which shows wages and employee performance having a positive correlation, but the rate of growth of net value added per worker is faster than the rate of growth of wages per worker. What this means are factors other than wages in improving employee performance that is non-monetary factors. Parvin and Kabir (2011) evaluated job satisfaction of employees in the pharmaceutical sector of Bangladesh by taking into account the effect of type of pharmaceutical, experience, age, and attitudes of gender on job satisfaction. The findings of the study revealed relations with peers, work efficiency, supervision and salary significantly affect the level of job satisfaction of employees. A good relation between club administrators and domestic based footballers in the Ghana Premier League can affect their job satisfaction positively to these professionals, especially players' when demands are met. Funmilola (2013) job satisfactions dimensions jointly and independently predict job performance as pay, the quality of the supervisor-subordinate relationship, employees' opportunities for promotion significantly affect the job satisfaction and performance of employees. The evaluation shows the impact of job performance when monthly incomes are paid to domestic based footballers with good opportunities for promotion in pay rise.

## 2.4 Welfare

Srinivas (2013) evaluated welfare facilities and employee's satisfaction level adopted at Bosch limited, Bangalore. His findings showed most of the welfare facilities like medical, canteen, working environment, safety measures etc. were provided by the company and most of the employees were satisfied with the welfare facilities adopted by the company towards the employee's welfare (Srinivas, 2013). Every local based football player is not motivated and satisfied with his job when his winning bonuses are not paid, accommodation and feeding which makes up the welfare of domestic based footballers in the Ghana Premier League are not all provided by the club throughout the football league season. Employee welfare can be introduced as an important function of Human Resource Management and Opatha (2009) is of the view that employees cannot work as machines so therefore one of the basic strategies for organizational excellence is considering human resource as an important asset in organization and by planning to attract, secure and promote human resource capacities, the welfare and cultural issues should be provided. Sangeeta and Singh (2014) also outlines the purpose of employee welfare programs as undertaking measures to ensure the protection of employees' physical and mental health but Sindhu (2012) breaks the effect of welfare importance into increasing the productivity of organization, promoting healthy industrial relations by maintaining industrial peace and providing welfare facilities to their employees to keep their motivation levels high. He adds that business houses also provide many such statutory and non-statutory policies to maintain satisfactory level of their employee and when they get better canteen facilities, good water to drink, clean restrooms, clean and hygiene wash rooms and bathrooms, regular medical checkups, health insurances, employee assistance programme, grievance handling department and better facilities to sit or

good work place, it will give employee a high level of satisfactory and will help any organization, a path way to grow much faster. Mathis and Jackson (2000) shared their opinion on welfare as an indirect reward given to an employee or group of employees as a part of organizational membership. Munene and Okibo (2012) envisaged the provision of welfare services will enable workers to live in a richer and more satisfactory life, which will contribute to the productivity of labour, efficiency of an enterprise and in maintaining industrial peace. Khademi (2014) echoes the role of rewards especially when seen as inadequate for one's level leading to performance dissatisfaction occurring. He argues that organizational welfare has a positive impact on organizational performance that includes happiness, security, motivation and job satisfaction. Souza (2009) distinguished labour welfare and job satisfaction relationship in pharmaceutical companies and multinational pharmaceutical companies. The findings showed all the eight labour welfare dimensions (education/training, recreation, medical, subsidized loan, canteen, housing, safety and others) are positively and significantly correlated with job satisfaction. This implies that, an increase in any of the labour welfare dimensions is likely to significantly increase job satisfaction of employees in the pharmaceutical companies in Goa Municipality. Additionally, Munene and Okibo (2012) demonstrates the provision of welfare services and enables workers to live in a richer and more satisfactory life which contributes to the productivity of labour, efficiency of an organization and helps in maintaining industrial peace as well. The literature shows that when all domestic based football players in the Ghana Premier League receives their provisions of welfare, from their Ghana Premier League clubs, it can help improve their performance as footballers and maintains healthy relationships among them and their club owners. Manzini and Gwandure (2011) envisaged that employee role of

welfare services were meant to reduce absenteeism and time off due to illness. However, today they have taken a broader scope which include almost all aspects that relate to an employee's wellness and personal development in the work place. They argued the provision of welfare schemes is to create an efficient, healthy, loyal and satisfied labor force for the organization and their purpose of providing such facilities, is to make their work life better and also to raise their standard of living. Their evaluation suggest to club owners to make arrangements so welfare schemes can be prepared for domestic based footballers in their clubs, it will create an avenue of efficiency and loyalty among the playing body, leading to the achievement of the objectives of the club set before every season. Additionally, welfare services can be used to secure the labour force by providing proper human conditions of work and living through minimizing the hazardous effect on the life of the workers and their family members (Manzini & Gwandure, 2011). Priti (2009) opined that the role of welfare schemes is to promote economic development by increasing efficiency and productivity with the underlying principle that workers give their loyal services ungrudgingly in genuine spirit of co-operation and the general well-being of the employee. Despite this, Mwiti (2007) points out how natural welfare services may not directly relate to an employee's job but the presence or absence of the services is notable through employee performance, attitude, high or low labour turnover. Mwiti's (2007) argument shows the presence or absence of welfare services of domestic based footballers will affects their performance, attitude and successes. Mishra and Manju (2007) also explained that workforce provides essential service to the public in Kenya and thus their labour welfare activities need to address the same. Additionally, welfare services may be provided by supplementing the income of the workers by providing services such as housing, medical assistance, canteens and recreation facilities and



these welfare facilities also help in raising employees' standards of living. The implication of this literature shows how domestic based footballers will be satisfied with their jobs when their clubs provide accommodation, health insurance, provision of feeding on daily basis and other welfare services to them. These services will also provide supplement on their income they receive every month and will ease their standards of living.

## **2.5 Pension Scheme**

Lawler (2010) sees the concept of Pension Scheme as an aim to provide a pension at retirement based on service completed with the sponsoring employer and salary received in the year's immediately preceding retirement. He established if employees leave prior to the normal retirement age of the scheme, their benefit will be based on salary at withdrawal. In the Ghana Premier League with clubs, fewer clubs notably Ashanti Gold Sporting Club and Dreams Football Club, pay the pensions of players which are deducted from their salary at the end of every month and will have benefit after their retirement age. Although the benefit must be revalued between deduction and retirement, to allow (at least up to a limit) for inflation, it is likely to be a smaller benefit, for the years of service completed, than would have been provided had the employee remained in service. However, Spector (2000) also shares another opinion of Pension Scheme as a choice of satisfaction and a criterion which is useful when it comes to the planning of the future because it provides a global measure of an employee's social, psychological, and economic well-being at work. This also provides evidence of how comfortable and acceptable employees of their working environment as their pension constraints tighten. This establishes that most local based footballers retire between the ages of 35 to 38 years and majority of them swap into football coaching. The continuation of their pensions become key whiles they

work as coaches and their clubs who have employed them will pay their pensions when they hit their retirement age at 60 years according to the laws of Ghana and the process will make them comfortable and gives a source of satisfaction as they retire from active work. Ebbinghaus (2000) suggests that highly available pre-retirement programs provide incentives for workers to retire and even exit early from work. He explains when employers know there is a good plan for them in terms of retirement, it boost their job output which provides them the right frame of mind not to be scared of the unknown. This argument has been one of the values that the Professional Football Association of Ghana (PFAG) keeps trumpeting to local based footballers in the Ghana Premier League. It regular meetings with captains of the Ghana Premier League clubs have resulted in Pension Schemes companies interacting, mentoring and outlining plans of how domestic based footballers can plan their pensions schemes so they will have a life after football. The PFAG also explains and reminds them of the “Life After Football Fund project” which local based footballers will have to save from their monthly salaries and set to enjoy as soon as they retire from football, measures and guidelines to follow when there is delay of incomes and non-payment of pension schemes. Becker et al., (2013) noted that early retirement programs, organizations set up for their employers, there are preventive solutions to reduce many problems and psychological depression after retirement and important for the employee as he works. This will allow domestic based footballers to have a sound mind as they work, knowing their future is secured with moneys been set aside for them to live on when they finally retire. Sullivan (2010) shares a broader view on retirement benefits which enables company owners plan for employees’ retirement when they will not be able to continue with their job. It is important domestic based football players in the Ghana Premier League will have a good plan for their future

especially when the life span of football players are short and it is the responsibility of stakeholders of the Ghana Football Association, Ghana Premier club administrators, plan employees' retirement before they retire from the game, setting aside a share, which will build up from their early career of their football journey till their retirement age. Sullivan identifies with the two main branches of plan with regards to Pension Scheme naming them the benefit plan and pension plan. With the pension plan, he explains your employer will deduct a portion of your wages to invest in some funds. This is what Ashantigold Football Club, Asante Kotoko Sporting Club, Elmina Sharks Football Club and Dreams Football Club are ensuring as they invest the monthly wages for their pensions. Pension plans according to Flyvbjerg, are funded by the employer and invested to grow the funds that would be later used to pay retirees after certain age (Flyvbjerg, 2008). Retirement benefits, particularly traditional defined benefit pension plans, are more prevalent among union workers. Zedelius et al.,(2012) explained that monetary factors such as money is one of the most effective tools to lead actions and improves performance by making people prepare before they are actually in the process of completing rewarded tasks. This brings out the best in employers as they work with the idea that, they have a good foundation for their future when they retire from active service. Local based football players and it effect bringing out the best of them, in anticipation of a good foundation for their future when they retire from active football. (Zedelius et al., 2012). According to Vroom (1964) pensions provide the only relatively predictable components of their future expected retirement income. With the exception of those able to join their employer's defined benefit occupational pension scheme, employees have to rely on money purchase arrangements, where the eventual benefit depends on the contribution individuals are able to afford, the expenses deducted from the

contributions, and the performance of the investment market. He added further that occupational pension schemes provides a valuable employee benefit that makes an increasingly important contribution to the income of pensioners. The local based footballers playing in the Ghana Premier League will have their employee benefit deducted from their monthly salary while on their Pension Schemes, not only for the players good foundation for their future but for the performance of the investment market. According to Riffkin (2014) professional athletes, especially soccer players, are an interesting population because they retire at the much younger average age of thirty-five years, compared to the general population's average retirement age of sixty-two years. Campbell (2011) gave it a different spectacle associating it with its own set of complications because they view soccer players still have much of their life ahead that they have to plan for. It also means the common notion of retirement does not apply to them because, as stated earlier, retirement is thought as a permanent change from a career or from full time employment. However, He adds that many athletes are leaving football and starting a new career in fields ranging from sports analyst to football administrators and researchers challenge the public to think of one leaving a professional sport as a transition and not a prototypical retirement. Early studies have also shown retirement from professional sports as associated with increased rates of depression, suicide, cardiovascular disease, and bankruptcy (Hinton et al., 2011). Preliminary findings like these sparked interest in the research community, as many youth athletes strive to play professionally and it must be noted that not all these athletes experience these difficulties during retirement but some were able to persevere and have a positive transition out of their professional career post-athletic retirement. Hinton et al., (2011) also established that professional football is one of the few areas where the line of work has a clear negative impact on

health, as spectators can see these players breaking bones and suffering multiple concussions. While performing on the big stage, the society tends to glorify these injuries as acts of bravery, cheering when a player is able to stand back up and continue playing. They further argued while spectators will cheer that player on the rest of the game or season, but years later, when they have ceased playing, they forget about their sacrifices for the game of football. They concluded that society is under the notion that because these players were so successful in their early life, earning millions of dollars in some cases but could experience nothing short of bliss in the next fifty or so years of life but this is rarely the case (Hinton et al., 2011). Retirement is among the most stressful life events a person can face. During this difficult time, it is critical that local based footballers in the Ghana Premier League feel valued and supported by their employer. Football clubs should consider crafting their pension schemes with an eye to securing the long term commitment of domestic based footballers and therefore the scheme should ensure stress-reduction and increase employee satisfaction.

## **2.6 Ghana Premier League**

According to Ayeenor (2020), The Ghana Football Association became the successor to the Gold Coast Football Association, which used to be the governing body for football in Ghana and in 1993, during the annual congress organized for Ghana League Clubs under the Football Association made the famous “Winneba declaration” with Ghana football going to shrug off its amateur status and the formation of professional teams came to an existence which allowed clubs to be incorporated under the companies’ code (Act 179, 1963) as limited Responsibility Companies. The avenue also gave opportunities to local based footballers, to represent their clubs and have access in national teams respectively while they enjoy contractual agreements

as professionals in the Ghana Premier League. It also paved way them to enjoy their professional status, as there was an issuance of International Transfer Certificate by the Ghana Football Association, to these domestic based footballers, when they leave the shores of Ghana to sign for football clubs outside the country (Ayeenor 2020). The Ghana Premier League officially kicked off on 19th December 1993 but was not run professionally because the league was not commercialized and prioritized like practiced in the European leagues. The idea to make the Ghana Premier League a professional league came from the Minister of Youth and Sports at the time, Hon. E.T Mensah, pushed for local based footballers to be given contracts to sign, templates showing salaries to receive at every month, access to good welfare conditions making them comfortable to play and bring out good performances. The then President of the Ghana Football Association (Ayeenor, 2020), Samuel Nana Brew Butler also supported this idea because he wanted the Ghana Premier League clubs to go commercial and get in partnership with corporate bodies in the public and private sectors. This will support Ghana Premier League clubs to be able to pay salaries of their players and also have a plan for their pension structures so to have a life after football when they retire. (Yeboah, 2013).

**Table 1: MATCH DAY 1 OF GHANA'S FIRST-EVER PROFESSIONAL LEAGUE SUN DEC 19, 1993**

Accra Hearts of Oak	2	0 Accra Great Olympics
Prampram Mighty Royals	0	2 Neoplan Stars
Tema Ghapoha	1	2 Afienva United
Okwahu United	2	1 Dawu Youngsters
Obuasi Goldfields SC	2	0 Ebusua Dwarfs
Kumasi Asante Kotoko	0	3 Real Tamale United

**Source: Yeboah (2013)**

NB: Asante Kotoko did not turn up because they failed to raise a team due to reports that their players were still demanding from management unpaid allowances in their

unsuccessful African Champions' Cup final against Zamalek of Egypt. RTU were declared winners, technically and Kotoko started the league with a deficit (Yeboah, 2013). Darby and Solberg (2010) added that in a move to redress this state of affairs and improve the organization of the game in Ghana the Ghanaian Football Association (GFA) sought to introduce a two-tier professional league structure in 1995. This certainly encouraged some clubs to seek to diversify their revenue streams but progress was slow. Indeed, it was not until the early 2000s, when local club King Faisal signed a deal with Nokia, that clubs began to see the benefits of selling advertising rights (Darby and Solberg, 2010). Kit sponsorship became particularly prominent in the Premier League with Ghana's two biggest clubs, Asante Kotoko and Accra Hearts of Oak, along with others clubs such as Real Tamale United, Liberty Professionals and Great Olympics sealing deals with national and multi-national organizations. The national team also benefitted in this period from increased levels of investment from sectors of corporate Africa and other multi-nationals. Of most significance here was a deal brokered in 2005 by the Ghanaian Ministry of Education, Youth and Sports with Goldfields Ghana Limited that was worth \$3 million, all of which was earmarked by the GFA for the national team. This sponsorship package was quickly followed by financial donations to the Black Stars from Guinness Ghana Limited, Continental Commodity Traders and Ghana Commercial Bank (Darby and Solberg 2010). The coffers of the GFA were bolstered even further when it signed a three-year kit deal for the national team with Puma for \$12 million and received \$3 million from FIFA for qualifying for the 2006 World Cup. Corporate investment at the highest levels of the game in Ghana has clearly benefitted the GFA and the national team. What remains less clear though is the extent to which this more recent influx of money into Ghanaian football has been diffused downwards for the benefit

of the game at club level or, for that matter, the youth game. Darby & Solberg (2010) was also of the view that sponsorship of the Premier League by the telecommunication firms OneTouch and Globacom certainly provided an invaluable, if modest, source of revenue for clubs. Coverage of local games by the Ghanaian broadcaster, Gateway Broadcasting System (GBS) has done likewise. Darby & Solberg (2010) added that while pitches, stadia and training grounds have improved for some Premier League clubs, not least because of the recent hosting of the African Cup of Nations in 2008, other clubs at this level continue to suffer with poor facilities because they lack the finances, ability or inclination to invest. For example, Liberty Professionals, a club that has produced some of Ghana's biggest football exports including Michael Essien, Stephen Appiah, John Pantsil and Asamoah Gyan currently train on a grassless, uneven, 'dirt' pitch. Darby & Solberg (2010) added that player salaries also remain a key 'push' factor in the exodus of players. Similar to Orlando Pirates and Kaizer Chiefs in South Africa, Ghana's two leading clubs, Accra Hearts of Oak and Asante Kotoko, are in a much better position financially than other teams in the Premier League and can afford to pay higher wages, signing bonuses and win bonuses to players. Elsewhere in the league, average wages are very low. Indeed, according to an Accra-based FIFA-licensed agent, the average monthly salary for a Premier League player is between \$100–200, a figure that fails to compare favorably with, for example, a graduate working in the Ghanaian civil service. Darby (2007) also revealed in stark terms that levels of investment in the club game are clearly inadequate and do little to provide opportunities for Ghanaian footballers to earn anything approaching a 'professional' wage. While the current GFA President Kwesi Nyantakyi has exhibited progressive, modernist tendencies since his election in 2006, the ability of previous GFA administrations to redress this state of affairs was undone



by a combination of maladministration, corruption and a general administrative malaise. Unlike the two-tier structure of football in South Africa where the PSL has autonomy from SAFA, control of the Premier League in Ghana resided in the hands of the GFA. In 2003 a lobby, led by Nyantakyi, began to agitate for a restructuring of the local game, one that would give the clubs greater control over the league system. Indeed, Nyantakyi led a delegation that visited South Africa to assess the structure of the domestic game there. Darby (2007), revealed that a growing power struggle for the domestic game between the clubs and the GFA came to a head in late March 2005 when FIFA, concerned about government interference and what it believed was an overly complicated organizational structure, ordered an overhaul of the GFA's statutes. In a letter to Kofi Nsiah, the then GFA secretary, Jerome Champagne, then deputy general secretary of FIFA, suggested that the GFA's structure created 'instability' in the Ghanaian game and that it should be streamlined in accordance with FIFA's recommendations. Concern was also expressed in the same letter about the appointment of governmental nominees to the GFA board, a process that ran counter to FIFA regulations on government interference in sport. Obayiuwana (2005) also revealed that faced with the threat of a FIFA suspension, one that had the potential to jeopardize Ghana's participation in the 2006 World Cup Finals, the GFA acquiesced and called the election that allowed Nyantakyi to assume leadership of the association. While Nyantakyi's arrival has begun to address organizational inefficiency and has incorporated the professional clubs more centrally into the management of football, the domestic game continues to operate with a degree of instability and financial uncertainty.

## 2.7 History of soccer in Ghana

The game of football has also gone through various revolutions and successes throughout the years with varied contributions, reforms and developments from past sports Ghana Football presidents. Their tenure of office initiated, adopted and ignited various developments in line with FIFA's new reforms to help improve the game of football to a professional status. In Ghana, football started at the end of 19<sup>th</sup> century by merchants from Europe who had by then conquered the coastal areas, built forts and castles to facilitate their trade. During their leisure time, these sailors and merchants played football among themselves and with the indigenous people and led to the popularity of the game spreading quickly along the coast culminating in the formation of the first football club named Excelsior, in 1903 by Mr. Briton, a head teacher of Philip Quaque Government Boys School in Cape Coast (Ayeenor 2020). As the popularity of the game grew, other amateur clubs were formed along the coast which included Accra Hearts of Oak Football Club, Accra Standfast Football Club, Cape Coast Mysterious Dwarfs Football Club, Sekondi Hasaacas Football Club and Sekondi Eleven Wise Football Club (Ayeenor 2020).

The Gold Coast Football Association was then instituted and authorized to be the governing body for football in Ghana and it became one of the oldest Football Associations in Africa, in 1920. The league finally kicked off in 1922, with Accra Hearts of Oak Sporting Club emerging as winners, taking the coveted Gordon Guggisberg Cup, a tournament which was put in place during the period Sir Gordon Guggisberg, had started the Accra Football League in the country. According to Darby and Solberg (2010), while the early structures for domestic football in Ghana were a legacy of British colonial rule, the fortunes of the game in the early years of independent Ghana were intimately tied to state support. Kwame Nkrumah, Ghana's

first president, was instrumental in forging a sound base for the game at both international and domestic level. He had long recognized the utility of football in mobilizing the youth of the country around a common identity and he understood the value of sporting victories for creating pride and self-respect in the people of Africa. As a consequence of these beliefs, Nkrumah targeted football and under the stewardship of the first Ghanaian sports director, Ohene Djan, the Ghanaian national team sought victories in international competition with the explicit purpose of engendering patriotic sentiments amongst the Ghanaian people. Mahjoub (1997) added that the strength of Nkrumah's convictions regarding the contribution of football to his Africanist philosophies was such that he established a club himself, Real Republicans, who were to act as ambassadors for pan-Africanism and 'the new spirit of the African man'. Quansah (2000) reiterated that with a national league having been established in 1960 and Nkrumah eager to invest in the domestic game, albeit not to the same level as the national team, it appeared that club football in the country had a promising future. Ultimately though, the linking of football to Nkrumah's leadership was to prove detrimental to the establishment of the solid base that might eventually support the sort of professionalism that occurred in the South African game in the 1970s. As the economy began to struggle and Nkrumah's popularity started to wane Buah (1980), stressed that it looked less likely that football would continue to benefit from the same levels of state investment. Following a military coup in 1966, a long period of economic and political instability coupled with civil unrest ensued, conditions that proved to be counterproductive to establishing a professional structure for football in the country. Indeed, of the limited public funds made available for football, the vast majority was invested in the national team, leaving youth and club football neglected, under resourced and reliant on gate money

for survival. While Ghana continued to produce highly talented players and achieved success at world youth level in the 1990s, Darby and Solberg (2010) explained that the domestic game struggled and remained dependent on a combination of gate money and private investment. As a corollary to this, the playing and training facilities that were constructed during Nkrumah's era were neglected and became dilapidated, with pitches to support the youth or colts leagues particularly inadequate. However, even at the level of top clubs, training pitches and those used to play competitive matches were also in many cases rudimentary as were facilities for spectators.

## **2.8 Soccer in Africa**

According to Zahid (2018), the colonizers took it upon themselves to civilize the masses in Africa, to introduce Christianity, and also Europeanize them. Nevertheless, the introduction of the football to the continent was impacted by the development of the sport in the home nations of the various colonizers. While soccer culture was in more developed stages in Britain, it was just starting to catch up in France, Italy, Belgium, and the rest of the colonizers home nations. For example, in the mid-1800s, British settlers started to form teams in the colonies. While the first recorded game was in South Africa in 1866, French settlers started to form clubs in Algeria in the 1890s (Alegi, 2010). Soccer was not free from the social complexities of the time. Colonial racism, which was an integral part of the colonizers approach to the colonial subjects, was reflected in soccer. According to Alegi (2010) white teams enjoyed access to adequate playing facilities built with African taxes, a privilege not afforded to colonial subjects but later on, railway and development in urban centers across the continent brought more people into the game. Soccer's growing popularity in the late 1940s and into the 1950s, and with the heightened activities within independence

movements, was seen as a tool at the hands of independence leaders to grasp the support of the masses (Sugden and Tomlinson, 1998). Reflecting the anti-colonial tensions was the intercolonial games which was evident in French Africa. The commencement of the French West Africa Cup in 1947 brought various teams from across West Africa to compete for the cup. With the growing numbers of teams and intensity of rivalry, the competition was the field for the evolving national identities expressed by the various groups. The increased rivalries went against wishes of the French, as they hoped the sport would serve as a platform to unite the regions and distract them from the political environment surrounding other colonies (Alegi 2010). The African leadership at the time did not just use the sport to put Africa on the map, but also as a mean to gain support for their political agendas (Sugden and Tomlinson, 1998). Ever since, soccer in the continent has been used as a political tool by some governments as a way of diffusing tensions, as it is used by governments around the world. Additionally, Soccer grasped the “imagination of diverse populations” as they came out of colonialism, and thus it was subject to “political interference and economic exploitation” (Sugden and Tomlinson, 1998). However, in many instances soccer was used as way to unify the nation and thus easing tensions in post-civil war situation, such as in Ivory coast after it came out of its first civil war which devastated the country for 5 years (Bloomfield, 2010). Regional political rivalry fuels the intensity of games. Examples of that intensity can be seen in the disputes aroused between Sudan and Chad in 2006 prior to a scheduled soccer game. The Game was later played in a neutral ground, Cairo (Bloomfield, 2010). This goes to show the significance of soccer as a political tool and a potentially a catalyst for political transformation. According to Dubois (2010) as nations started to form and nationalistic movements sprang up around the globe in the mid nineteenth century and

into the twentieth century, people started to ask themselves: what does it mean to belong to their country? The ethnic, religious, and racial diversity of the various nations around the world made it hard for people to unite under one name, one flag. One thing people seemed to come around is their national soccer team. When the national team plays, everyone gets behind it. To them, their team represented them, their ideals, and a victory to their team was a victory to their nation as they perceived it. Soccer both constructs national identity and is constructed by nationalistic ideals of the respective country (Dubois, 2010). In his book *Soccer Empire*, Dubois (2010) analysis the usage of soccer in Algeria as a tool for resistance and expressing anti-colonialist sentiments, thus reflecting the political and social climate of the time. In the late 1940s, the FLN (Front de Liberation Nationale) established a soccer team in Algeria as a form of resistance to French colonialism. They played games in Eastern Europe and Asia as a way to grasp global support and to raise attention to the movement. When Algerian players playing for French national team were called to represent the FLN, they agreed. For the FLN this exhibited the support they have in Algeria and abroad and served as a sanction on the French national team, by denying France the services of key players (Alegi, 2010). The waving flags, chants, and national anthem were all present wherever the team played (Dubois, 2010; Alegi, 2010). The body of literature links soccer with national identity (Giulianotti, 1999), and globalization (Foer, 2004). Soccer also served as a preliminary inauguration of foreign policy for the newly independent African nations (Darby, 2002). In the African continent and by the time countries started to gain their independence, they started to join various international organizations, such as the United Nations, and also in sports such as the International Olympic Committee, and Fédération Internationale de Football Association (FIFA). The increased presence of African

membership in FIFA, prompted the leaders of African Soccer Associations to form the CAF (Confederation Africaine de Football). Founded in 1957 by Egypt, Ethiopia, Sudan, and South Africa, the CAF acts as a governing body for African soccer and represents the continent as one of the six continental federations under the FIFA. Furthermore, the CAF is divided into 5 regions (West, North, East, Central, and South). Early on when African nations joined the CAF after gaining their independence, they started to experience first attempts at regional cooperation. Aside from the African Union and other regional organizations, the CAF gave African leaders a test at combating post colonialist and racist systems embedded throughout the colonial past of the continent. An example of the success of regional cooperation came at the collective push to suspend the membership of South Africa in the FIFA as well as in the CAF, in part of fighting the apartheid system at the time. The suspension of South Africa was at the heart of the FIFA 1974 presidential election. This election presented the prowess of the African nations vote, considering their share of votes. The ‘Havelange vs. Rous’ election culminated at securing the African vote. While the incumbent Rous insisted on opposing the suspension of the South African soccer association, Havelange traveled through Africa marketing for his anti-apartheid approach (Sugden and Tomlinson, 1998; Darby, 2001; Alegi, 2010). Later on, Havelange instituted measures to assist qualified African nations to the World Cup, as well as initiating youth development programs in the continent. Although, some view Havelange as a champion of African soccer, others view him as a politician banking on the votes of African nations. Havelange’s relationship with African Associations started to dwindle by the end of his term. In the late 1990s, Havelange, in an attempt to ‘boost his popularity’ in the continent, started to hint at a potential hosting of World Cup finals by an African nation in 2006, more specifically

South Africa. The move enraged the UEFA who were intending at supporting a European candidate to host the tournament. After FIFA's move to award the 1994 World Cup finals hosting to US at the expense of Morocco, Havelange tried to appeal to the African nations by offering up what is seen as a conciliatory move, the hosting of the 1995 U-20 World cup to Nigeria. Later, FIFA reneged their decision and transferred the hosting rights to Qatar, citing health concerns in Nigeria, as well as difficulties of securing health insurance by some European soccer associations. To mend the wounds, Havelange promised to give Nigeria the right to host the 1997 version of the u-20 tournament. This move resulted in a backlash, when the Asian federation were surprised that Malaysia's given rights to host the tournament were rescinded (Sugden and Tomlinson, 1998; Darby, 2002).

### **2.9 Some of the major leagues in Africa and Europe**

According to Goldman and Mashinini (2019) in Africa, private capital has introduced new entrepreneurs and business leaders to the administration of football in Africa to help promote leagues in the continent. In Cameroon, for example, Coton Sport FC de Garoua was founded in 1986 as a workers' social team for Societe de Developement du Coton (Sodecoton), Cameroon's state enterprise to manage the cotton sector. Since joining Cameroon's first division in 1993, the club has dominated the domestic tournament, winning fourteen national championships, six Cameroon Cups, and being runners-up in the CAF Cup in 2003 and CAF Champions League in 2008. Coton Sport enjoyed the financial and management support of Sodecoton until new leadership questioned the role of for-profit sports activities in 2014. An employee-owned mutual association with a board of directors and executive office was subsequently set up to manage the club, which operates with monthly financial contributions from employees. Alegi (2010) also highlighted the role of South African



Patrice Motsepe, a lawyer turned entrepreneurial mining magnate, who bought Mamelodi Sundowns FC in 2003. The club was founded in 1970 by a group of young local footballers, and competed modestly in racially segregated domestic leagues before being signed up for the new multi-racial National Soccer League in 1985 by their new owner, Zola Mahobe. Thirty-one-year-old Mahobe, bought the struggling team for R100,000 (US\$50,000 at the time) and then spent approximately US\$1 million signing record player and coaching deals, developing appealing media brands for his players and the club, and incentivizing his team with expensive gifts and trips (Marsh, 1992). Within three years, Mamelodi Sundowns had won the league title and two cup competitions. Mahobe nurtured his image with a “flashy dress sense: afro, open neck shirts, rings and gold necklaces” (Jacobs, 2014), which would eventually contribute to his undoing when he and his mistress Snowy Moshoeshoe were found guilty of more than US\$3 million in bank fraud in 1989. When the club was repossessed by Standard Bank, which Mahobe had defrauded, it was bought by Abe Krok, with the support of the Greek immigrant football couple Anastasia and Angelo Tsihlias. During the following 14 years, Sundowns continued to dominate domestic league and cup competitions, and reached the final of the CAF Champions League in 2001. In 2003, Patrice Motsepe bought the club and tried to bring back the Mahobe glory days (Jacobs, 2014). Some reports suggested Mahobe was actually a silent director at the club after his release from prison, with Motsepe stating in December 2013 that Sundowns will be eternally grateful to Mahobe (Jacobs, 2014). Since Motsepe bought Sundowns, the club has won the domestic league title another four times, earned seven additional cup trophies, and in 2016 won their first CAF Champions League title, followed in 2017 with their first CAF Super Cup title.

In Europe, changes in the European model of professional football are best understood in terms of their connections with economic, legal, social, sporting, and technological factors. Although there is neither an EU Constitution nor a common European sport policy yet, the EU institutions and laws in conjunction with UEFA, have exerted substantial influence over European football structures and policies. To illustrate this argument, whilst the European Union has no power to regulate directly on football structures, its policies have had a profound impact on the governance of the beautiful game (García, 2011). García went even further to state the real influence of the EU laws on the governance of football saying that European Union policies have empowered to a certain extent, stakeholders in football governance, undermining the vertical channels of authority featured in the traditional pyramid of European football (García, 2011; García, 2007, 2017). This situation has forced the EU institutions in conjunction with a myriad of football governing bodies to establish new frameworks of cooperation with the European Union and with clubs, leagues and players, and the raising of standards of governance of the game (UEFA, 2015a). The UEFA 2015 report stressed that considering the lack of uniformity and conflicting policies in terms of governance, regulatory structures and policies affecting multiple stakeholders and financial management at European level, normative pressures have gradually developed in a piecemeal fashion over the last decades with direct and indirect influence on European football structures and policies. UEFA has launched different key regulations such as the Club Licensing System launched originally in 2004 and subsequently revised over the years and the Financial Fair Play regulations, approved in 2010 (UEFA, 2015b). Those regulations outline the minimum sporting, infrastructure, personnel, and administrative, legal, and financial criteria to be fulfilled by a club (license applicant) in order to be granted a license by a UEFA member

association or its affiliated league (licensor) to enter into UEFA club competitions. In line with the recommendations from the influential Independent European Sport Review (IESR) in 2006 (Arnaut, 2006), these UEFA regulations have increasingly mandated implementing good governance practices, increased economic and financial accountability for their leagues and clubs and encouragement of fans participation in the governance of their clubs, while taking into account the demands and needs of all types of home and away fans of those clubs that take part in domestic and European clubs competitions. To follow suit with those regulations, all the top five European football leagues that is the English Premier League (EPL), the German Bundesliga, the Spanish LaLiga, the French Ligue 1, and the Italian Serie A, have introduced their own licensing system for their domestic competitions, with the German Bundesliga being regarded as a benchmark example in financial stability, good governance (Deloitte, 2017, 2018; Bundesliga, 2017), and a harmonious relationship between clubs and their fans (Merkel, 2012).

According to Paramio-Salcines and Llopis-Goig (2018), football clubs were also the second stakeholders to challenge the centrality of the governing bodies in the football structure and because of the transformation of European football into a 1990s global media spectacle, clubs realized their economic potential and demanded a part of the revenues generated by the liberalization and deregulation of the broadcasting sector. The influence of the EU institutions has also affected football players' working conditions and despite some pressure from football trade unions in countries like England, France, and Spain to improve players' working conditions, players used to have little say to Paramio-Salcines and Llopis-Goig (2018). The Bosman case, however, marked another milestone in European football and helped directly modify, not without some resistance from main clubs over the years, the bases that had

previously articulated professional players' working conditions. This significant case forced UEFA not only to abide by EU labour rights on the issue of working mobility, but also contributed to increasing the trading of players at an international level (Gammelsæter and Senaux, 2011). Since the Bosman case, football clubs in Europe have also devoted more funds to sign players, an exercise that directly contributed to increasing the financial debts of clubs. The escalating transfer fees paid by the main European clubs to players may have direct consequences on the structures and policies as well as on the economic and financial viability of the European football industry for years to come (Armstrong, 2017; Laurens, 2017; Malyon, 2017; Poli, Ravenel, and Besson, 2017). While professional clubs, leagues, and professional players have been enhanced in their roles as relevant stakeholders at domestic and European levels, an emerging challenge is how to engage and promote more effectively all their fans in the governance and management of the main European leagues and their clubs to (Paramio-Salcines and Llopis-Goig, 2018). Despite the fact that the IESR report made a call to the European football governing bodies to establish a pan-European football fans organization, such a body still needs to be set up. As part of the corporate social responsibility (CSR) approach applied to professional football management, there is a need to integrate those groups traditionally considered outside of the game such as people with disabilities and elderly people, regarded as new market segments worthy of further attention from the European football industry. CSR and good corporate governance in football require the incorporation of the fans perspective as key stakeholders in the process in order to guarantee the clubs' own sustainability and survival (Paramio-Salcines, Babiak, and Walters, 2013).

## **2.10 Chapter Summary**

The chapter discussed the theories underpinning the study and also reviewed relevant literature connected to the study. The Maslow's Need Hierarchy Theory of Needs was the main theory for the research, which was discussed. The chapter also discussed the significance of the theories to the study. Literature on Job satisfaction, Salary, Welfare, Pension Scheme, Ghana Premier League, History of soccer in Ghana, Soccer in Africa and some of the major leagues in Africa and Europe were also reviewed as well as related studies by other researchers.

### **2.11 Critique of the Literature**

Majority of the literature used for the study are not football related therefore if this work is to be revisited in the future, literature review should be related to football.



## **CHAPTER THREE**

### **METHODOLOGY**

#### **3.0 Introduction**

The third chapter, research methodology, was organized around the following sub headings. Research design as applied to the study, the population for the study, sample and sampling technique, research instrument, validity and reliability, data collection procedure and data analysis plan.

#### **3.1 Research Design**

A descriptive survey design was adopted for the study. The design enabled the researcher to collect extensive data to answer questions on relationships within measurable variables with an intention to explain, predict and control phenomena. It also describes, shares and entails the testing of hypothesis as information gathered through the use of questionnaire (Leedy & Ormrod, 2015). The descriptive survey design does not answer questions about how/when/why the characteristics occurred but rather, addresses the “what questions. The advantage of the design is that it helps in acquiring a lot of information. In addition to this, it is also useful for identifying variables and hypothetical constructs which can be further investigated and used as a direct test of a theory or model. (Trochim 2006).

#### **3.2 Population**

The population for the study comprised 120 local based footballers from four Ghana Premier League clubs in the Greater Accra Region.

**Table 4: NUMBER OF LOCAL BASED FOOTBALLERS AND THEIR GHANA PREMIER LEAGUE CLUBS**

Ghana Premier League Clubs	Number of local based footballers
Accra Hearts of Oak Sporting Club	30
Accra Great Olympics Football Club	30
International Allies Football Club	30
Liberty Professionals Sporting Club	30
Total	120

**November 2019****3.3 Sample and Sampling Technique**

For the purpose of this study, a total of 120 local based footballers were selected to participate in the study. Census was used to select all thirty registered local based footballers from each of the four Ghana Premier League clubs and these clubs were Accra Hearts of Oak Sporting Club Limited, Accra Great Olympics Sporting Club, Inter Allies Football Club and Liberty Professionals Football Club. This was done to ensure that each of the participants had an equal chance of participating in the study. Parker et al., (2002) describes the importance of census as a probability sampling technique in research where every participant of the group is used and for a smaller numbers for an area of study. Additionally, it also helps to get the views of all participants where everyone has the opportunity to participate in the study and eliminate all form of biases.

**3.4 Data Collection Instrument**

The research instrument that was used for data collection was the questionnaire. It was chosen because it is economical and provides a considerable amount of quality and quantifiable data for a low cost in terms of materials, money and time (Denscombe, 2006). Sarantakos (2012) adds that questionnaire also offers a clear chance for retrieving data from respondents, with limited interference on the part of the researcher. The instrument named Manomey Abel, Job Satisfaction, Welfare,

Salary and Pension Scheme Inventory (MAJSWPSI) instrument was developed by the researcher for the study and it was used to find out Job satisfaction among domestic based footballers in the Ghana Premier League in Greater Accra Region. The MAJSWPSI had 15- items inventory that measured Job satisfaction among local based football players in the Ghana Premier League on a four point ordinal scale. The questionnaire was made up of five items in section “A” and ten items in section “B” (Appendix no. 77). Section A of the research questionnaire, described respondents’ background information which included age, nationality, academic qualification, length of service at present club and length of years playing in the Ghana Premier League. Section B described job satisfaction variables that include salary, welfare and pension scheme and respondents’ were asked to simply tick in section “A” that showed information about their background and in section B, tick boxes which ranged from (1) (Never), (2) (Sometimes), (3) (Often) and (4) (Always). The range of 10 items as the lowest, 25 as mid-point and 40 as the highest, with a scoring key ranging from a low of 1 (Never) to 4 (Always) was used for data collection and analysis for reliability and validity.

### **3.5 Validity**

A face validity was done by three of the researcher’s colleagues, who are students of Masters of Philosophy in Health Physical Education Recreation and Sports Department. Content. Construct validity was ensured by two lecturers in the Health Physical Education Recreation and Sports Department, whose area of specialization of study was in the subject area. They added their suggestions and corrections which were put in the draft for final approval.



### **3.6 Reliability**

Boyle (2022) explains that a reliability coefficient can be calculated and the amount of error can be estimated and allowed for with conventional measures. To ensure the reliability of the instrument, the researcher carried out a pilot test. Participants for the test were made up of 20 registered local based players of Dreams Football club in the Ghana Premier League. The pilot testing yielded a relevant Cronbach alpha coefficient of 0.616 which showed a strong internal reliability of the instrument.

### **3.7 Data Collection Procedure**

A letter of introduction from the Department of Health Physical Education Recreation and Sports of the University Of Education Winneba was sent to the clubs. No identifying information was requested of the players and participation was strictly voluntary with no research assistants aiding in the administration of the questionnaires. Copies were given out to them and verbal instructions were outlined, in order to get genuine data from their responses. Respondents were also required to respond to the different sections of the questionnaires, by simply ticking appropriate boxes in section A and B respectively. The collection of the data was done 50 minutes after the administering of the questionnaire by the researcher and the period for data collection for all the four Premier Clubs lasted for 14 days.

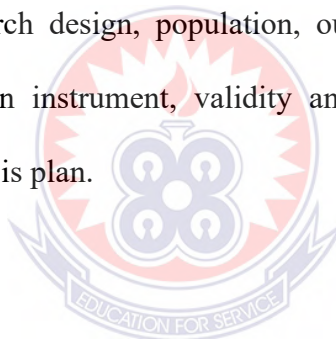
### **3.8 Data Analysis Procedure**

Data was sorted, coded, entered and analyzed using the IBM SPSS 2015 version software. Descriptive statistics were performed using frequency and percentages to answer research questions; what is the extent of job satisfaction in the area of income among local based-footballers in the Ghana Premier League in Greater Accra Region of Ghana and what is the extent of job satisfaction in the area of pension scheme

among local based-footballers in the Ghana Premier League in Greater Accra Region of Ghana respectively. Inferential statistics were also performed using the Kruskal Wallis to answer research questions three and four; what are the differences between the age and income levels of local based-footballers in the Ghana Premier League in Greater Accra Region of Ghana? and what are the differences between length of years playing in the Ghana Premier League in Greater Accra Region and the pension benefits of local based footballers in the Ghana Premier League in Greater Accra Region of Ghana?

### **3.9 Chapter Summary**

The chapter outlined the data collection and analysis methods used for the study. It also presented the research design, population, outlined the sample and sampling technique, data collection instrument, validity and reliability, the data collection procedure and data analysis plan.



## CHAPTER FOUR

### RESULTS AND FINDINGS

#### 4.0 Introduction

This chapter presented results and discussed the findings on Job satisfaction among domestic footballers in the Ghana Premier League in the Greater Accra Region. The discussion was presented under two broad sections in accordance with the specific objectives of the study. The first section dealt with the discussion of the background characteristics of the respondents while the subsequent sections dealt with the specific objectives of the study.

#### 4.1 Background Characteristics of Respondents

This section discussed the background characteristics of the respondents, which included age, marital status, and academic qualification, level of service at present club and length of years playing in the Ghana Premier League.

**Table 5: AGE OF LOCAL BASED FOOTBALLERS IN THE GHANA PREMIER LEAGUE**

<b>Ages</b>	<b>Frequency</b>	<b>Percentage</b>
18-20	57	47.5
21-24	41	34.2
25-28	16	13.3
29-31	3	2.5
31-37	3	2.5
<b>Total</b>	<b>120</b>	<b>100.0</b>

The Table 5, showed the ages of local based footballers in the Ghana Premier League. 57 of them representing 47.5% were aged 17 to 20 and 41 of them representing 34.2% were aged 21 to 24. Also 16 of them representing 13.3% of the local based footballers were between the ages 25-28 years with only 3 of them represented 2.5% were between the ages of 29 to 31 and 31 to 37 respectively. Therefore majority of the

players (81.7%) in the Ghana Premier League in the used for the study were between 25 years and below.

**Table 6: MARITAL STATUS OF LOCAL BASED FOOTBALLERS IN THE GHANA PREMIER LEAGUE**

<b>Marital Status</b>	<b>Frequency</b>	<b>Percentage</b>
Married	24	20.0
Single	96	80.0
<b>Total</b>	<b>120</b>	<b>100.0</b>

Table 6, showed the marital status of local based footballers in the Ghana Premier League. 24 of these local based footballers, representing 20% were married while 96 of them representing 80% were never married. Therefore majority of local based footballers (80%) used for the study were never married as they played in the Ghana Premier League.

**TABLE 7: ACADEMIC QUALIFICATION OF LOCAL BASED FOOTBALLERS IN THE GHANA PREMIER LEAGUE**

<b>Academic Qualification</b>	<b>Frequency</b>	<b>Percentage</b>
Jhs	12	10.0
Shs	99	82.5
Diploma	6	5.0
Bachelors	3	2.5
Masters	0	0
<b>Total</b>	<b>120</b>	<b>100</b>

The Table 7, showed the academic qualification of local based footballers in the Ghana Premier League. 12 of these footballers representing 10% were Junior High School Certificate holders, 99 of them representing 82.5% were senior high school Certificate holders. In addition, 6 of the players representing 5.0% were Diploma holders, 3 representing 2.5% had a Bachelor's degree and none of these local based footballers are having a Master's degree. Therefore majority of local based footballers (82.5%) used for the study were Senior High School Certificate.

**Table 8: LENGTH OF SERVICE AT PRESENT CLUB**

<b>Length of years at Present club</b>	<b>Frequency</b>	<b>Percentage</b>
1 year	52	43.3
2 years	32	26.7
3 years	24	20.0
4 years	7	5.8
5 years	5	4.2
<b>Total</b>	<b>120</b>	<b>100</b>

Table 8, revealed the length of service at present club of local based footballers at their present club. 52 of them representing 43.3% indicated that they had been playing for their clubs for one year, 32 of them representing 26.7% had been playing for their clubs for 2 years and 24 of them representing 20.0% had been playing for their clubs for 3 years. Furthermore, 7 players representing 5.8% had been playing for their club for 4 years and 5 players representing 4.2% had been playing for five years and more. Therefore majority of the players (70.0%) had been playing for their club for one or two years respectively.

**Table 9: LENGTH OF YEARS PLAYING IN THE GHANA PREMIER LEAGUE**

<b>Length of years in the Ghana Premier at Present club</b>	<b>Frequency</b>	<b>Percentage</b>
1 year	47	39.2
2 years	21	17.5
3 years	25	20.8
4 years	12	10.0
5 years	15	12.5
<b>Total</b>	<b>120</b>	<b>100</b>

The table 9 showed the length of years local based footballers have been playing in the Ghana Premier League. 47 of them representing 39.2% had been playing in the Ghana Premier League for 1 year with 21 of them representing 17.5% had been playing in the Ghana Premier League for 2 years. Similarly, 25 of the players representing 20.8% had been playing in the Ghana Premier League for 3 years while

12 of them representing 10.0% had been playing in the Ghana Premier League for 4 years. However, only 15 of these players represented 12.5% had been playing in the Ghana Premier League for 5 years. Therefore majority of players (60.0%) had been playing for their clubs for one or three years respectively in the Ghana Premier League.

This section focuses on the specific objectives which seeks to examine job satisfaction among local based footballers in the Ghana Premier League in Greater Accra region. Respondents were asked to indicate their level of satisfaction with their job using a four-point ordinal scale statements, the study ascertained the views of respondents on the level of job satisfaction of 1 to 4 as follows, Always=4, Often=3, Sometimes=2 and Never=1. Job satisfaction in this context was discussed on salary, pension scheme, differences between ages and their salary levels and differences between length of years playing in the Ghana Premier League and their pension scheme.

**Table 10: SATISFACTION WITH SALARY**

<b>Salary</b>	<b>Frequency</b>	<b>Percentage</b>
Never	18	15.5
Sometimes	28	23.3
Often	19	15.8
Always	55	45.8
<b>Total</b>	<b>120</b>	<b>100.0</b>

Table 10 showed the satisfaction of salary with local based footballers in the Ghana Premier League in the Greater Accra Region. 18 players representing 15.5% said they never receive their salaries, 28 of them representing 23.3%, showed responses of how they were sometimes paid their salaries, 19 of them representing 15.8% showed responses that their salaries were often paid by their clubs and 55 of them representing 45.8% showed responses of how they were always paid their salaries. Therefore

majority of players (61.6%) were always satisfied because their salaries were paid by their clubs.

**Table 11: SATISFACTION WITH ALLOWANCES**

<b>Allowances</b>	<b>Frequency</b>	<b>Percentage</b>
Never	18	15.5
Sometimes	28	23.3
Often	19	15.8
Always	55	45.8
<b>Total</b>	<b>120</b>	<b>100.0</b>

Table 11 revealed the satisfaction of allowances with local based footballers in the Ghana Premier League in the Greater Accra Region. 18 players representing 15.5% showed responses of how they have never been satisfied because they do not receive allowances while 28 of them representing 23.3%, showed responses of how they their allowances were sometimes given to them. Similarly, 19 of the players representing 15.8% showed responses that they often receive their allowances from their clubs and 55 of them representing 45.8% showed responses of how they were satisfied with their allowances because they receive them from their club. Therefore majority of players (69.1%) were always satisfied with their allowances because they receive them from their clubs.

**Table 12: SATISFACTION WITH SIGNING ON FEES**

<b>Signing on Fees</b>	<b>Frequency</b>	<b>Percentage</b>
Never	42	35.0
Sometimes	24	20.0
Often	9	7.5
Always	45	37.5
<b>Total</b>	<b>120</b>	<b>100.0</b>

The Table 12, showed the satisfaction with signing on fees as local based footballers in the Ghana Premier League in the Greater Accra Region. 42 players representing 35.0% showed responses of how they were not satisfied because they did not receive

their signing on fees with 24 of them representing 20.0%, showed responses of how they were sometimes satisfied with the receiving their signing on fees. Similarly, 9 of the players representing 7.5%, showed responses of how they were often satisfied with receiving of their signing on fees and 55 of them representing 45.8% showed responses of how they were always satisfied with them receiving their signing on fees. Therefore majority of players (55.0%) never satisfied with their signing on fees because their Premier clubs do not pay them.

**Table 13: SATISFACTION WITH FEEDING**

<b>Feeding</b>	<b>Frequency</b>	<b>Percentage</b>
Never	49	40.8
Sometimes	26	21.7
Often	6	5.0
Always	39	32.5
<b>Total</b>	<b>120</b>	<b>100.0</b>

The Table 13, showed the satisfaction with feeding of local based footballers. 49 of them representing 40.8% showed responses of how they were not fed by their clubs while 26 of the players representing 21.7%, showed responses of how their clubs provided them with feeding. Similarly, 6 of the players representing 5.0% showed responses of how they were often fed by their clubs and 39 of them representing 32.5% showed responses of how they were always fed by their clubs. Therefore majority of players (71.5%) were never satisfied with regards to feeding from their Ghana Premier League clubs.

**Table 14: SATISFACTION WITH WINNING BONUSES**

<b>Winning bonus</b>	<b>Frequency</b>	<b>Percentage</b>
Never	18	15.0
Sometimes	39	32.5
Often	16	13.3
Always	47	39.2
<b>Total</b>	<b>120</b>	<b>100.0</b>



The Table 14, showed the satisfaction with winning bonuses of Ghana Premier league players. 18 players representing 15.0% showed responses of how they are never satisfied with receiving of their bonuses from their clubs while 39 of the players representing 32.5% showed responses of how they were sometimes satisfied with the winning bonus they receive from their clubs. Similarly, 16 of the players representing 13.3% showed responses of how often they were satisfied with the winning bonus their clubs gives to them as players in the Ghana Premier league but 47 of them representing 39.2% showed responses of how they were always satisfied with winning bonus from their clubs. Therefore majority of players (71.7%) were always satisfied with what they receive as winning bonuses from their Ghana Premier League clubs.

**Table 15: SATISFACTION WITH PROVISION OF ACCOMMODATION**

<b>Accommodation</b>	<b>Frequency</b>	<b>Percentage</b>
Never	23	19.2
Sometimes	7	5.8
Often	6	5.0
Always	84	70.0
<b>Total</b>	<b>120</b>	<b>100.0</b>

The Table 15 showed the satisfaction with the provision of accommodation for local based footballers in the Ghana Premier League. 23 players representing 19.2% showed responses of how they were never satisfied with accommodation they receive from their clubs. 7 of them representing 5.8% showed responses of how they were sometimes satisfied with the accommodation they receive, 6 of the players representing 5.0 percent showed responses of how often they were satisfied with the accommodation their clubs provides to them and 84 of the players representing 70.0% showed responses of how they were always satisfied with the provision of accommodation from their clubs. Therefore majority of players (70.0%) were always satisfied with what the Ghana Premier League clubs offered them as accommodation.

**Table 16: SATISFACTION WITH PROVISION OF TRAINING KITS**

<b>Training Kits</b>	<b>Frequency</b>	<b>Percentage</b>
Never	22	18.3
Sometimes	8	6.7
Often	5	4.2
Always	85	70.8
<b>Total</b>	<b>120</b>	<b>100.0</b>

The Table 16 revealed the satisfaction with training kits of local based footballers in the Ghana Premier League. 22 players representing 18.3% showed responses of how they were never satisfied with the provision of training kits from their clubs, 8 of the players representing 6.7%, showed responses of how they were sometimes satisfied with the provision of training kits from their clubs and 5 of the players representing 4.2% showed responses of how often they were satisfied with the provision of kits from their clubs as players in the Ghana Premier league. On the other hand, 85 of the players representing 70.8% showed responses of how they were always satisfied with the provision of training kits by their clubs. Therefore majority of players (70.8%) were always satisfied with the provision of training kits by their Ghana Premier League club.

**Table 17: SATISFACTION WITH INSURANCE**

<b>Insurance</b>	<b>Frequency</b>	<b>Percentage</b>
Never	96	80.0
Sometimes	4	3.3
Often	2	1.7
Always	18	15.0
<b>Total</b>	<b>120</b>	<b>100.0</b>

The Table 17 revealed the satisfaction with Insurances of local based footballers in the Ghana Premier League. 96 players representing 80.0% showed responses of how they are never satisfied with the provision of insurance from their clubs while 4 of their clubs never paid for their insurances, 4 players representing 3.3%, showed

responses of how their clubs sometimes paid for their of insurance. Similarly, 2 of the players representing 1.7% showed responses of how often their clubs pay their insurance as players in the Ghana Premier league and 18 of them representing 15.0% showed responses of how their clubs were always paid their insurances. Therefore majority of players (80.0%) were never satisfied with the provision of insurance from their Ghana Premier League clubs.

**Table 18: SATISFACTION WITH END OF SEASON PACKAGE**

<b>End of season Package</b>	<b>Frequency</b>	<b>Percentage</b>
Never	102	85.0
Sometimes	7	5.8
Often	2	1.7
Always	9	7.5
<b>Total</b>	<b>120</b>	<b>100.0</b>

The Table 18 showed the satisfaction with end of season package by Ghana Premier league players. 102 players representing 85.0 percent showed responses of how they were never satisfied with end of season packages from their clubs, 7 of the players representing 5.8%, showed responses of how they were sometimes satisfied with the end of season packages from their clubs, 2 of them representing 1.9% showed responses of how often they were satisfied with the end of season packages they receive from their clubs as players in the Ghana Premier league and 9 of them representing 7.5% showed responses of how they were always satisfied with the provision of end of season packages from their clubs. Therefore majority of players (85.0%) were never satisfied with what the Ghana Premier League clubs give to them as end of season packages.

**Table 19: SATISFACTION WITH PENSION SCHEME**

<b>Pension Scheme</b>	<b>Frequency</b>	<b>Percentage</b>
Never	108	90.0
Sometimes	2	1.7
Often	2	1.7
Always	8	6.7
<b>Total</b>	<b>120</b>	<b>100.0</b>

The Table 19, showed the satisfaction with pension scheme of local based footballers in the Ghana Premier League. 108 players representing 90.0% showed responses of how they were never satisfied with regards to their payment of their pensions, 2 of them representing 1.7% showed responses of how they were sometimes satisfied with regards to their payment of their pensions by their Ghana Premier clubs, 2 of the players representing 1.7% showed responses of how often they were satisfied with regards to their payment of their pensions by their Ghana Premier clubs and 8 of the players representing 6.7 percent showed responses of how they were always satisfied with regards to their payment of their pensions by their Ghana Premier clubs. Therefore majority of players (90.0%) were never satisfied with regards to their payment of their pensions by their Ghana Premier clubs.

#### **Extent of job satisfaction in the area of income among local based-footballers in the Ghana Premier League in Greater Accra region of Ghana**

**TABLE 20: EXTENT OF JOB SATISFACTION IN THE AREA OF INCOME AMONG LOCAL BASED-FOOTBALLERS IN THE GHANA PREMIER LEAGUE IN GREATER ACCRA REGION OF GHANA**

<b>Salary</b>	<b>Frequency</b>	<b>Percentage</b>
Low	18	15.0
Average	28	23.3
High	19	15.8
Very High	55	45.8
<b>Total</b>	<b>120</b>	<b>100</b>

<b>Signing on Fees</b>	<b>Frequency</b>	<b>Percentage</b>
Low	42	35.0
Average	24	20.0
High	9	7.5
Very High	45	37.5
<b>Total</b>	<b>120</b>	<b>100.0</b>

<b>Winning bonus</b>	<b>Frequency</b>	<b>Percentage</b>
Low	18	15.0
Average	39	32.5
High	16	13.3
Very High	47	39.2
<b>Total</b>	<b>120</b>	<b>100.0</b>

Table 20 shows satisfaction of salaries, signing on fees and winning bonuses of local based footballers in the Ghana Premier League. The results revealed that with the satisfaction of salaries, majority of the players (61.6%) were satisfied with their work because their clubs were paying their salaries at the end of every month. Similarly, the results also showed that majority of the players (52.2%) were satisfied with receiving of their winning bonuses but with signing on fees, (55.0%) were dissatisfied because their clubs were not paying them. Therefore the extent of job satisfaction in the area of income among local based-footballers in the Ghana Premier League in Greater Accra Region of Ghana showed satisfaction with their salaries and winning bonuses but showed dissatisfaction with regards to their signing on fees

**Extent of job satisfaction in the area of pension scheme among local based footballers in the Ghana Premier League in Greater Accra Region of Ghana.**

**Table 21: A TABLE SHOWING THE EXTENT OF JOB SATISFACTION IN THE AREA OF PENSION SCHEME AMONG LOCAL BASED FOOTBALLERS IN THE GHANA PREMIER LEAGUE IN GREATER ACCRA REGION OF GHANA.**

<b>Insurance</b>	<b>Frequency</b>	<b>Percentage</b>
Low	96	80.0
Average	4	3.3
High	2	1.7
Very High	18	15.0
<b>Total</b>	<b>120</b>	<b>100.0</b>

<b>End of season Package</b>	<b>Frequency</b>	<b>Percentage</b>
Low	102	85.0
Average	7	5.8
High	2	1.7
Very High	9	7.5
<b>Total</b>	<b>120</b>	<b>100.0</b>

<b>Pension Scheme</b>	<b>Frequency</b>	<b>Percentage</b>
Low	108	90.0
Average	2	1.7
High	2	1.7
Very High	8	6.7
<b>Total</b>	<b>120</b>	<b>100.0</b>

Table 21 shows satisfaction of insurance, end of season package and pension scheme of local based footballers in the Ghana Premier League in Greater Accra Region. The results revealed that majority of the local based players (83.3%) were not satisfied with their work because their clubs were not paying their insurances. Similarly the results also revealed that, majority of the players (90.8%) were not satisfied because

their clubs were not paying them end of season packages at the end of every season. Most of the players (91.7%) were not satisfied with the issue of pensions because their clubs were not paying their pension contributions at the end of every month. Therefore the extent of job satisfaction in the area of pension scheme among local based footballers in the Ghana Premier League in Greater Accra Region of Ghana revealed dissatisfaction in their insurances, end of season packages and pensions.

**Differences between ages and income levels of local based footballers in the Ghana Premier League in Greater Accra Region of Ghana.**

**Table 21: KRUSKAL WALLIS TEST TABLE SHOWING INCOME LEVELS OF LOCAL BASED FOOTBALLERS AND THEIR AGE**

	Age	Ranks		Test Statistics Portions
		N	Mean Rank	
Salary	17-20	57	56.59	.457
	21-24	41	67.05	
	25-28	16	58.25	
	29-31	3	72.83	
	31-37	3	45.00	
	<b>Total</b>	<b>120</b>		
Winning bonuses	17-20	57	53.42	.209
	21-24	41	69.49	
	25-28	16	61.91	
	29-31	3	67.83	
	31-37	3	57.33	
	<b>Total</b>	<b>120</b>		
Signing on fees	17-20	57	51.66	.071
	21-24	41	67.16	
	25-28	16	70.06	
	29-31	3	83.50	
	31-37	3	63.50	
	<b>Total</b>	<b>120</b>		

Table 21 showed the differences between income levels of local based footballers in the Ghana Premier league in Greater Accra Region of Ghana and on their ages. The

analysis showed that there were a significant value of salary as .457, winning bonuses of .209 and a signing on fees .071. Therefore there is no significant statistical difference in the opinion of ages and income levels of local based footballers in the Ghana Premier League. It also rejects the hypothesis and confirmed that the ages of these players did not affect their income they received but what is stated in their signed contract.





**Differences between the length of years playing in the Ghana Premier League and their Pension benefit.**

**Table 22: KRUSKAL WALLIS TEST TABLE INVOLVING LENGTH OF YEARS PLAYING IN THE GHANA PREMIER LEAGUE AND THEIR PENSION BENEFITS**

<b>Ranks</b>				
	<b>Length of years playing in the Ghana Premier League</b>	<b>N</b>	<b>Mean Rank</b>	<b>Test Statistics Portions</b>
<b>Pension Scheme</b>	1 year	47	60.84	.370
	2 years	21	65.74	
	3 years	25	56.98	
	4 years	12	54.50	
	5 years	15	62.77	
	<b>Total</b>		<b>120</b>	
<b>Insurance</b>	1 year	47	58.67	.824
	2 years	21	63.50	
	3 years	25	57.66	
	4 years	12	63.17	
	5 years	15	64.63	
	<b>Total</b>		<b>120</b>	
<b>End of Season Package</b>	1 year	47	66.46	.136
	2 years	21	57.64	
	3 years	25	56.26	
	4 years	12	51.50	
	5 years	15	60.10	
	<b>Total</b>		<b>120</b>	

Table 21 showed the differences between length of years playing in the Ghana Premier League and their Pension Benefits. The analysis revealed that there was a significant value of Pension scheme as .370, insurance is .824 and end of season package as .136 Therefore there is no significant statistical difference in the opinion of length of years playing as local based footballers in the Ghana Premier League on their Pension Benefits. The results also rejects the hypothesis and revealed that the

length of years playing in the Ghana Premier League do not affect your pension benefit.

#### **4.2 Discussions of Results**

##### **Extent of Job Satisfaction in the Area of Income among Local Based-Footballers in the Ghana Premier League in Greater Accra Region of Ghana**

Income as a variable comprised of salary, winning bonus and signing on fees from the questionnaire. The results established that majority of the local based-footballers in the Ghana Premier League in Greater Accra Region, were satisfied with their job when they had salaries (61.6%) and winning bonuses (52.2%) but were not satisfied with them receiving their signing on fees (55.0%). These results agrees with what Kaliski (2007) argued about on job satisfaction. His illustration on job satisfaction was centered on the key ingredient that leads to recognition, income, promotion and the achievement of other goals which leads to a feeling of fulfillment. Therefore, income is an important incentive to local based footballers and when they receive them on time, it aids in bringing out good performances as they play in the Ghana Premier league. On the other hand, it brings out the feeling of fulfillments whiles they ply their trade in the Ghana`s elite Premier League. Funmilola (2013) in her discovery about job satisfaction dimensions jointly and independently, predicted job performance as not only pay but the quality of the supervisor-subordinate relationship which included giving incentive for employees in an organization to motivate them to bring out their best. Hence, income received as salaries and winning bonuses per agreement in their contracts, will help local based players play games with the peace of mind they need. It will also bring out the best in them and will help the club gets good results at the end of the league season.

Akram`s (2012) view about the concept job satisfaction, agreed with the results which revealed how local based footballers were satisfied with their job in respect to their

income. He was of the view that financial aspects especially income, received at the end of the month, was the most important variables because each employee needs a livelihood to support his family (Akram, 2012). Therefore with players always receiving their salaries and winning bonuses, it will help to take care of the basic needs of their family and also bring the atmosphere of peace at home. This aids in their performances as they play the Ghana Premier League. With a total number of 24 married local based footballers out of 120 local based footballers whose income supports their family, the rest of the 96 domestic based players are single. Despite the fact that majority of the local based players are single, they still have dependents who look up to them for sustenance. Tan Teck-Hong and Waheed (2011) affirmation of Herzberg's hygiene factors and motivators' investigations in 2011, came out with findings about the relationship between salary and job satisfaction including. They identified that the employees who give more importance to money, receive a pay increase, became more satisfied with their job after receiving pay rise (Teck-Hong and Waheed 2011). With these results, local based football players who play in the Ghana Premier League were satisfied with their job in the form of income they received from their clubs. They receiving salaries and winning bonuses shows a commitment to their employers will lead to a pay rise in their next contract with their present club when the old one expires. Rao (2003) assess job satisfaction of a worker in his work, linking it to a source of satisfaction of the physical, economic, psychological and social needs of an individual in his work. He argues, it is evident the individual tries during the course of his living, to get the fulfillment of his desires and achievement in the various areas of his life activities. Local based footballers who always receive their monthly salaries and winning bonuses would have an optimal satisfaction over all facets of their life. With a monthly salary and a winning

bonus coming always, the local based players source of satisfaction from their physical, economic, psychological and social needs will be solved.

### **Extent of Job Satisfaction in the area of Pension Scheme among Local Based-Footballers in the Ghana Premier League in Greater Accra Region of Ghana**

This section seeks to examine the extent of job satisfaction in the areas of Pension Scheme among local based-footballers in the Ghana Premier League in Greater Accra Region of Ghana. The results established that majority of the local based-footballers in the Ghana Premier League were not satisfied with their job because their insurances (83.3%), end of season packages (90.8%) and pension schemes (91.7%) were not paid by their respective clubs at the end of every month.

Flyvbjerg (2006) explained the concept Pension Schemes as funded by the employer and invested to grow funds that would be later used to pay retirees after certain ages. With 91.7% of respondents stating their clubs do not pay their pension contributions, it shows how bleak their future looks when they retire from active football. These effects will be identified more when these local based footballers retire from active football, bringing difficult moments in their way of life and leading to putting lot of stress on their families and friends for their up keep. 83.3% of the local based footballers were also not satisfied with their job because their clubs do not have insurance packages on them. Insurances paid for local based footballers can help them prepare for catastrophes and mitigate the effects of these catastrophes as they play active football in the Ghana Premier League. Since there is no allocation of insurances for them, their safety is not assured when their playing carriers come to abrupt end. Zedelius, Veling, Erik and Henk (2012) explained that monetary factors such as money is one of the most effective tools which leads actions and also improves performance. They agreed that when clubs make payments for players insurances before they are actually in the process of completing rewarded task, it

brings out the best in them. Similarly as they work with the idea of having a good foundation because their insurances have been paid, there is that atmosphere of joy with work. The effects of payment of insurances by Ghana Premier League clubs for their players would serve as a guarantee of compensation for any specified loss, damage, illness or death whiles been playing in the league.

### **Differences between age and income levels of local based footballers in the Ghana Premier League in Greater Accra Region of Ghana.**

The results from the local based footballers revealed that the age and the income levels of local based footballers in the Ghana Premier League had a significant value of salary as .457, winning bonuses as .209 and signing on fees as .071 respectively. From these results, the significant value is more than .05( $p > .05$ ) and therefore there is no significant statistical difference in the opinion of their income levels as local based footballers in the Ghana Premier League in Greater Accra Region on their ages. This explains that the ages as domestic based footballers in the Ghana Premier League does not affect the income structure of these players. Therefore it shows the hypothesis was rejected and the age of a player playing in the Ghana Premier League do not affect the salary, winning bonus and the signing on fees that the player receives.

Majority of the respondents were generally between 18 to 20 years representing 47.5% and were first timers playing in Ghana's elite league. Additionally, 39.2% of the players showed the length of years they had been playing in the Ghana Premier league and further revealed that they were playing first year with their present club in the Ghana Premier League. Settimi (2020) displayed ten World's Highest Paid Players and had Mbappe as the fourth highest earnest football paid players among the ten. In addition to this, at the age of 19 years he is the youngest among these ten world's highest paid players and takes a total earnings of 42 million dollars annually.

This revelation shows clearly that there are no differences between the age and income levels of the local based footballer players in the Ghana Premier League. Therefore the influence and performance that a player puts in place for a club to succeed is not affected because of his age but rather what he signed in his contract. Funmilola (2013) description of a salary throws light on involving discovery job satisfaction dimensions jointly and independently which predicts job performance as pay, leading to employees opportunities for promotion that significantly affect the job satisfaction and performance of employees. The results revealed that 61.6% of the local based players were satisfied because they always received their salaries at the end of every month and this did not affect their age. Similarly all these players who received their salaries does not affect their ages but rather what they have signed in their respective contracts. The results agrees with Funmilola's (2013) assertion and the rejection of the hypothesis and this serves as a boost to the performances of the local based footballers on their various clubs leading to a pay rise in renewing their next contracts. Akram (2012) also assessed on how organizations had to make employees bring out their best in line with an organization's policy, stressed on the importance of financial aspects with salary, being the most important among so many variables people can think about because each employee needs a livelihood to support his or her family. The results revealed that 61.6% of the respondents were satisfied because they always received their, winning bonuses from their respective clubs. The receiving of this money did not had to do with anything in regards to their ages or the monies they pay to them but rather what they had in their contacts. The rejection of the hypothesis which meant that there were no differences between the age and income levels of the local based players but rather based on what the Ghana Premier league clubs agreed with the players based on their contracts. Furthermore

with the assertion on Akram (2012), the provision of the winning bonuses for these local based players will help provide a livelihood to support themselves and their dependents as well. Parvin and Kabir (2011) also evaluated job satisfaction of employees and his results of study proved that relations with salary significantly affect the level of job satisfaction of employees. With 61.6% of the majority of the respondents always receiving their salaries and winning bonuses respectively from their clubs, local footballers are positively affected when it comes to their jobs. Therefore the rejection of the hypothesis confirms that there were no differences between the ages and income levels of local based players but they received what they deserved, through their signed contracts.

#### **Differences between length of years playing in the Ghana Premier League and their Pension Benefit**

The results of local based footballers regarding the length of years playing in the Ghana Premier League and their pension benefits had a significant value of pension scheme as .370, insurance of .824 and of end of season package of .136 respectively. This revealed that there was no significant statistical difference in the opinion of length of years playing in the Ghana Premier League and their pension. It also showed that the hypothesis was rejected and therefore there length of years playing in the Ghana Premier League do not affect their pensions as footballers in the Ghana Premier League. Spector (2000) established that the concept pension is useful when it comes to the planning of the future which provides a global measure of an employees work. From the results gathered from respondents, it revealed that 91.7% of the players were not satisfied with their job because no monies were paid for their pensions and 76.6% of them had played the league from 3 years and below respectively. This explains that the number of years they had played in the league

should not affect their respective clubs of not paying their pensions. This findings also agrees with Spector`s assertion that the non-payment of their pensions, can affect their planning of their future when they retire from active football. Ebbinghaus (2000) explained that organizations should have a highly available pre-retirement programs for employees which would provide incentives for them when they retire. He added that when employers know there is a good plan for them for their retirement, it boost their job output which also gives them the right frame of mind not to be scared of the unknown. With 91.7% not satisfied with their job because no monies were paid for their pensions and 76.6% of respondents of them playing the league from 3 years and below respectively. The effect it brings on these players can affect their job output and performances since the notion of a bleak future, awaits them when they retire, notwithstanding the number of years, they have played in the league. It further revealed there is no proper planning for local based footballers with regards to their pension benefits and the number of years you have featured in the Ghana Premier League. This has an adverse effects on their job output and their right state of mind as play and compete in the Ghana Premier League.



## CHAPTER FIVE

### SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

#### 5.0 Introduction

This chapter summarizes the key findings from the study, draws conclusions based on the findings and then makes recommendations in relation to the job satisfaction level among local based footballers in the Ghana Premier League in Greater Accra Region.

#### 5.1 Summary of Findings

The study sought to assess job satisfaction among the domestic based footballers in the Ghana Premier League in Greater Accra of Ghana. Based on the results of the study discussed, the following key findings were made:

1. With regard to the background characteristics of the respondents, the study established that the majority of the respondents were aged 18-20 years, married and senior high school graduates.
2. Similarly it was also revealed that majority of the respondents had served their present club for 1 year and also had a year of playing in the Ghana Premier League.
3. On the other hand, the study also revealed that the job satisfaction variables of salaries, allowances, feeding, winning bonuses, accommodation and training kits were found to be important issues that motivated employees of the four Ghana Premier League clubs in Greater Accra Region.
4. However, issues such as signing on fees, insurances, end of season packages and pension schemes were not factors that motivated local based footballers of four Ghana Premier League clubs in Greater Accra Region.

5. On the extent of job satisfaction in the area of income among local based-footballers in the Ghana Premier League in Greater Accra Region of Ghana, the results established that majority of the local based footballers were satisfied with their job when they had their salaries and winning bonuses but however were not satisfied regarding their signing on fees.
6. However, with the issue of job satisfaction in the area of pension scheme among local based-footballers in the Ghana Premier League in Greater Accra Region of Ghana, the results established that majority of the local based footballers were not satisfied with their job because their insurances, end of season package and pension schemes were not paid by their clubs.
7. The study also established there was no differences between the ages and income levels of local based footballers in the Ghana Premier League in Greater Accra Regions. This findings rejected the hypothesis and therefore the results revealed that the ages of a player does not affect the income he receives but rather what he has signed on his contract with his club.
8. Similarly the study revealed there was no differences between the lengths of years playing in the Ghana Premier League and on their pension benefits. The findings also rejected the hypothesis and therefore the results showed that the length of years playing in the league do not affect the payment of pensions for local based footballers in the Ghana Premier League.

## **5.2 Conclusion**

The researcher assessed job satisfaction among local based footballers in the Ghana Premier League in Greater Accra Region. Similarly, he also wanted to find out the outcome of job satisfaction in the areas of their income levels and pension scheme. Additionally he wanted to know the differences between income levels of local based

footballers in the Ghana Premier League with their ages and the length of years playing in the Ghana Premier League with their Pension Benefits.

The study revealed that majority of local based footballers in the Ghana Premier League in the Greater Accra Region were satisfied with their job in the area of their income because they had salaries and winning bonuses but not their signing on fees.

On the other hand, majority of the local based footballers in the Ghana Premier League in the Greater Accra Region were not satisfied with their job in the area of their Pension Scheme because they were not paid their insurances, end of season and pension scheme.

Furthermore the study also confirmed that ages of local based footballers do not affect the incomes they receive but it based on what they have signed in their contracts with their Ghana Premier League clubs.

Finally the study concluded that the number of years local based players had played in the Ghana Premier league did not affect their payment of their pension benefits in the Ghana Premier League.

### **5.3 Recommendations**

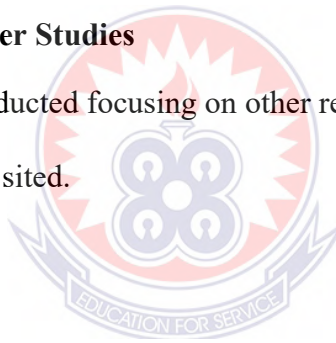
Based on the findings and conclusions of the study, the following recommendations are made:

1. It is recommended that the congress of the Ghana Football Association, which is constituted in accordance with the principles of representative democracy, should set up laws and policies and also Ghana Premier League clubs to pay the salaries, allowances and signing on fees as agreed in player contract. This will make the Ghana Premier League a safe haven for local based footballers in the Ghana Premier League.

2. Furthermore, it is recommended that the Ghana Football Association in partnership with Social Security and National Insurance Trust (SSNIT) should mandate all clubs to register their players under the National Pensions Act, before and at the end of every league season. This will help players to have deposits saved at the end of every month from their salaries, for their future when they retire from active football.
3. Additionally, it is recommended that various stakeholders of the Ghana Football Association in charge of player welfare, should insure players for any eventuality. This will help provide for local based footballers in the Ghana Premier League in the event of injuries and accidents.

#### **5.4 Suggestions to Further Studies**

Future studies can be conducted focusing on other regions of Ghana where Ghana Premier League clubs are sited.



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## **APPENDIX**

### **QUESTIONNAIRE**

#### **Manomey Abel, Job satisfaction, Welfare, Salary and Pension Scheme Inventory (MAJSWSPI)**

This questionnaire is designed to assess your perception on Job satisfaction among local based footballers in the Ghana Premier League in Greater Accra. Please respond in a way that shows what you perceive to be most representative of your opinion or perception. There is an assurance of confidentiality. Your time and efforts in the completion of this questionnaire are greatly appreciated.

The questionnaire contains two sections. Section A requests background information. Section B asks you to report on Job Satisfaction among domestic based footballers in the Ghana Premier league in Greater Accra Region.



#### **SECTION A**

#### **PLAYER INFORMATION**

Direction: Please circle your response

#### **AGE**

18- 20 years    21-24 years    25-28 years    29-31 years    31 years - above

#### **MARITAL STATUS**

Married          Single

#### **ACADEMIC QUALIFICATION**

JHS                  SHS                  Diploma                  Bachelor                  Masters

#### **LENGTH OF SERVICE AT PRESENT CLUB**

1 year                  2 years                  3 years                  4 years                  5 years and above



**LENGTH OF YEARS PLAYING IN THE GHANA PREMIER LEAGUE**

1 year          2 years          3 years          4 years          5 years and above

**SECTION B**

**Direction:** Please select a response from the scale below to show how satisfied you are with your job as a player in the Ghana Premier League and circle the appropriate mark to the right of each item.

**SCALE**

**A= Always          O= Often          S = Sometimes          N = Never**

**Please circle your response**

**Always**

**Never**

- |                          |   |   |   |   |
|--------------------------|---|---|---|---|
| 1. Salary                | A | O | S | N |
| 2. Allowances            | A | O | S | N |
| 3. Signing on fees       | A | O | S | N |
| 4. Feeding               | A | O | S | N |
| 5. Winning bonuses       | A | O | S | N |
| 6. Accommodation         | A | O | S | N |
| 7. Training kits         | A | O | S | N |
| 8. Insurance             | A | O | S | N |
| 9. End of season package | A | O | S | N |
| 10. Pension Scheme       | A | O | S | N |

