

**EVENT REPORT ON WORLD CONSUMER RIGHTS DAY
CELEBRATION ON ORGANISED BY THE NATIONAL
PETROLEUM AUTHORITY (NPA) IN COLLABORATION
WITH CUTS INTERNATIONAL, ACCRA.**

19TH MARCH, 2026

**Theme: Safe Products, Confident Consumers in Ghana's Downstream
Petroleum Sector**

PROCEEDINGS

Introduction

This section reports key statements made during the commemoration of the world consumer rights day celebration on 19th March, 2026 organised by the National Petroleum Authority (NPA) in collaboration with CUTS international, Accra. The event was organised under the theme *“Product Safety, Confident Consumers in Ghana’s Downstream Petroleum Sector”* and brought together regulators, petroleum industry players, consumer advocacy organisations, transport unions, civil society organisations, researchers, media representatives, students and members of the public to deliberate on key consumer protection issues within Ghana’s downstream petroleum industry.

The programme served as a platform for stakeholder engagement on critical issues affecting consumers of petroleum products in Ghana, including fuel quality assurance, pricing transparency, product safety, under-delivery concerns, market regulation, consumer rights and industry accountability. Discussions throughout the event reflected growing public interest in ensuring that petroleum products distributed across the country are safe, fairly priced, and delivered in accordance with established standards and regulations.

Welcome Address by Dr. Sheila Addo, Deputy Chief Executive (Technical) National Petroleum Authority (NPA).

The opening session of the World Consumer Rights Day 2026 celebration brought together stakeholders from Ghana’s downstream petroleum sector, including representatives from the National Petroleum Authority (NPA), consumer advocacy groups, oil marketing companies, regulators and members of the public. The event was organized to create a platform for dialogue on consumer rights, product quality, safety, pricing transparency and accountability within the petroleum industry.

In her introductory remarks, Dr. Sheila Addo explained that the event was organized with the approval of the Chief Executive and the National Consumer Authorities Board as part of efforts to strengthen consumer protection discussions within the downstream petroleum sector. A team of consumer protection and industry stakeholders were constituted to facilitate discussions on issues affecting consumers she noted. Dr. Sheila Addo noted that the programmed sought to move beyond conventional media discussions by creating opportunities for ordinary consumers and participants who are often excluded from public discourse to directly engage regulators and industry experts on matters concerning their rights and welfare. Key issues identified for discussion included consumer safety, product quality, pricing concerns, and the protection of consumer rights within the petroleum industry. she

concluded by encouraging participants to actively engage speakers and seek practical answers to concerns affecting consumers.

Keynote address delivered by Mr. Godwin Kudzo Tameklo Esq, Chief Executive of the National Petroleum Authority (NPA)

Mr. Godwin Kudzo Tameklo Esq., Chief Executive of the National Petroleum Authority (NPA), delivered the keynote address during the World Consumer Rights Day 2026 celebration held under the theme “Product Safety, Confident Consumers in Ghana’s Downstream Petroleum Sector.” The event brought together representatives from government, regulatory agencies, consumer advocacy groups, academia, civil society organisations, industry players, the media, and students to discuss consumer protection and transparency within Ghana’s downstream petroleum industry.

In his opening remarks, Mr. Tameklo acknowledged the presence of key stakeholders, including officials from the Ministry of Energy and Green Transition, representatives of CUTS International, consumer advocacy groups, civil society organisations, transport operators, and industry players. He noted that World Consumer Rights Day, celebrated annually on March 15, is intended to raise awareness about consumer rights and protect consumers from unfair trade practices. According to him, the event reflected the shared commitment between the National Petroleum Authority and CUTS International to place Ghanaian consumers at the centre of the petroleum sector while promoting transparency, accountability, and continuous reform within the industry.

The Chief Executive highlighted the critical role of the downstream petroleum sector in Ghana’s socio-economic development. He explained that petroleum products remain essential for transportation, agriculture, food production, household energy consumption, and other economic activities. As a regulator under the Ministry of Energy and Green Transition, he stressed that the National Petroleum Authority remains committed to ensuring that the sector operates efficiently, competitively, and in ways that protect consumer interests.

A major focus of his speech was the issue of transparency and public trust in the petroleum sector. Mr. Tameklo referred to concerns raised earlier by CUTS International regarding quantity assurance and transparency at fuel stations. He observed that many consumers lack confidence in the accuracy of fuel dispensing systems, to the extent that some drivers physically shake their vehicles after refuelling in the belief that they may not have received the correct quantity of fuel. He described this behaviour as evidence of declining public trust in fuel dispensing systems and questioned why technological advancements had not fully resolved these transparency concerns. He recalled earlier fuel dispensing systems that used transparent measuring mechanisms, which allowed consumers to visibly confirm the quantity of fuel being dispensed. According to him, rebuilding trust and consumer confidence requires

deliberate efforts by regulators and industry operators to improve transparency and accountability in fuel delivery systems.

The keynote address also outlined measures undertaken by the National Petroleum Authority to strengthen consumer protection and product quality assurance. Mr. Tameklo explained that the Authority has established dedicated institutional structures, including inspection and monitoring directorates and quality assurance directorates, to oversee compliance and enforce standards across the petroleum supply chain. He further announced that the NPA had recently upgraded its consumer services department into a fully-fledged Consumer Services Directorate with expanded institutional capacity. According to him, this new structure is supported by modern consumer call centres aimed at providing timely and accessible support to consumers. He stated that the initiative demonstrates the Authority's commitment to strengthening responsiveness to consumer complaints, deepening public awareness of consumer rights, and improving regulatory service delivery within the petroleum sector.

Mr. Tameklo also discussed policy issues affecting the downstream petroleum sector, particularly the fuel price floor policy that has generated public debate in recent months. He explained that the policy was introduced to prevent predatory pricing, promote fair competition, and maintain market stability. However, he acknowledged concerns that the policy could potentially limit the full transfer of reductions in global petroleum prices to consumers. He assured participants that such concerns would continue to inform ongoing policy reviews and emphasised the Authority's willingness to receive feedback and incorporate stakeholder concerns into future policy decisions.

The keynote address further examined the impact of global geopolitical developments on Ghana's petroleum market. Mr. Tameklo referred to tensions involving the United States, Israel, and Iran, noting that such conflicts introduce uncertainty into global oil markets and often lead to increases in international crude oil prices. He explained that Ghana's petroleum sector remains highly interconnected with global energy markets, making domestic fuel prices vulnerable to international developments.

In discussing the objectives of the event, Mr. Tameklo explained that the programme was organised not only to commemorate World Consumer Rights Day but also to critically examine challenges affecting the downstream petroleum industry and identify practical solutions to improve consumer welfare. He indicated that discussions during the programme would focus on several thematic areas, including climate-related issues, product safety and quality assurance, pricing transparency, market efficiency, consumer protection mechanisms, and policy and regulatory reforms. He expressed confidence that the participation of regulators, consumer groups, academia, the media, and industry stakeholders would help generate practical recommendations capable of informing policy reforms and improving the operating environment for both consumers and industry players.

The Chief Executive emphasised that building consumer confidence requires more than regulation alone. According to him, confidence in the petroleum sector can only be achieved through transparency, responsiveness, accountability, and continuous institutional improvement. He reaffirmed the commitment of the National Petroleum Authority to deepen collaboration with partners such as CUTS International and other stakeholders to ensure that consumers receive safe, affordable, and reliable petroleum products.

Towards the conclusion of his address, Mr. Tameklo commended the Ghana Private Road Transport Union (GPRTU) and transport operators for agreeing not to increase transport fares despite prevailing global economic uncertainties. He described this decision as a responsible contribution toward easing the burden on consumers. He also expressed appreciation to the Governing Board of the National Petroleum Authority and its consumer services subcommittee for prioritising consumer protection and service delivery within the petroleum sector. The keynote address ended with a call for constructive dialogue, strong stakeholder engagement, and forward-looking ideas that would help shape the future of consumer protection and confidence in Ghana's downstream petroleum sector. Mr. Tameklo officially declared the event open and wished participants fruitful deliberations throughout the programme.

Presentation by Mr. Setsoafia K. Agbenoto, Director of Quality Assurance

Setsoafia K. Agbenoto, Director of Quality Assurance at the National Petroleum Authority (NPA), delivered a presentation focused on the measures undertaken by the Authority to ensure fuel quality, consumer protection, and value for money within Ghana's downstream petroleum sector. The presentation highlighted the systems, monitoring mechanisms, and enforcement strategies used by the NPA to safeguard petroleum product quality from importation to final retail delivery.

At the beginning of the presentation, the Director emphasised the importance of ensuring that every Ghanaian consumer receives clean, safe, and reliable petroleum products. She explained that the NPA recognises that every liter of fuel matters because fuel quality directly affects households, businesses, transportation, and the broader economy. According to her, any compromise in product quality or quantity creates problems throughout the petroleum supply chain and negatively affects consumers. He noted that the Quality Assurance Directorate, acting within the mandate of the National Petroleum Authority and relevant legislative instruments, is responsible for safeguarding the integrity and quality of petroleum products distributed across the country.

The presentation provided an overview of the downstream petroleum sector ecosystem and explained that the NPA maintains interventions "from the port to the pump" to ensure that the quality of fuel imported into Ghana remains consistent throughout the distribution chain until it reaches consumers at retail outlets. He stated that the Authority is fully aware of

several risks affecting petroleum product quality, including fuel adulteration, contamination, smuggling, under-delivery, and product substitution at fuel stations. Particular reference was made to concerns surrounding differences in fuel grades, such as regular petrol and premium products like RON95 or V-Power fuels, and the need to ensure that consumers receive the quality of fuel they pay for.

A major component of the presentation focused on the fuel marking system implemented by the NPA. The Director explained that every fuel product imported into Ghana undergoes fuel marking before it is cleared into the country. He described fuel marking as a process through which petroleum products are given a unique identity signature that cannot be detected by the naked eye. This signature allows the Authority to trace and monitor fuel quality throughout the supply chain. According to him, the system enables the NPA to track petroleum products from depots to retail outlets and helps prevent adulteration and product tampering.

Mr. Agbenoto further explained that the NPA does not rely solely on consumer complaints but actively monitors petroleum products across the country. He noted that the Authority collaborates with accredited laboratories to conduct random quality testing of petroleum products. On a nationwide basis, the NPA reportedly conducts over 50,000 petroleum product sample tests annually. The Authority currently operates through ten regional offices and carries out monthly inspections of retail outlets across all regions. He explained that the NPA adopts a risk-based monitoring approach, focusing particularly on high-risk outlets and areas where complaints or intelligence reports have been received. According to him, the monthly monitoring exercise covers approximately 80 percent of retail outlets nationwide.

The presentation also addressed the Authority's complaint handling and enforcement mechanisms. The Director disclosed that the NPA received over 52 customer complaints related to fuel quality and quantity issues during the previous year and indicated that all complaints were resolved. In some cases, the Authority educated consumers on misunderstandings or practices that contributed to perceptions of poor fuel quality. However, where Oil Marketing Companies (OMCs) were found culpable, sanctions were imposed and affected consumers were compensated accordingly. According to Mr. Agbenoto, the NPA has consistently maintained high compliance rates at retail outlets, with over 97 percent compliance recorded on average since 2014. Mr. Agbenoto attributed this performance to the Authority's proactive monitoring systems and continuous engagement with petroleum retail outlets.

Nevertheless, Mr. Agbenoto acknowledged that no regulatory system is entirely perfect and explained that the remaining non-compliance cases are dealt with through strict enforcement measures. The presentation outlined several enforcement actions undertaken by the NPA whenever non-compliance is detected. These include locking down fuel stations found to be selling substandard products, restricting access to digital petroleum ordering systems, imposing sanctions, and ensuring that contaminated or substandard products are corrected

before sales resume. The Director stressed that consumer protection requires strict enforcement and that the Authority is committed to translating regulatory guidelines into concrete action.

In concluding the presentation, Mr. Agbenoto highlighted the importance of consumer participation in strengthening regulation within the petroleum sector. He encouraged consumers to report any suspected cases of fuel adulteration, under-delivery, or poor-quality products through the NPA's available complaint channels and call centers. He reiterated that consumers play a critical role in supporting the Authority's work and emphasised that the NPA exists primarily to protect consumer interests. The presentation ended with a reaffirmation of the Authority's commitment to ensuring that consumers receive clean, safe, and reliable fuel products, with the Director stating that safeguarding fuel quality ultimately means safeguarding public health and welfare.

First Panel Discussion on the topic *Safeguarding the quality and integrity of petroleum products across Ghana's petroleum sector* Moderated by Mr. Kofi Kapito, CEO of Consumer Protection Agency

A panel discussion was held as part of the World Consumer Rights Day 2026 programmed on the theme "Safeguarding the Quality and Integrity of Petroleum Products across Ghana's Petroleum Industry." The session brought together regulators, consumer advocacy groups, transport operators, industry representatives, and energy analysts to discuss consumer protection, fuel quality, fuel pricing, regulation, and transparency within Ghana's downstream petroleum sector.

The discussion was moderated by Mr. Kofi Kapito of the Consumer Protection Agency (CPA). Panelists included representatives from the Ghana Standards Authority (GSA), the Ghana Private Road Transport Union (GPRTU), the Institute for Energy Security (IES), and the Chamber of Petroleum Consumers (COPEC). The moderator opened the discussion by stressing the importance of placing consumers at the center of Ghana's economic and petroleum governance systems. He argued that consumers are often disrespected because many are unaware of their rights, despite the fact that businesses depend entirely on consumers for survival. According to him, consumer rights and protection must remain central to national economic discussions.

Consumer Advocacy and Enforcement

Responding to questions on under-delivery and fuel quality concerns, the representative from COPEC emphasised the need for stronger regulatory enforcement and consumer protection mechanisms. He identified three major measures that could improve compliance within the petroleum sector. First, he advocated for continuous random testing and sampling of

petroleum products at retail outlets to ensure that fuel quality and quantity standards are maintained. Second, he proposed the public “naming and shaming” of Oil Marketing Companies (OMCs) found culpable of malpractice, arguing that public disclosure would discourage misconduct. Third, he called for significantly higher fines and penalties against offending companies, contending that existing sanctions are too weak to deter large petroleum firms from engaging in unfair practices. According to him, stronger penalties would send a clear signal to the industry that consumer exploitation would not be tolerated.

Ghana Standards Authority and Fuel Verification

The representative from the Ghana Standards Authority explained the regulatory framework governing fuel measurement and verification systems in Ghana. He stated that the GSA is the custodian of weights and measures under Ghanaian law and is responsible for verifying petroleum dispensing systems across the country. According to him, GSA inspectors verify fuel dispensing nozzles before they are commissioned and subsequently conduct periodic verification exercises every quarter to ensure that dispensing systems remain within acceptable standards. He noted that the Authority operates verification offices across all sixteen regions of Ghana and also undertakes inspections based on complaints or suspicions of irregularities.

The representative further explained that consumers who suspect under-delivery or irregularities are encouraged to report directly to the Ghana Standards Authority. He stated that response times could be as short as one hour in some locations, depending on proximity to regional offices. However, concerns were raised by participants regarding whether consumers are sufficiently aware of the Authority’s complaint procedures and accessibility mechanisms.

Experiences of Commercial Drivers

The General Secretary of the Ghana Private Road Transport Union (GPRTU) shared concerns from commercial drivers regarding fuel quality and quantity. He explained that one of the most common complaints from drivers relates to fuel contamination, particularly instances where water is mixed with fuel products. He recounted an incident involving a police officer who allegedly purchased contaminated fuel containing water, leading to damage to the vehicle. According to him, such issues are difficult for ordinary consumers to detect at the point of purchase, unlike earlier fuel dispensing systems that used transparent measuring containers. The GPRTU representative also raised concerns about the practical challenges consumers face when reporting complaints. He questioned how evidence could be preserved when consumers suspect under-delivery or contamination but regulatory officers are not immediately available to inspect the station. He stressed the need for quicker response systems and stronger collaboration between transport unions and regulators.

Risks within the Petroleum Supply Chain

The representative from the Institute for Energy Security (IES) discussed integrity risks within the petroleum supply chain. He explained that risks exist throughout the petroleum distribution chain, from importation and bulk storage to retail distribution. However, he noted that most consumer complaints and irregularities are typically experienced at the retail level, where consumers directly interact with fuel stations. He emphasised that discussions held during the programmed should not remain symbolic but should translate into concrete policy actions and regulatory reforms that improve consumer welfare over the long term.

Debate on the Fuel Price Floor Policy

A major portion of the panel discussion focused on debates surrounding the fuel price floor policy introduced by the National Petroleum Authority. Representatives from COPEC criticized the policy, arguing that it restricts market competition and prevents consumers from benefiting fully from reductions in global petroleum prices. According to COPEC, if the regulator imposes a price floor, there should also be a corresponding price ceiling to prevent marketers from charging excessively high prices. The organization argued that a deregulated market should allow marketers greater flexibility to compete through lower prices and pricing innovations that benefit consumers.

In response, representatives supporting the policy argued that the price floor mechanism serves important regulatory purposes, including preventing predatory pricing, reducing smuggling, and protecting smaller market players. It was argued that despite the existence of a price floor, many OMCs continue to sell fuel above the minimum price threshold, indicating that companies still maintain significant pricing discretion. Supporters of the policy contended that the regulator's role is to balance consumer protection with market stability and fair competition across the sector. The discussion highlighted broader tensions between free market competition and regulatory intervention within Ghana's deregulated petroleum sector. While some participants advocated greater market liberalization, others argued that regulatory safeguards remain necessary to ensure equity, supply stability, and consumer protection.

Public Concerns and Audience Contributions

Audience members raised several concerns regarding fuel dispensing systems, consumer awareness, and alleged manipulation of fuel pumps. One participant questioned why Oil Marketing Companies are allowed to calibrate their own dispensing machines, alleging that some stations manipulate pumps during weekends when inspections are less frequent. In response, representatives from Oil Marketing Companies rejected these claims and described

many such allegations as rumors that are technically and economically impractical. Industry representatives explained that tampering with dispensing systems would involve significant technical costs and risks for operators. Industry representatives also argued that some complaints regarding fuel consumption may be linked to poor vehicle maintenance, leaking fuel tanks, clogged filters, and poor roadworthiness of commercial vehicles rather than deliberate under-delivery by filling stations. They called for broader public education to help consumers better understand fuel systems and petroleum dispensing processes.

The Ghana Standards Authority and National Petroleum Authority representatives used the opportunity to educate consumers on how fuel temperature affects fuel density and volume. According to the explanation provided, fuel purchased during cooler periods, such as early mornings or evenings, tends to have higher density compared to fuel purchased during hotter afternoon periods. Consumers were therefore advised to buy fuel during cooler times of the day if they wish to maximize fuel value.

Consumer Education and Complaint Mechanisms

The discussion repeatedly emphasised the importance of consumer education and awareness. Participants noted that many consumers remain unaware of how to report complaints or access regulatory institutions. Representatives from the National Petroleum Authority indicated that the Authority operates complaint hotlines, WhatsApp platforms, and public sensitization programmed to educate consumers about their rights and available complaint procedures. The Authority encouraged consumers to actively report suspected cases of under-delivery, contamination, or poor-quality fuel products.

In conclusion, the panel discussion revealed widespread public concern regarding fuel quality, under-delivery, pricing policies, and transparency within Ghana's downstream petroleum sector. Participants acknowledged improvements in regulatory oversight and monitoring but also highlighted persistent trust deficits between consumers and petroleum marketers. The discussions underscored the need for stronger enforcement mechanisms, increased public education, enhanced complaint response systems, and continuous stakeholder engagement to strengthen consumer confidence in the petroleum industry. The session also highlighted ongoing debates regarding the balance between regulation and market liberalization, particularly concerning the fuel price floor policy and its implications for competition and consumer welfare.

Presentation by Mr. Abass Ibrahim Tasunti, Head of Economic Regulation, National Petroleum Authority (NPA)

Mr. Abass Ibrahim Tasunti, Head of Economic Regulation at the National Petroleum Authority (NPA), delivered a presentation on petroleum pricing regulation, pricing transparency, and

consumer protection within Ghana's downstream petroleum sector. The presentation focused on the legal framework guiding petroleum pricing, the objectives of the pricing regime, transparency measures adopted by the NPA, and mechanisms used to protect consumers while ensuring sustainability within the industry.

Mandate of the National Petroleum Authority

At the beginning of the presentation, Mr. Tasunti explained that the National Petroleum Authority performs three key functions within Ghana's downstream petroleum sector: regulation, oversight, and monitoring. According to him, the Authority seeks to ensure that the petroleum industry operates efficiently, fairly, and profitably for both petroleum service providers and consumers. He stressed that the NPA's activities are guided by the need to maintain fairness within the industry while protecting consumer interests. He further explained that several provisions within the National Petroleum Authority Act mandate the Authority to monitor petroleum prices, enforce fair pricing, protect consumers, and regulate competition within the industry. The Act also requires Oil Marketing Companies (OMCs) to display fuel prices publicly at filling stations and ensure that prices comply with the prescribed petroleum pricing formula. According to him, although Ghana's petroleum market is deregulated, regulation remains necessary to prevent unfair competition and predatory pricing practices that could destabilize the industry.

Petroleum Pricing Framework and Taxes

The presentation highlighted the legal and economic structure underpinning petroleum pricing in Ghana. Mr. Tasunti explained that petroleum prices are determined using a pricing formula that incorporates world market prices, operational costs, taxes, levies, and margins for industry players. He noted that several taxes and levies included in petroleum prices are established by law, including the Special Petroleum Tax Law and the Energy Sector Levies Act. These laws introduce charges such as the Energy Sector Shortfall and Debt Repayment Levy, sanitation and pollution levies, and other petroleum-related taxes. He clarified that the NPA does not arbitrarily impose these charges but applies them in accordance with legislative provisions. Mr. Tasunti identified three major objectives guiding petroleum pricing in Ghana. The first objective is full cost recovery for investors and service providers within the petroleum industry. He explained that operational margins are incorporated into the pricing formula to enable importers, bulk distribution companies, depots, and Oil Marketing Companies to recover costs associated with storage, transportation, infrastructure, and business operations. According to him, these margins are essential to ensure that petroleum businesses remain financially sustainable. The second objective is revenue generation for government through taxes and levies collected on petroleum products. These revenues contribute to the government's fiscal resources after petroleum companies remit the collected taxes to the

Ghana Revenue Authority. The third objective concerns price uniformity across the country through the Unified Petroleum Price Fund (UPPF). Mr. Tasunti explained that this mechanism ensures that consumers across Ghana pay the same fuel prices for products sold by the same Oil Marketing Company regardless of geographical location. According to him, the UPPF prevents consumers in remote regions from paying significantly higher prices due to transportation and distribution costs.

Transparency in Petroleum Pricing

A significant portion of the presentation focused on transparency within Ghana's petroleum pricing system. Mr. Tasunti stressed that transparency is necessary for building trust and confidence among consumers. He explained that the NPA makes petroleum pricing templates and formulas publicly available on its website to allow consumers to understand how fuel prices are determined. According to him, the Authority deliberately publishes information relating to taxes, levies, operational margins, and price determinants so that consumers can clearly understand what contributes to the prices they pay at fuel stations. The presentation also explained that following price deregulation, Oil Marketing Companies are allowed to set different fuel prices. To support transparency and competition, the NPA publishes the prices submitted by all Oil Marketing Companies to enable consumers compare prices before purchasing fuel. Mr. Tasunti noted that the Authority additionally requires fuel stations to display prices prominently at retail outlets to help consumers make informed choices.

Mr. Tasunti further introduced a Fuel Pricing App being developed by the NPA. According to him, the application will enable consumers to view fuel prices at nearby stations, compare prices across Oil Marketing Companies, obtain directions to fuel stations, and submit complaints directly to the Authority. He described the app as part of efforts to empower consumers with accessible real-time information. The presentation also highlighted the NPA's publication of daily price indicators, which provide information on expected movements in petroleum prices based on changes in global crude oil prices and exchange rates. Mr. Tasunti explained that these indicators allow consumers to anticipate whether fuel prices are likely to increase or decrease during upcoming pricing windows.

Deregulation and Price Floor Policy

Mr. Tasunti explained that although Ghana's petroleum sector is deregulated, the NPA still maintains certain regulatory guidelines to ensure fairness and stability within the market. He clarified that the operational margins of importers and marketers are not fixed by the Authority, allowing companies to compete through their own pricing strategies and operational efficiencies. According to him, the existence of a price floor does not eliminate competition because companies still retain the freedom to determine their operating margins

independently. He argued that the price floor policy was introduced to address industry-specific challenges and maintain market stability rather than eliminate market competition. He further indicated that the NPA regularly reviews pricing guidelines to ensure they remain responsive to changes within the petroleum industry.

Consumer Protection and Enforcement

The presentation emphasised that consumer protection remains central to the NPA's regulatory activities. Mr. Tasunti explained that the Authority continuously monitors fuel prices through digital systems and field inspections to ensure compliance with regulatory guidelines. According to him, Oil Marketing Companies that fail to comply with pricing regulations are sanctioned, and recent measures have strengthened penalties against non-compliant companies. He stated that the NPA possesses evidence of sanctions imposed on companies that breached pricing rules. He also highlighted the role of digital monitoring systems such as the Enterprise Relational Database Management System and fuel monitoring platforms, which enable the Authority to monitor transactions and fuel prices across the country. In addition, consumers are encouraged to report complaints through the NPA's call centers and consumer service platforms whenever they suspect irregularities in pricing or service delivery.

In concluding the presentation, Mr. Tasunti maintained that Ghana's petroleum pricing system is highly transparent and consumer-oriented. He argued that consumers are protected through accessible pricing information, public disclosure of fuel prices, continuous market monitoring, strict enforcement mechanisms, and complaint resolution systems. According to him, the National Petroleum Authority remains committed to ensuring that consumers receive value for money while maintaining fairness and sustainability within Ghana's downstream petroleum sector.

Second Panel discussion: *Transparency in fuel pricing. Is the consumer protected?* Moderated by Director of CUTS international, Accra

The second panel discussion focused primarily on Ghana's petroleum pricing regime, particularly the controversial fuel price floor policy introduced by the National Petroleum Authority (NPA). The session critically examined the presentation delivered earlier by Abass Ibrahim Tasunti, Head of Economic Regulation at the NPA, and explored broader issues relating to market regulation, competition, consumer welfare, pricing transparency, and sustainability within Ghana's downstream petroleum sector.

The discussion brought together representatives from consumer advocacy organisations, policy research institutions, industry groups, and regulators. Panellists debated whether the

current regulatory framework adequately balances the interests of consumers and petroleum service providers.

Debate on the Fuel Price Floor Policy

A major focus of the discussion was disagreement over the continued use of the fuel price floor policy within Ghana's partially deregulated petroleum market. Several panellists strongly opposed the policy, arguing that it undermines competition and limits the ability of consumers to benefit fully from lower fuel prices. One panellist argued that the use of internationally benchmarked prices to establish a minimum price floor can disadvantage consumers, particularly when some Bulk Distribution Companies (BDCs) obtain petroleum products at lower costs through favourable procurement arrangements. According to him, where companies procure products more cheaply or obtain favourable exchange rates, they should be allowed to transfer those cost advantages directly to consumers through lower prices. However, the existence of a regulated price floor prevents such competitive pricing behaviour and enables some firms to earn higher margins than necessary.

The discussion also questioned the rationale behind sanctioning Oil Marketing Companies (OMCs) that sell fuel below the approved price floor. Critics argued that if a company is capable of operating efficiently and offering lower prices to consumers, the regulator should encourage rather than punish such behaviour. According to them, the current system appears to prioritise the protection of industry players over consumer welfare. Representatives from consumer advocacy groups further questioned the practical achievements of the price floor policy since its introduction. They argued that despite the policy, fuel prices continue to rise during periods of global market instability, thereby placing additional financial pressure on consumers. Some participants suggested that the NPA should temporarily relax the rigidity of the price floor during periods of economic hardship to allow marketers greater flexibility in reducing fuel prices.

Regulatory Justification for the Price Floor

Responding to criticisms of the policy, representatives supporting the price floor argued that the policy was introduced to address serious structural problems within the petroleum industry. According to them, prior to the introduction of the price floor, many petroleum companies were engaging in excessive discounting strategies aimed solely at increasing market share, often without regard to sustainability or operational cost recovery. The panellists explained that such pricing behaviour created financial instability within the sector, with some companies struggling to pay suppliers, taxes, and operational costs despite recording high sales volumes. It was argued that the price floor therefore serves as a

mechanism to maintain industry sustainability, ensure that companies remain financially viable, and prevent destructive price wars within the sector.

Representatives defending the policy also noted that the price floor excludes operational margins for both Bulk Distribution Companies and Oil Marketing Companies, meaning that companies still retain flexibility to compete through efficiency and operational management. According to them, firms are free to determine their own margins and compete within the broader regulatory framework. Another important issue raised was the practice of selective discounting by some Oil Marketing Companies. It was explained that certain companies previously reduced prices only at selected stations in strategic locations as a way of attracting customers from competitors. Regulators described this practice as “community pricing” and argued that it created unfair competition and market distortions. As a result, restrictions were introduced to limit excessive discounting and maintain uniform pricing standards across stations operated by the same company.

Industry Sustainability and Consumer Protection

Throughout the discussion, regulators repeatedly stressed that the objective of the price floor policy is not to disadvantage consumers but rather to protect both consumers and the industry simultaneously. According to the NPA representatives, allowing companies to sell fuel below sustainable cost levels could eventually lead to company failures, supply shortages, financial losses within the banking sector, and disruptions to national fuel supply chains. The panel emphasised that the petroleum industry is closely linked to the banking sector because many petroleum companies operate using credit facilities and financing arrangements. Consequently, instability within the petroleum sector could have wider implications for the national economy. Regulators therefore argued that maintaining stability within the industry ultimately benefits consumers by ensuring consistent fuel supply and preventing market collapse. The NPA representatives further stated that compliance with the price floor remains very high across the industry, with only isolated cases of non-compliance by individual stations or dealers. They indicated that stations found violating pricing regulations are sanctioned immediately in accordance with regulatory guidelines.

Petroleum Importation and Logistical Challenges

The discussion also examined logistical challenges within the petroleum supply chain, particularly issues relating to port congestion and demurrage costs. Panellists explained that delays in vessel discharge and inadequate logistics infrastructure can significantly increase the cost of petroleum imports. These additional costs are often transferred to consumers through higher fuel prices. Representatives from the regulatory side explained that the NPA manages these challenges through import planning systems designed to coordinate vessel arrivals and

minimise congestion at discharge facilities. According to them, quarterly import programmes are prepared to ensure that importers receive designated discharge windows, thereby reducing delays and unnecessary demurrage charges. However, where importers fail to comply with planned schedules, additional logistical costs may arise.

Transparency in Ghana's Petroleum Pricing Regime

The panel discussion also touched on the transparency of Ghana's petroleum pricing system compared to other countries. Participants generally agreed that Ghana's pricing framework is relatively transparent because the National Petroleum Authority regularly publishes pricing templates, daily price indicators, and fuel price information. However, some panellists argued that greater transparency is still needed regarding procurement arrangements and pricing structures within the petroleum supply chain, particularly concerning how Bulk Distribution Companies acquire products and negotiate international pricing terms.

The second panel discussion revealed significant disagreements regarding the fuel price floor policy and the broader direction of petroleum market regulation in Ghana. While regulators and some industry representatives defended the policy as necessary for maintaining market stability and industry sustainability, consumer advocates and policy analysts argued that the policy restricts competition and limits the ability of consumers to benefit from lower fuel prices. The discussion highlighted the broader challenge of balancing consumer welfare with industry sustainability within a deregulated petroleum market. Participants agreed on the need for continuous policy review, stakeholder engagement, and transparency to ensure that Ghana's petroleum sector remains both competitive and consumer-oriented while maintaining stability within the industry.

Recommendations

1. Strengthen random inspections and surveillance activities at fuel stations to reduce fuel adulteration, contamination, and under-delivery.
2. Increase sanctions and penalties against non-compliant Oil Marketing Companies (OMCs) to deter malpractice within the petroleum sector.
3. Enhance public education and sensitisation programmes on consumer rights, complaint procedures, and fuel quality awareness through radio, television, social media, transport terminals, and community outreach activities.
4. Improve accessibility and responsiveness of complaint resolution systems by expanding rapid response teams, strengthening call centres, and improving digital complaint platforms.
5. Fully operationalise the proposed Fuel Pricing App to allow consumers compare fuel prices, locate filling stations, and submit complaints directly to the NPA.

6. Continue publishing petroleum pricing templates, daily price indicators, and OMC price lists to improve transparency and strengthen consumer confidence in the pricing system.
7. Periodically review the fuel price floor policy to assess its impact on competition, consumer welfare, and industry sustainability.
8. Encourage broader stakeholder consultations during reviews of petroleum pricing policies and regulatory reforms.
9. Improve logistical planning and coordination within the petroleum supply chain to reduce demurrage costs, port congestion, and supply disruptions that increase fuel prices.
10. Promote fair competition within the downstream petroleum sector while ensuring that petroleum service providers remain financially sustainable.
11. Increase collaboration between regulators, transport unions, consumer advocacy groups, and industry players to improve accountability and consumer protection.

Conclusion

The World Consumer Rights Day 2026 celebration provided an important platform for dialogue and stakeholder engagement on critical issues affecting Ghana's downstream petroleum sector. Through keynote presentations, technical discussions, and panel engagements, participants examined matters relating to fuel quality assurance, pricing transparency, consumer protection, regulatory enforcement, and market sustainability within the petroleum industry. The discussions revealed growing public concern regarding fuel adulteration, under-delivery, contamination, pricing fairness, and the overall transparency of petroleum pricing systems in Ghana. Consumers and transport operators expressed concerns about trust in fuel dispensing systems, accessibility of complaint mechanisms, and the impact of rising fuel prices on livelihoods and economic activities. At the same time, regulatory institutions including the National Petroleum Authority and the Ghana Standards Authority outlined the various systems and interventions currently in place to safeguard consumers, including fuel marking systems, laboratory testing, digital monitoring platforms, inspection exercises, and complaint resolution mechanisms.

A major issue that emerged throughout the discussions was the ongoing debate surrounding the fuel price floor policy. While regulators and some industry representatives defended the policy as necessary for maintaining market stability and protecting the sustainability of the petroleum industry, consumer advocates and policy analysts argued that the policy limits competition and restricts consumers from benefiting fully from lower fuel prices. The discussions therefore highlighted the challenge of balancing consumer welfare with industry sustainability within a deregulated petroleum market. The programme also underscored the importance of transparency, accountability, and public education in building consumer confidence within the petroleum sector. Participants emphasised that effective consumer

protection requires not only regulations and policies, but also strong enforcement systems, responsive complaint mechanisms, continuous public sensitization, and active collaboration among regulators, industry players, transport unions, consumer advocacy groups, and the public.

In general, the event reinforced the commitment of stakeholders to ensuring that petroleum products distributed across Ghana are safe, reliable, fairly priced, and delivered in accordance with established standards and regulations. The discussions further highlighted the need for continuous policy review, stakeholder engagement, and institutional strengthening to improve accountability, protect consumers, and promote confidence within Ghana's downstream petroleum sector.