



# THE STATE OF THE GHANAIAN CONSUMER RIGHTS 2025:

INSIGHTS INTO AWARENESS, SATISFACTION,  
AND RECOMMENDATIONS FOR REFORM

# **THE STATE OF THE GHANAIAN CONSUMER RIGHTS 2025:**

Insights into Awareness, Satisfaction, and Recommendations for Reform

**Water**

**Electricity**

**Telecommunication**

**E-Commerce**

**Banking**

**Road Safety**

**Waste Management**

**Aviation**



## ***Authors***

*Appiah Kusi Adomako*  
*Shadrack Nii Yarboi Yartey*  
*Dennis Kyere Osei*



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## ***CUTS International Accra***

30 Asafoaste Oman Street , Kokomlemele-Accra  
P. O. BOX AN 6156 Accra-North  
[www.cuts-accra.org](http://www.cuts-accra.org)  
[apa@cuts.org](mailto:apa@cuts.org) / [accra@cuts.org](mailto:accra@cuts.org)  
+233 243 92 09 26 +233 30 224 5652

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Insights into Awareness, Satisfaction,  
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**CUTS International Accra**

[apa@cuts.org](mailto:apa@cuts.org) / [accra@cuts.org](mailto:accra@cuts.org)

+233 243 92 09 26 +233 30 224 5652



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30 Asafoaste Oman Street, Kokomlemele-Accra

[www.cuts-accra.org](http://www.cuts-accra.org)

[apa@cuts.org](mailto:apa@cuts.org) / [accra@cuts.org](mailto:accra@cuts.org)

+233 30 224 5652

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# Foreword

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## By the Honourable Minister for Trade and Industry of Ghana

As the Honourable Minister for Trade and Industry, it is my privilege to oversee the critical domains of trade, industry, and consumer protection in Ghana. These areas are pivotal to our nation's economic vitality and the well-being of every citizen. The report, *The State of the Ghanaian Consumer 2025: Consumer Rights and Awareness and Satisfaction Study*, arrives at a defining moment, illuminating the urgent need to fortify consumer rights within an evolving marketplace. I am deeply grateful to CUTS International Accra for their meticulous research and unwavering commitment to consumer advocacy. This comprehensive study not only amplifies the voices of Ghanaian consumers but also provides an invaluable foundation for shaping policies that will safeguard their rights and interests.

Consumer protection is more than a regulatory necessity. It is a cornerstone of Ghana's socio-economic development. A marketplace where consumers are empowered fosters fairness, competition, and trust, all of which are essential for sustainable growth. When Ghanaians can confidently engage with goods and services, they drive demand, spur innovation, and hold service providers accountable. This virtuous cycle strengthens our economy, attracts investment, and aligns with our vision of becoming a regional leader in trade and industry. However, the current state of consumer welfare, as detailed in this report, reveals significant challenges that demand immediate action. Low awareness of rights, frequent service disruptions, and inadequate mechanisms for redress erode consumer confidence and hinder progress. These findings resonate with our administration's resolve to address systemic gaps and build a resilient consumer protection framework.

In our party's 2024 manifesto, we made a clear and resolute promise to Ghanaians: to enact the stalled Consumer Protection Bill and Competition Bill into law. This commitment reflects our recognition that a robust legal framework is essential to protect consumers and ensure a competitive market. The timing of this report could not be more opportune. Its evidence-based insights into the experiences of consumers across telecommunications, road safety, e-commerce, banking, electricity, water, waste management, and aviation provide a roadmap for fulfilling this pledge. The challenges identified, ranging from poor service quality to limited enforcement, underscore the urgency of this legislative agenda. Our government is steadfast in its determination to deliver on this promise, ensuring that the Consumer Protection Bill becomes a transformative tool for consumer empowerment and economic justice.

The findings of this study will play a pivotal role in fine-tuning the Consumer Protection Bill. By grounding the legislation in the realities faced by Ghanaians, we can craft a law that is both practical and impactful. The bill will address the systemic issues highlighted in the report, offering a unified approach to consumer welfare. Broadly, it will aim to enhance consumer awareness, elevate service quality, and strengthen enforcement mechanisms. Through nationwide education initiatives, we will ensure that every Ghanaian understands their rights and responsibilities. By setting higher standards for service providers, we will promote transparency and reliability across the marketplace. And by establishing a dedicated authority to oversee enforcement and redress, we will provide consumers with accessible pathways to justice. These measures will collectively empower Ghanaians, fostering a marketplace where trust and accountability prevail.

This legislative effort is not an isolated endeavor. It is a collaborative journey. The development and implementation of the Consumer Protection Bill will require the active involvement of all stakeholders: government, civil society, industry leaders, and consumers themselves. Partnerships with organizations like CUTS International Accra are vital, bringing expertise and grassroots perspectives to the table. We will engage in extensive consultations to ensure the bill reflects the diverse needs of our people, from urban centers to rural communities. This inclusive approach will enhance the legislation's effectiveness, making it a true reflection of our shared aspirations for fairness and equity.

The stakes are high, but so is our ambition. The Consumer Protection Bill represents more than a legal reform. It is a promise to every Ghanaian that their rights matter, their voices will be heard, and their well-being will be prioritized. This report galvanizes us to act with purpose and urgency. I call upon all stakeholders to rally behind this initiative, supporting its passage and championing its implementation. Together, we can build a marketplace where every consumer is empowered, every transaction is fair, and every grievance is addressed. This is not just an economic imperative, it is a moral one, rooted in our commitment to justice, fairness and progress.

As we move forward, let this report serve as both a catalyst and a compass. It inspires us to envision a Ghana where consumer protection drives prosperity and equity, and it guides us toward policies that make that vision a reality. The journey ahead will demand dedication and unity, but I am confident that, with collective effort, we will succeed. The Ghanaian consumer deserves a future where they are not merely participants in the marketplace but active architects of a thriving economy. This bill, informed by this report, is our pledge to deliver that future.

**Hon. Elizabeth Ofosu-Adjare**  
Honourable Minister for Trade and Industry  
2026

# Introduction

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Consumer rights and protection lie at the heart of a fair and thriving marketplace, serving as a vital pillar for socio-economic development. In Ghana, a nation poised on the cusp of significant economic transformation, the experiences of consumers reflect both the promise of progress and the persistent challenges of an evolving market. Rapid urbanization, an expanding middle class, and the proliferation of digital technologies have reshaped how Ghanaians interact with goods and services across critical sectors such as telecommunications, banking, utilities, transportation, e-commerce, waste management, and aviation. Yet, despite these advancements, many consumers face recurring issues, unreliable services, limited awareness of their rights, and inadequate mechanisms for redress, that undermine their welfare and trust in the marketplace. Against this backdrop, *The State of the Ghanaian Consumer 2025*, a comprehensive study by CUTS International Accra, seeks to illuminate the realities of consumer experiences, assess the effectiveness of existing protection frameworks, and advocate for systemic reforms to empower Ghanaian consumers.

Ghana's economic landscape has undergone remarkable changes in recent decades. Increased access to mobile technology, a burgeoning e-commerce sector, and ambitious infrastructure projects signal a country on the move. However, these gains have not uniformly translated into enhanced consumer welfare. The absence of a unified Consumer Protection Law leaves regulatory oversight fragmented across multiple sector-specific frameworks, creating gaps in enforcement and accountability. Consumers frequently grapple with service disruptions, be it power outages, erratic water supply, or flight delays, while struggling to navigate complaint processes that are often slow, inaccessible, or unresponsive. Moreover, disparities in service quality and rights awareness between urban and rural areas exacerbate vulnerabilities, particularly for underserved populations. This study emerges at a pivotal moment, as Ghana aims to solidify its position as a regional economic leader while addressing the everyday challenges that shape consumer lives.

CUTS International Accra, a research and policy think tank with a longstanding commitment to consumer protection, competition policy, and economic equity, conducted this nationwide study to bridge the knowledge gap on consumer rights and satisfaction. Employing a mixed-methods approach, the research combines a quantitative survey of 1,795 consumers with qualitative focus group discussions and interviews, capturing diverse perspectives from across Ghana's regions. The study examines eight key sectors: telecommunications, road safety, e-commerce, banking and financial services, electricity, water, waste management, and aviation with each integral to daily life and economic participation. It explores not only the challenges consumers face, such as poor service quality and limited redress options, but also their levels of awareness, satisfaction, and expectations from service providers and regulators. By grounding its analysis in both data and lived experiences, the report offers a nuanced understanding of the state of consumer protection in Ghana today.

The significance of this study extends beyond its diagnostic scope. It serves as a call to action for policymakers, regulators, industry stakeholders, and civil society to prioritize consumer welfare as a driver of inclusive growth. The findings reveal a clear mandate: empowering consumers with knowledge, choice, and effective recourse mechanisms is not merely a matter of fairness but a strategic imperative for sustainable development. As Ghana progresses toward high-income status and the Sustainable Development Goals, robust consumer protection can enhance market competitiveness, foster accountability, and ensure that economic gains benefit all citizens. This report aims to inform evidence-based policy interventions, including the urgent enactment of a comprehensive Consumer Protection Act, while amplifying the voices of consumers who deserve a marketplace that meets their needs and respects their rights.

Structured to provide actionable insights, the report begins with a literature review of existing research and legal frameworks, followed by a detailed methodology outlining the study's design and execution. The core findings present sector-specific analyses, highlighting consumer challenges, awareness levels, and satisfaction trends, complemented by comparisons with prior studies. The report concludes with targeted recommendations for policy reform, industry improvements, and consumer empowerment initiatives. The State of the Ghanaian Consumer 2025 is more than a snapshot. It is a roadmap for building a consumer-centric economy where every Ghanaian can engage with confidence and dignity.

**Appiah Kusi Adomako, Esq**  
Director, West Africa Regional Centre,  
CUTS International Accra

# Table of Contents

List of Acronyms.....	VII
Executive Summary .....	1
<b>1. Introduction .....</b>	<b>3</b>
1.1 Study Objectives .....	4
<b>2. Literature Review .....</b>	<b>5</b>
2.1 Overview of Existing Research on Consumer Rights and Protection in Ghana .....	5
2.2 Legal and Regulatory Consumer Protection Frameworks in Ghana .....	6
2.3. Sector-Specific Consumer Rights and Protection in Ghana .....	10
2.3.1 Banking Sector .....	10
2.3.1a Recourse mechanism for consumers in the banking industry .....	13
2.3.2 Telecommunication Sector .....	14
2.3.2a Consumer rights violation in the telecommunication industry .....	14
2.3.3 Utilities Sector (Electricity) .....	15
2.3.4 Utilities Sector (Water) .....	16
2.3.5 Road Safety .....	17
2.3.6 E-Commerce .....	18
2.3.7 Waste Management Sector .....	19
2.3.8 The Aviation Sector .....	20
2.4. Consumer Rights and Protection Policy Interventions in Ghana .....	21
2.5. Gaps in Ghana's Consumer Rights and Protection Framework .....	22
<b>3. Methodology .....</b>	<b>23</b>
3.1 Study Design .....	23
3.2 Study Scope and Sampling .....	23
3.3 Data Collection Methods .....	24
3.4 Data Analysis .....	25
3.5 Limitations .....	25
<b>4. Findings and Discussion .....</b>	<b>26</b>
4.1 Demographic Characteristics of Respondents .....	29
4.1.1 Qualitative Participant Profiles .....	28
4.2 Telecommunications Sector Analysis .....	29
4.2.1 Mobile Phone Ownership and Subscription Patterns .....	28
4.2.2 Expenditure on Voice Calls and Data .....	29
4.2.3 Concerns and Challenges Faced by Consumers .....	30
4.2.4 Awareness of Consumer Rights and Laws .....	31
4.2.5 Consumer Responsibilities and Complaint Resolution .....	32
4.2.6 Enforcement, Resolution, and Redress Mechanisms .....	32
4.2.7 Satisfaction with Service Providers and Regulatory Bodies .....	33
4.2.8 Switching Behavior and Reasons for Switching .....	34
4.2.9 Access to Customer Support and Issue Resolution .....	35
4.2.10 Perceptions of Data Privacy and Security .....	35
4.2.11 Comparison with Existing Literature .....	36

<b>4.3 Road Safety Analysis</b>	<b>36</b>
4.3.1 Frequency of Public Transportation Usage	36
4.3.2 Passenger Awareness of Duties and Rights	37
4.3.3 Experiences with Road Safety Issues and Accidents	38
4.3.4 Perceptions of Road Safety Laws and Enforcement	39
4.3.5 Concerns of Road Users	40
4.3.6 Adequacy of Road Signs and Infrastructure	41
4.3.7 Reporting of Road Safety Issues and Resolution	41
4.3.8 Satisfaction with Public Transportation Services	42
4.3.9 Effectiveness of Emergency Response Services	42
4.3.10 Participation in Road Safety Education Programs	43
4.3.11 Summary	44
<b>4.4 E-Commerce</b>	<b>44</b>
4.4.1 Usage Patterns and Preferred Platforms	45
4.4.2 Factors Influencing Online Shopping Decisions	41
4.4.3 Products and Services Purchased Online	45
4.4.4 Perceived Risks and Concerns	46
4.4.5 Experiences with Fraudulent Activities	46
4.4.6 Awareness of Consumer Rights and Protection Laws	47
4.4.7 Dispute Resolution and Satisfaction	47
4.4.8 Importance of Customer Reviews and Ratings	47
4.4.9 Payment Method Preferences and Security Concerns	48
4.4.10 Barriers to E-Commerce Growth in Ghana	48
4.4.11 Comparison with Existing Literature	48
<b>4.5 Banking and Financial Services</b>	<b>44</b>
4.5.1 Account Ownership and Banking Experiences	49
4.5.2 Awareness of Charges, Fees, and Interest Rates	50
4.5.3 Loan Experiences and Perceptions of Interest Rates	45
4.5.4 Information Disclosure and Transparency	50
4.5.6 Challenges Faced by Consumers and Complaint Resolution	51
4.5.7 Unauthorized Transactions and Resolution Processes	51
4.5.8 Usage of ATMs and Alternative Withdrawal Methods	52
4.5.9 Perceptions of Regulatory Effectiveness and Consumer Protection	52
4.5.10 Satisfaction with Banking Services and Service Providers	52
4.5.11 Accessibility of Customer Support and Issue Resolution	53
4.5.12 Discussion and Interpretation	53
4.5.13 Comparison with Existing Literature	54
<b>4.6 Electricity Sector</b>	<b>54</b>
4.6.1 Main Sources of Electricity and Expenditure Patterns	54
4.6.2 Frequency and Impact of Power Outages	55
4.6.3 Awareness of Consumer Rights and Laws	55
4.6.4 Consumer Responsibilities and Complaint Resolution	56
4.6.5 Experiences with Reporting Issues and Resolution	56
4.6.6 Perceptions of Policy Adequacy and Regulatory Effectiveness	56
4.6.7 Satisfaction with Service Providers and Regulatory Bodies	57
4.6.8 Improvement in Power Supply Over Time	58
4.6.9 Challenges Faced by the Electricity Sector in Ghana	58

<b>4.7 Water Sector</b>	<b>59</b>
4.7.1 Sources of Drinking Water and Expenditure Patterns	59
4.7.2 Regularity and Quality of Water Supply	60
4.7.3 Awareness of Consumer Rights and Laws	61
4.7.4 Consumer Responsibilities and Complaint Resolution	61
4.7.5 Experiences with Reporting Issues and Resolution	61
4.7.6 Perceptions of Policy Adequacy and Regulatory Effectiveness	62
4.7.7 Satisfaction with Service Providers and Regulatory Bodies	63
4.7.8 Improvement in Water Supply Over Time	63
4.7.9 Challenges Faced by the Water Sector in Ghana	63
<b>4.8 Waste Management Sector</b>	<b>64</b>
4.8.1 Satisfaction with Waste Management Services	64
4.8.2 Experiences with Improper Waste Disposal	65
4.8.3 Awareness of Proper Waste Disposal Methods	66
4.8.4 Participation in Recycling and Access to Collection Points	66
4.8.5 Frequency of Waste Collection Services	66
4.8.6 Perceptions of Local Government Performance	67
4.8.7 Reporting Sanitation Issues and Satisfaction with Resolution	67
4.8.8 Awareness and Effectiveness of Government Initiatives	67
4.8.9 Main Challenges Faced by the Waste Management Sector	67
4.8.10 Comparison with Existing Literature	68
<b>4.9 Aviation Sector</b>	<b>68</b>
4.9.1 Preferred Airlines	68
4.9.2 Common Consumer Concerns	69
4.9.3 Experiences with Specific Airlines	70
4.9.4 Compensation and Redress Mechanisms	70
4.9.5 Awareness of Consumer Rights and Reporting Issues	70
4.9.6 Effectiveness of Feedback and Complaint Resolution	70
4.9.7 Overall Satisfaction with the Aviation Industry	71
4.9.8 Suggested Improvements for Air Travel in Ghana	71
4.9.9. Discussion	72
<b>5. Recommendations</b>	<b>73</b>
5.1 Policy Recommendations for Improving Consumer Protection and Welfare	73
5.2 Specific Recommendations for Service Providers and Regulators	74
5.3 Suggestions for Consumer Education and Empowerment Initiatives	77
<b>6. Conclusion</b>	<b>68</b>
<b>7. References</b>	<b>85</b>

## List of Figures

<b>Figure 1:</b> Number of consumers surveyed per sector .....	24
<b>Figure 2:</b> Employment status of consumers .....	28
<b>Figure 3:</b> Income levels of consumers .....	28
<b>Figure 4:</b> Concerns/Challenges faced by consumers .....	30
<b>Figure 5:</b> Consumers awareness of their rights and laws protecting them in the telecommunication sector .....	31
<b>Figure 6:</b> Actions taken by consumers when faced with challenges .....	32
<b>Figure 7:</b> Consumer’s perception on available information, efficiency of NCA and awareness of redress mechanisms .....	33
<b>Figure 8:</b> Consumer satisfaction with telecommunication services and providers .....	34
<b>Figure 9:</b> Passengers awareness of their duties, laws and perception on access to information .....	37
<b>Figure 10:</b> Passenger’s perception on adequacy of road safety measures and effectiveness of law enforcement .....	39
<b>Figure 11:</b> Reporting of road safety issues and resolutions .....	41
<b>Figure 12:</b> Participation in road safety programs and passengers’ perception on the sufficiency of public education on road safety .....	43
<b>Figure 13:</b> Factors influencing online shopping decisions .....	45
<b>Figure 14:</b> Products and services purchased online .....	45
<b>Figure 15:</b> Perceived risks and concerns .....	58
<b>Figure 16:</b> Awareness of consumer rights and protection laws specific to e-commerce .....	46
<b>Figure 17:</b> Consumers’ banking experience .....	49
<b>Figure 18:</b> Frequency and medium through which consumers are informed about bank charges/tariff .....	50
<b>Figure 19:</b> Primary concerns and how often they are faced by customers in the banking sector .....	51
<b>Figure 20:</b> How long unauthorized transactions are resolved in the banking sector .....	52
<b>Figure 21:</b> Satisfaction with banking services .....	53
<b>Figure 22:</b> Awareness of consumer rights and laws in the electricity sector .....	55
<b>Figure 23:</b> Consumers’ perception of policy adequacy and effectiveness in the electricity sector .....	57
<b>Figure 24:</b> Consumers’ satisfaction in the electricity sector .....	57
<b>Figure 25:</b> Challenges faced in the electricity sector .....	58
<b>Figure 26:</b> How often pipe water from GWCL flows .....	60
<b>Figure 27:</b> Awareness of consumer rights and laws in the water sector .....	61
<b>Figure 28:</b> Primary concerns/challenges in the water sector .....	62
<b>Figure 29:</b> Consumers’ perception of policy adequacy and regulatory effectiveness in the water sector .....	62
<b>Figure 30:</b> Consumers satisfaction of services in the water sector .....	63
<b>Figure 31:</b> Consumers’ satisfaction with waste management .....	65
<b>Figure 32:</b> Distance to the nearest waste collection point .....	66
<b>Figure 33:</b> Consumers’ rating of the aviation sector .....	71

## List of Tables

<b>Table 1:</b> Selected regions from the three zones in Ghana .....	12
<b>Table 2:</b> Demographics of surveyed consumers .....	26
<b>Table 3:</b> Reasons for switching .....	34
<b>Table 4:</b> Most common issues consumers face with public transportation .....	36
<b>Table 5:</b> Concerns of passengers .....	40
<b>Table 6:</b> Primary concerns of consumers in the aviation sector .....	69

## List of Acronyms

**AfDB** - African Development Bank  
**AWA** - Africa World Airlines  
**CPA** - Consumer Protection Agency  
**ECG** - Electricity Company of Ghana  
**EU** - European Union  
**FDA** - Food and Drugs Authority  
**FGD(s)** - Focus Group Discussion(s)  
**GCAA** - Ghana Civil Aviation Authority  
**GCRPO** - Ghana Consumer Rights Protection Organization  
**GSA** - Ghana Standards Authority  
**GWCL** - Ghana Water Company Limited  
**IATA** - International Air Transport Association  
**ICAO** - International Civil Aviation Organization  
**JHS** - Junior High School  
**KLM** - Koninklijke Luchtvaart Maatschappij (Royal Dutch Airlines)  
**MoTI** - Ministry of Trade and Industry  
**MTTD** - Motor Traffic and Transport Department  
**NCA** - National Communications Authority  
**NEDCo** - Northern Electricity Distribution Company  
**NRSC** - National Road Safety Commission  
**OECD** - Organisation for Economic Co-operation and Development  
**PNDCL** - Provisional National Defence Council Law  
**PURC** - Public Utilities Regulatory Commission  
**SHS** - Senior High School  
**SMS** - Short Message Service  
**UNCTAD** - United Nations Conference on Trade and Development  
**UNDP** - United Nations Development Programme

# Executive Summary

This report provides a comprehensive assessment of the current state of consumer rights and protection in Ghana across eight key sectors: telecommunications, road safety, e-commerce, banking and financial services, electricity, water, waste management and aviation. These sectors were selected because consumer interface these services on daily basis. The study employed a mixed-methods approach, combining a quantitative survey of 1,795 consumers with qualitative focus group discussions and interviews to gain a nuanced understanding of consumer experiences, awareness levels, and perceptions of service delivery.

The findings reveal significant challenges and gaps in consumer protection across all sectors examined. Key issues include:

- Frequent service disruptions and quality concerns, such as network outages in telecommunications, power cuts in electricity, and erratic water supply
- Widespread dissatisfaction with complaint resolution processes and customer service responsiveness
- Low consumer awareness of rights and limited knowledge of redress mechanisms
- Perceptions of weak regulatory enforcement and inadequate consumer protection measures
- Disparities in access and service quality between urban and rural areas
- Environmental and public health impacts of issues like improper waste disposal

While some sectors, like banking and telecommunications, show relatively high service adoption, this has not necessarily translated into strong consumer empowerment. Across the board, consumers expressed frustration with unmet expectations, lack of transparency around billing and charges, and the sense that their concerns are not being prioritized.

The study also highlighted some sector-specific challenges:

- High mobile money transaction costs and fraud risks in telecoms
- Lack of safety enforcement and infrastructure deficits in road transport
- Trust and accessibility barriers inhibiting e-commerce growth
- Steep interest charges and rigid collateral requirements hampering access to finance
- Increasing pollution of water resources compounded by climate pressures

Based on these findings, the report outlines several recommendations to enhance consumer protection in Ghana:

1. Strengthening consumer education and awareness efforts through diverse channels
2. Streamline and decentralize complaints handling processes to improve accessibility and responsiveness
3. Bolster regulatory capacity, enforcement mechanisms, and oversight across sectors
4. Promote infrastructure investments to expand quality service access, especially in underserved areas
5. Encourage public-private collaboration and stakeholder engagement in policy development
6. Leverage technology and innovation to enhance service delivery and consumer engagement
7. Institute periodic consumer experience surveys and publish transparent performance benchmarks

The insights from this study can inform policymakers, regulators, industry players, and civil society in developing a robust, citizen-centric consumer protection regime. Enhancing consumer welfare is not only a fundamental right but also a key enabler of inclusive economic growth and social cohesion.

Ghana has made important strides in expanding access to critical services in recent decades. However, the next frontier lies in ensuring that access is matched by adequacy, reliability, affordability, and responsiveness to consumer voices. Empowering consumers with awareness, choice, and redress is a whole-of-society imperative requiring sustained cross-sectoral collaboration. An ecosystem approach, with consumers at the center, should guide future interventions.



# 1. Introduction

Consumer rights protection is a critical component of socio-economic development, serving as the foundation for a fair, equitable, and sustainable marketplace (Mundt, 2019). In Ghana, the state of consumer rights and protection is a growing concern, particularly as the country experiences rapid economic growth and increasing market complexity (UNCTAD, 2015). Ensuring that consumers are empowered with the knowledge, tools, and protections necessary to make informed decisions is essential not only for individual welfare but also for the overall health of the economy (OECD, 2010).

This report provides a comprehensive analysis of the current state of consumer rights and protection in Ghana. It seeks to assess the level of consumer awareness, the effectiveness of existing consumer protection mechanisms that are fragmented across multiple regulatory frameworks, and the impact of consumer rights on socio-economic development. As Ghana continues to integrate into the global economy, understanding the challenges and opportunities facing consumers and the need to safeguard their interest in the market is more important than ever.

The study was conducted against the backdrop of several significant developments in the Ghanaian economy. With an expanding middle class, increased access to digital technologies, and a growing array of goods and services, the dynamics of consumer behavior are rapidly changing (World Bank, 2020). However, alongside these advancements are persistent challenges, including inadequate consumer education, limited enforcement of consumer protection laws and regulations, and disparities in access to consumer rights information across different regions and demographic groups (Gatsi & Gadawusu, 2019).

## 1.1 Study Objectives

1. To evaluate the level of consumer awareness regarding their rights and responsibilities across eight key sectors: telecommunications, road safety, e-commerce, banking and financial services, electricity, water, waste management and aviation.
2. To assess the effectiveness of existing consumer protection mechanisms, including legal frameworks, regulatory bodies, and redress processes in addressing consumer grievances and ensuring fair market practices.
3. To examine the impact of consumer rights and protection on socio-economic development in Ghana, identifying the ways in which empowered consumers can contribute to equitable growth and improved quality of life.

The report is structured into several key sections. Following this introduction, a comprehensive literature review is presented, highlighting the legal and institutional framework governing consumer rights in Ghana and, outlining recent developments and existing challenges. The subsequent section provides an overview of the methodology, outlining the research design, data collection methods, and analytical framework used in the study.

The main body of the report presents the findings of the survey, including detailed analysis of consumer awareness levels, access to information, and the effectiveness of consumer protection measures across eight broad service sectors in Ghana. This is complemented by discussions to interpret the findings in the context of Ghana's broader socio-economic landscape and offer insights into potential areas for policy intervention. The report concludes with a set of recommendations aimed at enhancing consumer rights empowerment in Ghana. The report calls for the need for government to fast-track the passage of the Consumer Protection Bill into law.



## 2. Literature Review

### 2.1 Overview of Existing Research on Consumer Rights and Protection in Ghana

Consumer rights and protection have increasingly become a focal point in discussions about socio-economic development in Ghana. The importance of protecting consumers has been recognized by various scholars, policymakers, and international organizations, who argue that robust consumer protection is essential for ensuring fair market practices and promoting economic development (Gatsi & Gadawusu, 2019).

Existing research on consumer rights in Ghana primarily focuses on the evolution of consumer protection frameworks, the effectiveness of consumer protection agencies, and the level of consumer awareness. A study by Boateng (2018) highlights that consumer protection in Ghana has evolved significantly over the past few decades, with various legal and regulatory frameworks being established to safeguard consumer interests. However, the study also notes that despite these advancements, consumer rights awareness and enforcement remains inadequate.

Mensah (2018) provides a detailed analysis of the role of the government in consumer protection, emphasizing the importance of government agencies such as the Ghana Standards Authority (GSA) and the Food and Drugs Authority (FDA) in regulating market practices. The study acknowledges the progress made by these agencies but points out that their effectiveness is often hampered by limited resources, lack of enforcement capacity and low public awareness.

Several studies have also examined the impact of consumer rights on socio-economic development. For example, research by Osei and Bosompem (2015) suggests that strengthening consumer rights can lead to more equitable economic growth by ensuring that all citizens, particularly the vulnerable, have access to safe and fairly priced goods and services. This, in turn, can contribute to poverty reduction and improved quality of life.

Despite the growing body of research on consumer rights in Ghana, there are still significant gaps in the literature, particularly regarding the practical enforcement of these rights and the role of consumer education in empowering individuals. Additionally, while there is some research on the impact of consumer protection on economic development, more work is needed to understand the specific mechanisms through which consumer empowerment contributes to broader socio-economic outcomes.

## 2.2 Legal and Regulatory Consumer Protection Frameworks in Ghana

In Ghana, consumer protection is governed by a variety of laws, regulations, and organizations aimed at ensuring fair treatment and access to quality goods and services. However, these provisions are dispersed across multiple legal frameworks, with no single national consumer policy and law or unified institutional structure to oversee consumer protection (Dowuona-Hammond et al., 2006).

The fragmented nature of these provisions results in overlapping or contradictory regulations, creating uncertainty for both businesses and consumers and making compliance challenging. Businesses often struggle to navigate complex and inconsistent regulatory requirements, which can discourage investment and innovation. Additionally, regulatory gaps and inconsistencies may create loopholes that unethical actors exploit, while weak enforcement and lack of policy coordination among multiple regulatory bodies further undermine consumer protection efforts.

As a result, the primary legal protections for consumers have historically been rooted in common law principles, particularly contract and tort law (Dowuona-Hammond, 2007). This is supplemented by statutory control mechanisms, which provide Ghanaian consumers with government-established legal avenues to enforce their rights when violated in commercial transactions (Yidana, 2020).

Notably, there is no single regulatory body responsible for consumer protection enforcement in Ghana. Instead, multiple regulators have introduced consumer protection mandates across various sectors to address consumer rights and safeguard their interests (Yidana, 2020). Consequently, Ghana's consumer rights are protected under multiple Acts of Law enshrined in the country's 1992 Constitution. The following are key consumer protection frameworks:

- **Data Protection Act, 2012 (Act 843):** Ghana's Data Protection Act provides a foundational framework for regulating the collection, processing, storage, sharing, and use of personal data. The Act is premised on the fact that vast amounts of personal data stored across various systems, both locally and internationally, pose significant privacy risks, especially as they can be shared across borders without the data subject's knowledge<sup>1</sup>. The increasing use of digital technology in trade and commerce amplifies these concerns, making it crucial to implement strong data protection laws to safeguard individuals' rights. Consequently, some aspects of the Act enhance consumer protection by ensuring responsible handling of personal data, reducing risks such as fraud, identity theft, and unauthorized use. By mandating consumer consent before data collection and sharing (Section 20), it prevents companies from misusing personal information. Additionally, the Act enforces data security, accuracy, and accountability (Section 17), minimizing breaches that could expose consumers to scams or privacy violations. Consumers also have the right to access, correct, and delete their data (Section 33), giving them control over how their information is used. Furthermore, the Act allows individuals to object to unfair data processing and seek legal redress, preventing exploitation<sup>2</sup>. However, the Data Protection Act, 2012 (Act 843) is not fully adequate in ensuring consumer protection, as it primarily focuses on data privacy and does not address issues related to faulty products, misleading advertisements, or unfair practices. While the Act safeguards consumers' personal information from unauthorized use, it does not provide broader consumer rights such as product safety, refunds, or compensation for defective goods and services.

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<sup>1</sup><https://ghana.africageoportal.com/pages/data-protection-act>

<sup>2</sup><https://oakslegal.net/consumer-beware-enough-an-appraisal-of-the-consumer-protection-regime-in-ghana/>

- **Electronic Transaction Act, 2008 (Act 772):** The Act generally provides for the regulation of electronic communications and related transactions as well as provisions to protect consumers engaging in electronic transactions. The Act provides a foundational framework for e-commerce in Ghana, addressing issues such as electronic contracts, signatures, and transactions<sup>3</sup>. It has provisions to protect and safeguard consumers in electronic transactions. These consumer protection measures are crucial for ensuring fairness, transparency, and security in digital interactions, such as online purchases, services, and financial transactions. A significant provision under Act 772 grants consumers the right to cancel transactions without penalty within a specified period—14 days for goods and 7 days for services—except for some specific transactions like, the purchase of foodstuffs and lottery services. However, despite these protections, the Act lacks specific provisions addressing product defectiveness and dispute resolution mechanisms, both of which are essential for a comprehensive consumer protection framework.<sup>4</sup>
- **The Cybersecurity Act, 2020 (Act 1038):** This Act protects consumers from cyber threats, fraud, and data breaches as it governs and regulates cybersecurity activities in Ghana. It criminalizes fraudulent online activities including cyber fraud, identity theft, phishing, and unauthorized access to secure consumer data. The Act aligns with the Data Protection Act, 2012 (Act 843) to safeguard personal information from misuse. It mandates digital service providers, banks, and online businesses to implement cybersecurity measures for safe transactions, setting standards for critical information infrastructure and imposing license requirements on cybersecurity service providers<sup>5</sup>. Consumers are also legally protected from harmful online content, cyberbullying, and harassment. The Cybersecurity Authority provides redress and reporting mechanisms and redress for cyber incidents. The law Act enforces strict cybersecurity protocols for critical online services like banking and e-commerce. These measures strengthen cybersecurity and enhance consumer trust in Ghana’s digital space.
- **Public Health Act, 2012 (Act 851):** The Act establishes the FDA as the primary body responsible for regulating the safety, quality, and efficacy of food, drugs, cosmetics, medical devices, and household chemicals (FDA, 2019). The FDA conducts inspections, enforces compliance, and educates the public on safe consumption practices. Its enforcement powers include product registration, market surveillance, and sanctioning of non-compliant entities. It plays a critical role in ensuring public health through rigorous regulation of consumables.
- **Public Utilities Regulatory Commission, 1997 (Act 538) / Public Utilities Regulatory Commission (Amendment) Act, 2010 (Act 800):** The Public Utilities Regulatory Commission, 1997 (Act 538) establishes the Public Utilities Regulatory Commission to oversee the provision of utility services, including electricity, water, and natural gas, ensuring that consumers receive reliable and affordable services (PURC, 2018). The PURC addresses consumer complaints, regulates tariffs, and monitors service quality, acting as an intermediary between consumers and utility providers. The PURC ensures accountability and fairness in utility service delivery. Regarding consumer protection, Section 31 of Act 538 mandates the Commission to establish Consumer Service Committees. These committees are responsible for educating consumers on their rights and responsibilities, receiving and forwarding complaints to the Commission, recommending service delivery improvements, and engaging with public utilities on consumer-related issues. Additionally, the Public Utilities Regulatory Commission (Consumer Service) Regulations, 2020 (L. I. 2413) were enacted to define the membership and functions of these committees. The regulations also provide guidelines for handling complaints and dispute resolution while ensuring that both utility companies and consumers fulfill their respective obligations.

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<sup>3</sup><https://oakslegal.net/consumer-beware-enough-an-appraisal-of-the-consumer-protection-regime-in-ghana/>

<sup>4</sup>*Ibid*, 3

<sup>5</sup>*Ibid*, 4

- **National Communications Authority, 2008 (Act 769):** The NCA regulates the communications industry, ensuring that consumers have access to reliable and affordable telecommunication services (NCA, 2019). The Authority addresses consumer complaints related to service quality, billing, and network issues. The NCA in the enforcement of its mandates, balances consumer welfare with the economic interest of telecommunication firms.
- **Bank of Ghana Consumer Protection Directives:** The Bank of Ghana (BoG) has issued consumer protection directives to address regulatory gaps, standardize complaint resolution, and respond to practices within the banking industry. These include the Consumer Recourse Mechanism Guidelines (2017), Disclosure and Product Transparency Rules (2017), and notices on unfair fees, dud cheques, and dormant accounts (2021). These measures by BoG are to enhance customer service and financial consumer protection in the banking sector.
- **National Road Safety Commission (NRSC) Act, 1999 (Act 567) as replaced by the National Road Safety Authority Act, 2019 (Act 993)**

The above examples of legislation have resulted in the establishment of industry-specific authorities to protect consumers' rights and interests. The following are some of the regulatory bodies in charge of this task:

- The Food and Drugs Board:** The Public Health Act of 2012 established the Food and Drugs Authority to guarantee that food, drugs, cosmetics, herbal and medical items made locally or imported are safe for consumer use.
- The Standards Board:** The Ghana Standards Authority, created by the Ghana Standards Act of 1973 (replaced by the Ghana Standards Authority Act (2022, Act 1078) is mandated with developing and promoting standards to guarantee that goods and services made or imported into Ghana are of the highest quality and safe for consumers.
- Public Utilities Regulatory Commission (PURC):** The Public Utilities Regulatory Commission (PURC) was established by the Public Utilities Regulatory Commission Act (1997) to regulate public utility providers. It serves as an intermediary between providers and consumers, ensuring that public utilities are delivered in accordance with established standards that utility providers must meet.
- National Road Safety Commission (NRSC):** The National Road Safety Commission was established by the National Road Safety Commission Act (Act 567) to plan, develop, promote and coordinate policies related to road safety. The law was however repealed in August 2019, and replaced with the National Road Safety Authority Act, 2019 (Act 993), with an additional mandate.

Sector-specific regulators:

- National Communications Authority (NCA):** The National Communications Authority established by the National Communications Authority Act, 2008 (Act 769) regulates the communications industry and ensures that consumers receive quality services.
- Energy Commission:** The Energy Commission, formed by the Energy Commission Act, 1997 (Act 541) protects consumer interests in the energy industry. It guarantees that consumers obtain high-quality services, and that household appliances and electronic devices satisfy minimum energy efficiency requirements and are safe to use.
- Bank of Ghana:** The Bank of Ghana is largely responsible for regulating consumer problems in the financial services industry under the Bank of Ghana Act, 2002.
- National Insurance Commission:** The National Insurance Commission (NIC) was established under Insurance Law, 1989 (PNDC Law 227), but now operates under the Insurance Act, 2021 (Act 1061). The Commission is responsible for policy formulation, supervision of practitioners, enforcement of compliance and public education in the insurance industry in Ghana.

*e. Driver And Vehicle Licensing Authority:* The Driver and Vehicle Licensing Authority (DVLA) is a public-sector organization under the Ministry of Transport. It was established in 1999 by the DVLA Act (Act 569). DVLA replaced the Vehicle Examination and Licensing Division (VELD). By the Act, the DVLA is to provide a regulated framework for enhanced and more effective administration of drivers and vehicles. The Act spells out the functions of the Authority as follows: establish standards and methods for the training and testing of driving instructors and drivers of motor vehicles and riders of motorcycles; establish standards and methods for the training and testing of vehicle examiners; provide syllabi for driver training and the training of driving instructors; issue driving licences; register and license driving schools; license driving instructors; inspect, test and register motor vehicles, among others.

These statutory authorities in Ghana have supervisory powers to prevent consumer harm by enforcing laws within their jurisdictional authority. To achieve compliance, regulators use a variety of supervisory techniques including inspection, market surveillance, and certificate issuance. In terms of enforcement, these statutory regulators have the authority to confiscate and destroy items that fail to satisfy authorized consumer standards, recall inferior products and ensure that corrective measures meet the required requirements, and levy administrative fines.<sup>6</sup>

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<sup>6</sup><https://www.clrnn.net/2021/11/18/consumer-protection-in-ghana-oversight-enforcement-and-recommendations/>

## 2.3. Sector-Specific Consumer Rights and Protection in Ghana

### 2.3.1 Banking Sector

Ghana's financial system consists of various financial institutions, including banks and non-bank financial institutions including banks and specialised deposit-taking institutions as well as non-bank financial institutions such as savings and loans companies, rural and community banks, microfinance institutions, and finance houses. It also includes insurance companies, stockbrokers, investment fund managers, pension fund managers, and trustees. Among these, banks play a significant role, holding over 85% of the total assets in the financial system. Currently, the banking sector consists of 23 banks licensed by the Bank of Ghana (BoG) to operate in the country.



The Bank of Ghana (BoG) has overall supervisory and regulatory authority in all matters related to deposit-taking and lending businesses, including banking, as enshrined in the 1992 Constitution of Ghana, the Bank of Ghana Act, 2002 (Act 612) as amended, and the Banks and Specialised Deposit-Taking Institutions Act, 2016 (Act 930). Also, to safeguard consumers, the BoG has introduced directives such as the Consumer Recourse Mechanism Guidelines and the Disclosure and Product Transparency Rules to ensure that banks provide clear, accurate information on financial products and services.

Over the years, the banking sector of Ghana has experienced major events that have significantly shaped its structure, leading to regulatory reforms. One such period of intense reform was the Banking Sector Clean-up (2017-2019), which led to the closure of nine domestic banks to preserve financial stability, preventing the turmoil typically associated with bank failures. Alongside these closures, BoG implemented a significant policy shift by increasing the minimum capital requirement for banks nearly fourfold, from GH¢120 million to GH¢400 million (approximately US\$83 million). This was intended to strengthen banks' financial stability, ensuring they had sufficient capital buffers to withstand economic shocks, and maintain customer confidence.

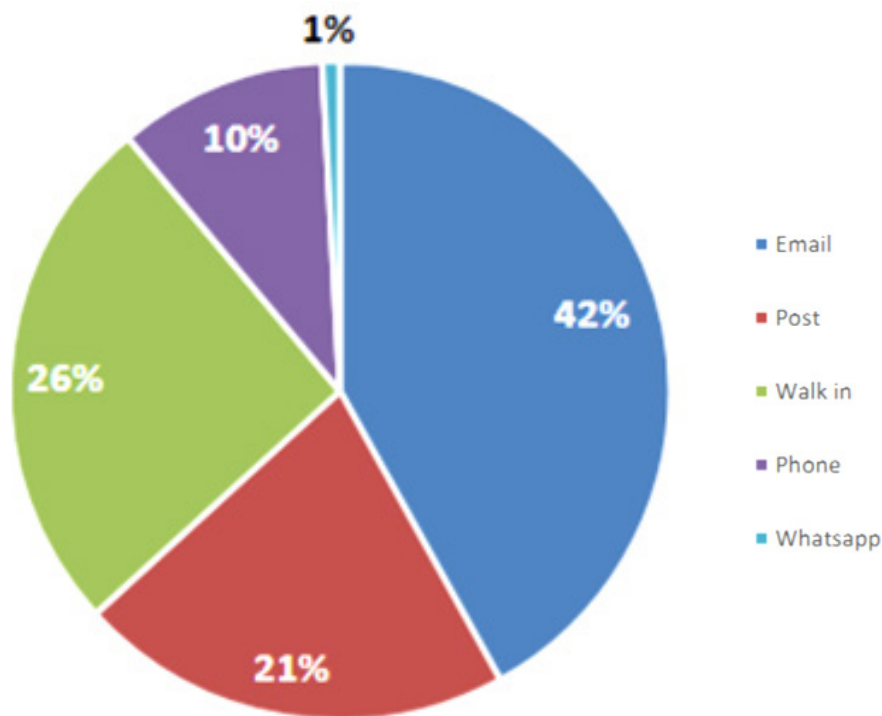
Additionally, the Domestic Debt Exchange Programme (DDEP), launched by the Government of Ghana in 2022 to address its debt crisis and secure an IMF bailout, led to severe solvency challenges for banks. This resulted in significant capital losses, forcing banks to tighten credit to stabilize their balance sheets.

Despite these challenges, the banking sector saw increased profitability in 2024, with profit-after-tax recording GH¢10.4 billion, compared to GH¢8.3 billion in 2023. The sector's Return on Assets (ROA) declined to 5.0 percent in December 2024, from 5.4 percent in December 2023 while the industry banks' Return on Equity (ROE) fell to 30.8 percent in December 2024, from 34.2 percent over the same comparative period in 2023. For Interest margin and spread, the sector's interest spread increased marginally from 12.7 percent in December 2023 to 12.9 percent in December 2024 resulting from a decline in interest payable. Interest income from investments continued to be the largest component of bank's total income compared to interest income from loans. Overall, the industry has shown signs of recovery following the disruptions caused by the DDEP in 2023. As a result, banks have remained cautious in lending to both businesses and households. A BoG survey in February 2024 showed a slight easing in loan restrictions for businesses except for small and medium enterprises (SMEs), while consumer credit and home purchase loans remained difficult to access. On the demand side, fewer SMEs and long-term business loans were requested. Meanwhile, household loan demand increased for both consumer credit and home purchases.

### Consumer rights violation in the banking industry

According to a report in 2023 by the Bank of Ghana, complaints by financial consumers are still not given the requisite attention by banks (Bank of Ghana, 2019). The BoG in 2023 received 695 complaints from the public through phone calls, WhatsApp messages, e-mails, and direct walk-ins<sup>7</sup>.

Chart A-Complaint Channels, 2023 - BoG



Out of the 695 complaints, 458 (66%) were resolved, and 237 (34%) remained unresolved as at the end of 2023. In terms of complaints resolution rate, it stood at 66% in 2023 compared to 64% in 2022 which was a marginal improvement. The complaints covered key key areas including Board and Management oversight of the complaints handling function; unfair banking practices; privacy and data protection issues; the ambience of banking halls; disclosure and transparency and (the content of marketing material<sup>8</sup>

Between November 2019 to February 2020, BoG examined how financial institutions’ structures, systems and processes were mishandling financial consumers and how these and the early resolution of customer complaints. The examination covered several key areas including Board and Management oversight of the complaints handling function; unfair banking practices; privacy and data protection issues; the ambience of banking halls; disclosure and transparency and the content of marketing material<sup>9</sup>.

<sup>7</sup>[https://www.bog.gov.gh/wp-content/uploads/2024/07/2023-COMPLAINTS-MANAGEMENT-REPORT\\_Publication.pdf](https://www.bog.gov.gh/wp-content/uploads/2024/07/2023-COMPLAINTS-MANAGEMENT-REPORT_Publication.pdf)

<sup>8</sup>Ibid

<sup>9</sup>Ibid

Table 1 below shows the summary report.

**Table 1: Various forms of Consumer Rights violation in the banking industry**

<b>Inability to retrieve matured Investments or Deposits</b>	<ul style="list-style-type: none"> <li>• These complaints were lodged against Financial Institutions which were not able to meet customers' withdrawal demands for matured investments or deposits. The complaints were lodged by customers of banks, finance houses, Savings and Loans institutions, and Rural Banks.</li> </ul>
<b>Loan related complaints</b>	<ul style="list-style-type: none"> <li>• Dispute over changes in loan terms and/or agreements: These complaints resulted from regulated institutions' unilateral imposition of rate and tenure increases on existing loans</li> <li>• Illegal loan applications: These complaints were filed by consumers of illegal loan applications / service operators. Victims of these schemes reported harassment and defamation</li> </ul> <p>Disputes over loan balances: These complaints were lodged by customers who disputed their settlement quotations or were being deducted more than the agreed amounts for their loans.</p>
<b>Fraud/Unauthorized debits</b>	<p>These complaints were reported by customers who experienced unauthorized debit transactions on their accounts.</p>
<b>Delays In Processing Customer Instructions</b>	<ul style="list-style-type: none"> <li>• These complaints were lodged by customers who were experiencing delays with instructions they had given to banks. These comprised delays in reversal of wrongful debits, delays in receipt of clearance letters, delays in providing loan statements, delays in terminating loans, delays in processing loans, delays in receipt of settlement quotations, delays in reversal of wrongful credits, delays in providing account statements, incomplete wallet to account transactions, and delays in processing salaries, etc.</li> </ul>
<b>Credit reference bureau related complaints</b>	<ul style="list-style-type: none"> <li>• These complaints were related to customers' repayments which were not accurately captured in the reports of the licensed credit reference bureaus.</li> </ul>
<b>Disputed account fees</b>	<ul style="list-style-type: none"> <li>• These recurring complaints related to customer dissatisfaction regarding fees charged to their accounts.</li> </ul>
<b>Cash not dispensed at ATM but accounts debited</b>	<ul style="list-style-type: none"> <li>• These complaints were received from customers whose accounts were debited although no cash was dispensed at the ATM terminal.</li> </ul>
<b>Accounts/wallets blocked without notice</b>	<p>These complaints were lodged by customers whose accounts and wallets were blocked by Financial Institutions without prior notice to the affected consumers.</p>

The Bank of Ghana (BoG) has clearly outlined the procedure for processing and responding to consumer complaints in the financial sector. All financial consumers have the right to lodge a complaint with a financial service provider if they are dissatisfied with a product or service. The financial service provider is obligated to address the complaint and communicate its decision to the complainant within twenty (20) working days from the date of receipt. If additional time is required due to the complexity of the issue or the need for further information, the provider must notify the complainant before the expiration of the initial twenty (20) working days. This notification should outline the reasons for the extension and specify the additional time needed for resolution.

Many financial consumers also raised concerns about unauthorized charges or deductions incurred when using a third-party bank ATM due to the unavailability of their own bank's ATM, and flat monthly fees imposed on ATM cards. These charges make no provision for the fact that ATMs may be inaccessible for various reasons, including power outages, insufficient funds in the ATM, system failures, or mechanical breakdowns -- none of which are the fault of consumers. The Central Bank's regulations and supervisory measures must be improved to guarantee that financial service providers in the nation do not violate consumers' rights or take them for granted.<sup>10</sup>

### ***2.3.1(a) Recourse mechanisms available to consumers in the banking industry***



The Bank of Ghana Regulation requires that, first, at the level of the financial service provider: the financial service provider shall establish an internal complaint and redress procedure that shall handle and seek to resolve all initial complaints. Where the parties are unable to arrive at a consensus, the financial service provider shall refer the matter to the Bank of Ghana in writing within five working days of the stalemate. This marks the second level of resolution, where the Bank of Ghana intervenes in unresolved complaints or disputed decisions from financial service providers. Acting as an arbitrator, the Bank of Ghana reviews the case and issues appropriate directives. If any party remains dissatisfied with the decision, they may escalate the matter to the third level of resolution -- the Court— by initiating legal action.<sup>11</sup>

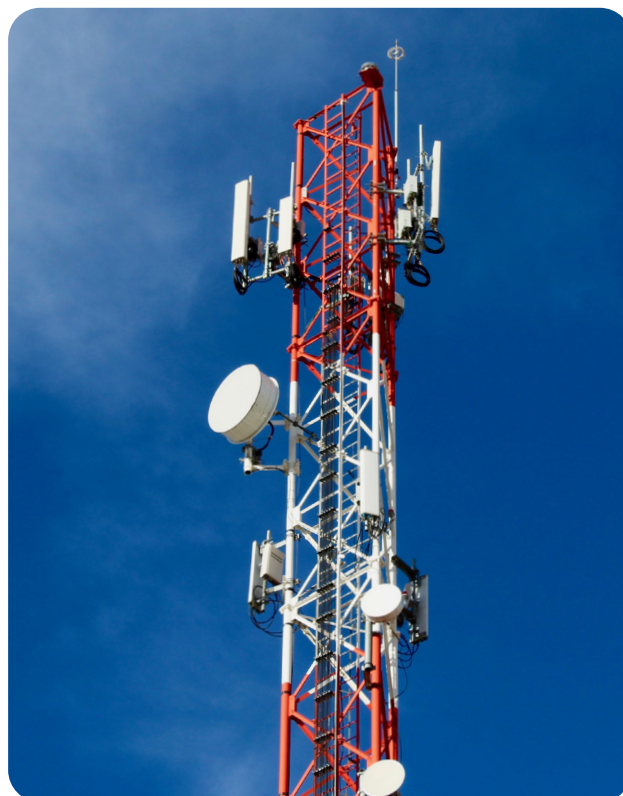
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<sup>10</sup><https://cuts.acra.org/what-is-the-state-of-the-ghanaian-consumer/>

<sup>11</sup>*Ibid*

### 2.3.2 Telecommunication Sector

The Electronic Communications Act of 2008 (Act 775) serves as the primary legislation for consumer protection in the telecommunications industry, outlining the regulator's obligations as an enforcement agency to safeguard consumer interests regarding service choice, quality, and value for money. Complementing this legal framework, the National Telecommunication Policy and the Ghana ICT for Accelerated Development Policy guide network and service providers in aligning their operations with national development objectives, reinforcing their commitment to the country's broader economic and social progress (Consumer International and Osiwa, 2014). The National Communications Authority (NCA) as the enforcing entity is mandated to monitor and publish the quality-of-service data for service providers, establishing the minimum standard for quality of services. These standards are largely based on voice service indicators such as call drop rate, time to connect, and congestion. Failure to meet standards is accompanied by punitive measures to protect consumers and ensure consistent practice concerning the handling of consumer complaints.



#### 2.3.2a Consumer rights violations in the telecommunication industry

Consumers in the telecommunication industry are faced with numerous right violation that needs immediate attention. Ghanaians have expressed concerns over the poor service delivery of telecommunication companies<sup>12</sup>. Ghanaian consumers have also expressed several concerns they face in the telecommunication sector including:

- Complaints about receiving SMS messages falsely claiming they have won a lottery. These messages often instruct recipients to dial a specified phone number, which, when called, results in unauthorized deductions from their SIM card balance (Consumer International and Osiwa, 2014)
- Complaints about the widespread sale of pre-registered sim and activated SIM cards.
- Complaints about international in-bound calls appearing as local calls (perpetuated by fraudsters)
- Complaints about deductions from subscribers' credit balance when they are receiving a text message
- Complaints about unsolicited text messages
- Complaints about hidden subscriptions often hidden at the end of text messages or phone calls
- Complaints about the high cost of internet/data, poor connectivity and poor quality of calls.<sup>13</sup>
- Complaints about data bundle expiration
- Complaints about the length of time it takes for the registration of SIM card at registration centers (some consumers have had to spend the entire day for this, abandoning their work)<sup>14</sup>.

<sup>12</sup><https://www.ghanaweb.com/GhanaHomePage/NewsArchive/Consumer-Protection-Agency-takes-on-telcos-over-poor-services-blames-Ursula-Owusu-and-NCA-1332373>

<sup>13</sup>Unknown to these mobile phone users, they had subscribed to these third-party services with charges ranging from 9 pesewas to 85 pesewas.

<sup>14</sup><https://cuts.acra.org/what-is-the-state-of-the-ghanaian-consumer/>

### ***Recourse mechanisms for consumers in the telecommunication industry:***

Under the Electronic Communications Regulation, 2011 (L.I. 1991), consumers have two options for resolving disputes. The first avenue is the National Communications Authority (NCA), while the second is the Alternative Dispute Resolution (ADR) Centre.

The NCA initially takes a passive role, overseeing dispute resolution between operators and subscribers in accordance with the Consumer Complaints Code, which outlines operator-approved complaint processing procedures. If a resolution is not reached, the NCA appoints a mediator to facilitate the process (Mwakatumbula, Moshi & Mitomo, 2019). Should the dispute remain unresolved, it is escalated to the ADR Centre, which handles conflicts across various sectors of the Ghanaian economy.

Consumers may also bypass the NCA and directly approach the ADR Centre, where disputes are handled by the Dispute Resolution Committee. In this case, the NCA takes a more active role, ensuring that consumer concerns are thoroughly addressed. The Dispute Resolution Committee reviews cases and issues final decisions, which may include restitution for any harm suffered by the complainant.<sup>15</sup>

A comparative analysis shows that internet access costs in Ghana remain relatively high compared to its African peers. According to the Affordability Drivers Index (ADI)<sup>16</sup>, Ghana scored 64.66, positioning it above some West African countries such as Burkina Faso (46.66), Liberia (29.76), Sierra Leone (26.81), and Niger (35.86) but below Nigeria (68.71). Other regional counterparts, including Benin (61.20), Côte d'Ivoire (63.16), and Mali (56.33), recorded varying scores (Alliance for Affordable Internet, 2021)<sup>17</sup>.

Additionally, Ghana ranked 3rd out of 48 Sub-Saharan African nations and 73rd globally out of 200 countries in the Telecommunications Risks and Reward Index, further highlighting its position in the region's telecommunications landscape<sup>18</sup>.

### **2.3.3 Utilities Sector (Electricity)**



Ghana's electricity sector has made significant progress in recent years, achieving an impressive 88.5% national electrification rate<sup>19</sup>. The sector consists of key players responsible for electricity distribution, generation and a diverse consumer base. Electricity distribution in Ghana is managed by three companies: Electricity Company of Ghana (ECG), Northern Electricity Distribution Company (NEDCo), and Enclave Power Company (EPC). ECG, a state-owned company, is responsible for electricity distribution in southern Ghana, where demand is high due to a dense population and industrial activities. Similarly, NEDCo, another state-owned entity, covers the northern sector, which spans 64% of Ghana's land area but has a relatively low electricity access rate of 68% as of June 2023. NEDCo also extends power supply to some neighboring

<sup>15</sup>*Ibid*

<sup>16</sup>The ADI is a tool developed by the Alliance for Affordable Internet (A4AI) to assess how well a country's policy, regulatory and overall supply side environment is working to lower industry costs and ultimately create more affordable broadband. High ADI scores correlate with reduced broadband costs on both the industry side and for consumers.

<sup>17</sup><https://www.cable.co.uk/mobiles/worldwide-data-pricing/#highlights>

<sup>18</sup>The Index uses a combination of our proprietary forecasts and analyst assessment of the regulatory climate. As regulations evolve and forecasts change, so the Index scores change, providing a highly dynamic and forward-looking result

<sup>19</sup> <https://www.myjoyonline.com/explainer-ghanas-electricity-structure-from-generation-to-consumption/>

countries. In contrast, Enclave Power Company (EPC) is Ghana's only private power distributor, supplying 45MW of electricity from the Volta River Authority (VRA) to industries located within the Tema Free Zone and the Dawa Industrial Zone. Together, these companies play a critical role in ensuring that electricity reaches homes, businesses, and industries across the country.

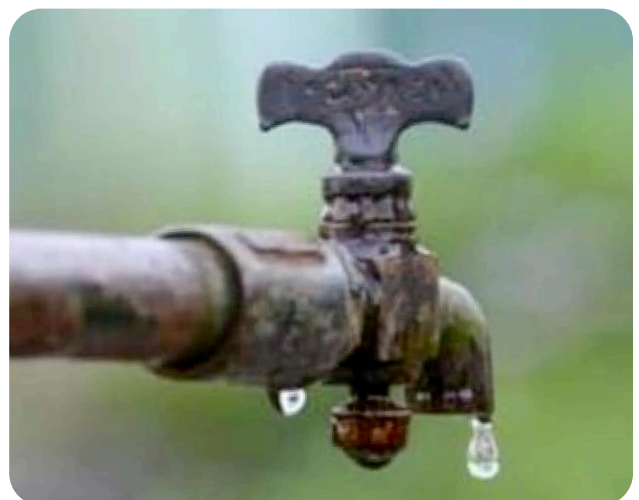
Ghana has significantly expanded its electricity generation capacity over the past decade, with total installed capacity reaching 5,639 MW in 2023. The country's energy mix consists of hydropower, thermal power, and renewable energy. Hydropower, once the dominant source, accounted for 92% of total electricity generation in 2000, but its share declined to 51% by 2015 and now stands at 28.1%. Thermal power, on the other hand, has grown steadily, peaking at 65% in 2021 before slightly dropping to 62% in 2023. Meanwhile, renewable energy remains minimal, contributing only 2.3% to the national grid<sup>20</sup>.

Electricity consumers in Ghana fall into four main categories: bulk consumers, industrial consumers, residential consumers, and non-residential consumers. Bulk consumers consist mainly of large factories and institutions that require substantial electricity supply. Industrial consumers include manufacturing plants that rely on stable electricity for production. Residential consumers represent individual households, while non-residential consumers cover businesses, offices, and commercial establishments. Despite the high electrification rate, disparities remain, especially between urban and rural areas.

Despite the expansion in electricity generation, frequent power outages—locally known as *dumsor*—continue to be a major issue. Unlike in the past, when outages were mainly due to generation deficits, the current challenge stems largely from inefficient transmission and distribution infrastructure. Transmission difficulties have made it difficult to ensure stable power supply, particularly in rural areas. Reliability indices such as the System Average Interruption Frequency Index (SAIFI) and System Average Interruption Duration Index (SAIDI) indicate that while electricity reliability has generally improved, no operational area under ECG or NEDCo has fully met the SAIFI benchmark, highlighting the continued prevalence of frequent power outages. However, the Customer Average Interruption Duration Index (CAIDI) suggests that ECG and NEDCo have managed to keep outage durations within regulatory limits, ensuring that blackouts do not last longer than permissible. While urban areas enjoy relatively stable electricity, many rural communities still struggle with limited access and frequent outages. Addressing these challenges will require continued investment in transmission infrastructure, improved regulatory enforcement, and expansion of renewable energy sources to ensure a more stable and sustainable electricity supply for all Ghanaians<sup>22</sup>.

#### 2.3.4 Utilities Sector (Water)

The Ghana Water Company Limited (GWCL) is responsible for providing potable water to Ghana's metropolitan areas; however, it has faced persistent criticism for poor performance since its establishment (Badu, 2016). Many urban residents express frustration over frequent and prolonged water supply disruptions, often lasting weeks without prior notice, despite being billed for services they do not receive. Additionally, customers are rarely informed in advance about maintenance work, preventing them from storing adequate water for the duration of outages. While GWCL occasionally announces major repairs, most service interruptions go unreported.



<sup>20</sup> 2024 National Energy Statistical Bulletin, Energy Commission

<sup>21</sup> <https://cuts-accra.org/what-is-the-state-of-the-ghanaiian-consumer/>

<sup>22</sup> *Ibid*

Consumers have also raised concerns about pipelines running through unsanitary areas, such as gutters, which pose contamination risks in the event of leaks or pipe bursts (Badu, 2016). Complaints extend to the high cost of water and the erratic nature of supply. Moreover, customer grievances often go unaddressed, and even when responses are provided, resolution times are lengthy. Overall, public satisfaction with GWCL's service quality remains low.

### 2.3.5 Road Safety



Road transport as the dominant mode of transportation in Ghana accounts for more than 80% of passenger traffic and more than 70% of freight traffic (WHO, 2018). Ghana has registered a significant number of road accidents over the past years resulting in the deaths and injuries of road users (Fordjour, 2019). Partly due to road transport being the major mode of transportation and the increase in car ownership over the years, fatalities and injuries have increased 12–15% annually since 2008; about 40% of these fatalities involve commercial passenger vehicles (NRSA, 2017). A provisional report by the Motor Traffic and Transport Department (MTTD) of the Ghana Police Service (GPS) and the Driver and Vehicle License Authority (DVLA) revealed that the number of commuters killed in road traffic crashes between January and December 2024 was 2494, marking a 9.58% increase compared to the number in 2023<sup>23</sup>. Out of the total number of fatalities, 2,395 were attributed to pedestrian-related crashes, highlighting individuals who were knocked down by vehicles while walking. In addition to the fatalities, the number of injuries sustained in road crashes during 2024 also saw an increase. Over 15,607 people were injured in road crashes, reflecting a 1.28% rise from 2023<sup>24</sup>. The leading causes of road accidents in Ghana include the use of mobile phones while driving, speeding and unsafe overtaking, driving under the influence of alcohol, distractions while driving, and failure to wear seatbelts<sup>25</sup>.

It is crucial to ensure that consumers of road transport services are protected from road accidents and can safely utilize these services. This can only be achieved through the effective and efficient management of the entire road transport ecosystem, including regulatory systems and road infrastructure management.

<sup>23</sup><https://newscenta.com/2494-killed-15607-injured-from-road-crashes-in-2024/>

<sup>24</sup>*Ibid*

<sup>25</sup><https://www.ghanaweb.com/GhanaHomePage/NewsArchive/Here-are-the-leading-causes-of-road-accidents-in-Ghana-1382554>

### 2.3.6 E-Commerce

The e-commerce and digital trade sector encompass the exchange of goods, services, funds, and data through electronic networks, predominantly the internet. Its scope varies depending on technological infrastructure and integration within the business value chain, covering a spectrum from partial to complete business process involvement. This domain facilitates a multitude of transactional modes, including information exchange, among diverse participants: businesses (B2B), consumers (C2C), businesses and consumers (B2C), and governmental entities with businesses (G2B). In Ghana, several catalysts have propelled e-commerce and digital trade adoption, notably the surge in digital payment systems, the impact of the COVID-19 pandemic, and extensive internet accessibility. As per Kepios, as of the outset of 2023, Ghana had approximately 23.05 million internet users out of a population of 32.06 million, with an internet penetration rate reaching 68.2%. With well over half of the population accessing the internet and millions engaging in digital transactions as of 2022 – marking a significant uptick in internet usage and the adoption of digital payment methods -- the landscape is evolving rapidly. The introduction of specialized Visa and MasterCard services, along with regulatory changes allowing telecommunication companies to obtain licenses directly from the Central Bank, has streamlined online financial transactions, particularly mobile payments. The mobile money industry emerges as a pivotal driver of e-commerce growth, boasting millions of accounts and substantial transaction volumes. It has become evident that consumers exhibit a preference for mobile money,



credit, and debit payments offered by various service providers.

Noteworthy local e-commerce platforms such as Hubtel, Jumia, and others have garnered prominence in the market, offering diverse options for online shopping. Telecom operators like MTN, Airtel TIGO, and Telecel play a crucial role by providing mobile data access, thereby supporting the burgeoning e-commerce sector and ensuring widespread connectivity. These developments in the e-commerce sector exist within a regulatory framework involving the set of guidelines, policies, and laws that govern various aspects of e-commerce activities within the country. These regulations aim to ensure fair competition, protect consumer rights, promote cybersecurity, and create an enabling environment for businesses to thrive in the digital economy. They include the Electronic Transactions Act, 2008 (Act 772); Data Protection Act, 2012 (Act 843); Ghana National Cybersecurity Policy and Strategy, 2016; Electronic Communications Act, 2008 (Act 775); Postal and Courier Services Act, 2003 (Act 649); Payment Systems and Services Act, 2019 (Act 987); and the Cybersecurity Act, 2020 (Act 1038).

Consumers in the e-commerce sector are faced with numerous right violations and challenges that need immediate attention, including:

1. Lack of adequate product/service details for customers
2. Complex order/booking processes
3. Poor cybersecurity protection (fraud, counterfeit products and data privacy concerns)
4. Concerns about product/service delivery
5. The lack of widely adopted and secure online payment systems
6. High digital divide between rural and urban centers

### 2.3.7 Waste Management Sector



Globally, waste management remains a significant challenge, posing threats to both the environment and human well-being in terms of sustainable development. In Ghana, the primary types of waste include domestic solid waste, industrial waste, and construction waste. While some of these wastes are directed to designated dumpsites, a majority find their way into drains, streams, and open areas. Waste disposal methods commonly employed include open dumping, open burning, controlled burning, and tipping at dumpsites. Consequently, many towns and cities face a pressing sanitation crisis, struggling to manage municipal solid and liquid waste effectively.

In Ghana, the amount of municipal solid waste generated daily amounts to approximately 12,710 tonnes out of the 2 billion tonnes produced globally. According to estimations, the composition of solid waste in Ghana is 61% organic, 14% plastic, 6% inert, 5% paper, 3% metals, 3% glass, 1% leather and rubber, 1% textiles, and 5% miscellaneous items (Owusu-Ansah et al., 2022). A significant portion of municipal authorities' budgets, ranging from 50% to 70%, is allocated to addressing waste management and disposal. For instance, reports indicate that city authorities in Ghana spend approximately GHc 6.7 million (US\$ 3.45 million) annually on waste collection and transportation for disposal, with an additional GHc 550,000 (US\$ 0.28 million) per month for waste contractor payments and landfill maintenance (Lissah et al., 2021). Indiscriminate

waste disposal contributes to poor sanitation, with associated costs estimated at \$290 million annually, equivalent to 1.6% of the country's Gross Domestic Product. In Ghana, private waste management companies are sometimes engaged to collect waste from households at the households' own cost, but this is not enough to address the issues in the sector. In an effort to address the problem of waste management, the government has instituted national policies, regulatory and institutional frameworks over the years. The following policies and regulatory frameworks have been enacted:

- Local Government Act, 1990 (Act 462);
- Environmental Assessment Regulations, 1999 (L. I. 1652);
- Criminal Code, 1960 (Act 29);
- Water Resources Commission Act, 1996 (Act 522)
- Pesticides Control and Management Act, 1996 (Act 528);
- National Building Regulations, 1996 (L. I. 1630).

District Assemblies in Ghana hold the primary responsibility for sanitation and waste management at the local and community levels; nonetheless, they receive assistance from various other institutions and organizations. This support is facilitated with the assistance agencies such as the Environmental Protection Agency (EPA) and the National Environmental Sanitation Policy Co-ordination Council. These agencies provide technical assistance by establishing environmental standards and guidelines for waste management, overseeing Environmental Assessment Regulations, conducting environmental education and awareness campaigns, and monitoring environmental quality.

Research indicates that the problem of waste in Ghana is found to be caused by the following:

- Growing urban population
- Changing patterns of production and consumption
- Increasingly urbanized lifestyles and industrialization
- Poor planning for waste management programmes
- Inadequate equipment and operational funds to support waste management activities
- Inadequate sites and facilities for waste management operations
- Inadequate skills and capacity of waste management staff
- Negative attitudes of the general public towards the environment in general.
- Low public awareness on the health consequences of poor waste management
- Weak enforcement of environmental regulations

### **2.3.8 The Aviation Sector**

Ghana's aviation sector plays an important role in the development of the nation's economy as a springboard and bridge for other industries such as tourism, trade, investment, global supply chains, exchange of ideas and innovation, and labour supply. The industry thus contributes to the economy both directly and indirectly. The sector is reported to contribute to the economy through the creation of jobs and the reduction of poverty; consequently, the industry has been attributed with improving the living standard of its workforce (Moomen, 2012). The domestic aviation sector has enhanced connectivity between urban and rural areas and has facilitated the operations of many businesses across the country<sup>26</sup>.

Ghana's aviation sector has shown robust growth, with passenger traffic increasing from 2,328,750 in 2019 to an estimated 2,914,661 by the end of 2023. Domestic passenger traffic also increased from 690,314 in 2019 to 775,662 at the end of 2023, indicating a strong recovery from the impact of the COVID-19 pandemic<sup>27</sup>. With an average annual growth of 10%, the aviation industry remains one of the fastest growing and investment-friendly industries in Ghana.

The aviation and air transport services industry in Ghana is regulated by the Ghana Civil Aviation Authority (GCAA), which was established by the Ghana Civil Aviation Act, 2004 (Act 678) as amended by the Ghana Civil Aviation Authority Act, 2024 (Act 1120) -- the "Civil Aviation Act". The functions of the GCAA in respect of planning, developing, managing and maintaining airports and aerodromes in Ghana were however decoupled in January 2007 and assigned to Ghana Airport Company Limited (GACL). GACL is therefore currently authorized to undertake the development and management of aerodromes and airports in Ghana, while the GCAA focuses on airspace management and safety regulation. The GCAA is authorized under the Civil Aviation Act to (a) regulate air navigation services; (b) regulate the provision of air navigation services; (c) establish and regulate aviation security and (d) regulate aerodromes and aerodrome service providers. Due to the sector's crucial importance, the government in 2024 underscored the prioritization of aviation safety through significant investments in infrastructure, technology, and regulatory reforms.

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<sup>26</sup><https://www.airlinepros.com/global-office/ghana/>

<sup>27</sup><https://www.mot.gov.gh/10/16/1/175/deputy-minister-for-transport-reaffirms-commitment-to-aviation-safety-at-the-canso-africa-safety-and-operations-workshop>

With respect to regulatory reforms, Ghana Civil Aviation Authority (GCAA) established consumer protection guidelines under the Economic Regulation Department to safeguard the rights of passengers and ensure a high standard of service in the aviation and air transport sector. These regulations aim to create a fair, transparent, and efficient system for addressing issues faced by passengers. Key aspects of the consumer protection in Ghana's aviation sector focus on passenger rights (right to information, right to care, right to compensation and right to refunds), accessibility and inclusivity, handling complaints, baggage handling, transparency and pricing, enforcement and monitoring, and safety and security. These regulations align with international aviation standards and underscore Ghana's commitment to protecting passengers and fostering a reliable and customer-friendly air transport system.

Consumers in Ghana's aviation sector face many challenges including frequent flight delays, cancellations, and inadequate communication from airlines. Additionally, many consumers are unaware of their rights, and compensation processes are often cumbersome. This is coupled with poor customer service, high ticket costs, and hidden charges, while accessibility issues affect persons with disabilities. Mishandled baggage also poses significant concerns. Moreover, weak enforcement of consumer protection regulations and broader challenges like rising costs and pandemic-related disruptions exacerbate the situation, highlighting the need for improved oversight, service quality, and passenger awareness. Addressing these challenges requires a collaborative effort between the GCAA, airlines, airport authorities, and consumer advocacy groups to improve service quality, enhance enforcement mechanisms, and promote consumer awareness.

## 2.4 Consumer Rights and Protection Policy Interventions in Ghana

During the 1980s phase of market deregulation and liberalization, policy interventions aimed at addressing consumer concerns came to the fore. During this time, commerce increased and reliance on imports rose, necessitating the need to safeguard consumers from inferior and unsafe products, stressing the need for more effective consumer protection laws and policies (Consumer International and OSIWA, 2014)<sup>28</sup>. The current consumer protection framework consists of multiple legislative and regulatory measures that are fragmented across various laws and policies. The government's legislative and regulatory provisions include the Sale of Goods Act of 1962, Public Health Act of 2012 (Act 851), Public Utility Regulatory Commission Act of 1997, the National Communications Authority Act of 1996, and the Ghana Standards Authority Act of 2022 (Act 1078), among others (Consumer International and OSIWA, 2014). Ghana continues to struggle with consumer rights protection due to the lack of a well-integrated and comprehensive policy, institutional, and legislative framework.

The Ministry of Trade and Industry (MOTI), as part of its policy intervention, has built a coordinated and comprehensive policy and legal framework for consumer protection in its Trade Sector Support Programme (TSSP). The National Trade Policy Implementation Plan, which was launched in 2005, aimed to establish a Consumer Protection Authority to facilitate consumer redress, establish advertising and labelling codes of practice, educate consumers about their rights, strengthen consumer-oriented organizations, and ensure effective consumer representation on decision-making bodies (Dowuona-Hammond, 2018).

A Technical Committee of the Ministry of Trade and Industry (MOTI) reviewed and approved a draft consumer protection policy, which was launched in 2010. In 2015, MOTI facilitated the development of recommendations for a Consumer Protection Bill based on this policy, but the bill remains pending Cabinet approval. Under MOTI's supervision, a Legal Consultant drafted proposals for the Consumer Protection Bill, which were subsequently submitted to the Attorney General's Department's Drafting Unit in 2016<sup>29</sup>.

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<sup>28</sup> *Ibid*

<sup>29</sup> *Ibid*

In its current form, the Draft Consumer Protection Bill seeks to safeguard consumer rights by ensuring protections such as the right to cancel or amend contracts, the right to consumer information disclosure, and protection against unfair trade and commercial practices, including misleading advertisements, abusive and exploitative contracts, and unconscionable terms and conditions. The bill also proposes the establishment of a Consumer Protection Agency<sup>30</sup>. Beyond efforts by civil society organizations advocating for consumer rights, this draft bill represents the most significant policy initiative aimed at addressing consumer concerns<sup>31</sup>.

However, despite more than two decades of efforts to establish a robust regulatory framework for consumer protection in Ghana, the bill has yet to reach Parliament for deliberation. Consumer groups across the country have expressed frustration over the prolonged delay in its passage into law.

## 2.5 Gaps in Ghana's Consumer Rights and Protection Framework

The existing regulatory framework has a number of flaws that must be addressed in order to ensure that consumer interests are protected in an effective and consistent manner. The following are some deficiencies in Ghana's legislative and policy framework for consumer protection:

- 1. Fragmentation and Lack of Coordination:** The multiplicity of regulatory bodies with overlapping mandates often leads to fragmentation and inefficiencies in enforcement (Darko & Lamptey, 2017). Lack of coordination among agencies can result in inconsistent standards and regulatory gaps that undermine consumer protection efforts. Fragmented regulatory structures impede cohesive consumer protection strategies (Darko & Lamptey, 2017).
- 2. Limited Enforcement Capacity:** Many regulatory agencies suffer from inadequate resources, including funding, personnel, and logistical support, which constrain their ability to effectively monitor and enforce compliance (Mensah & Antwi, 2015). This limitation is particularly pronounced in rural and remote areas, where oversight is minimal.
- 3. Low Consumer Awareness:** A significant portion of the Ghanaian population remains unaware of their consumer rights and the mechanisms available for redress (Acheampong & Asamoah, 2013). This lack of awareness hampers consumers' ability to advocate for themselves and hold service providers accountable. Low levels of consumer awareness undermine effective consumer empowerment (Acheampong & Asamoah, 2013).
- 4. Proliferation of Counterfeit and Substandard Products:** The Ghanaian market faces challenges with the prevalence of counterfeit and substandard goods, posing significant health and safety risks to consumers (Boateng, 2018). Inadequate border controls and enforcement mechanisms contribute to the influx of such products.
- 5. Delayed Legislative Reforms:** The prolonged delay in passing the Consumer Protection Bill has left critical gaps in the legal framework, limiting comprehensive protection and redress for consumers (MoTI, 2020). This delay has hindered the establishment of a centralized authority dedicated to consumer issues.
- 6. Lack of Competition Law:** Ghana's competition law, much like the Consumer Protection Law, has not received the requisite executive and legislative push. If enacted, it aims to promote fair competition and curb monopolistic practices that could negatively impact consumers. The absence of a comprehensive competition law has been identified as a significant gap in the regulatory framework, as it leaves consumers vulnerable to unfair pricing and anti-competitive practices (Osei, 2016)

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<sup>30</sup> *Ibid*

<sup>31</sup> *Such as the Ghana Association of Chartered Mediators, Consumer Rights Protection Agency and Consumer International (Ghana Chapter)*



## 3. Methodology

### 3.1 Study Design

The study employed a mixed-method approach, combining quantitative surveys and qualitative focus group discussions (FGDs) to gain a comprehensive understanding of consumer problems, concerns, challenges, rights and protection in Ghana. This approach allowed for the triangulation of findings, enhancing the validity and reliability of the results.

The quantitative component involved administering sector-specific questionnaires to a representative sample of 1,795 consumers across 10 regions in Ghana (see Table 1). Using closed and open-ended questions, the questionnaire captured key aspects of consumer problems, concerns, challenges and rights, such as awareness levels, access to information, quality of services, complaint resolution mechanisms, and overall satisfaction. The qualitative component consisted of 20 FGDs, each with 8-10 participants, to gather in-depth insights into consumer experiences and perceptions. The FGDs explored themes such as challenges faced by consumers, effectiveness of redress mechanisms, and recommendations for improving Ghana's consumer protection framework.

The mixed-method design was particularly suitable given the complex nature of consumer rights and protection. By combining the breadth of quantitative data with the depth of qualitative insights, the study captured both general patterns and specific nuances of consumer experiences. This comprehensive approach strengthened the study's ability to generate actionable recommendations for enhancing consumer welfare in Ghana.

### 3.2 Study Scope and Sampling

The study covered a wide geographic scope, encompassing 10 regions across Ghana's three main zones: Coastal/Southern, Middle, and Northern. This broad coverage ensured a representative sample that captured the diverse experiences of consumers in different parts of the country. The 10 regions selected for the study are shown in Table 1.

**Table 1: Selected regions from the three zones in Ghana**

Zones	Regions that constitute the Zone	Selected regions from the Zone
Coastal	Greater Accra, Volta, Central, Eastern and Western	Greater Accra, Volta, Central, Eastern
Middle	Ashanti, Bono, Bono East, Ahafo, Western North, Oti	Ashanti, Western North, Bono
Northern	Northern, Savannah, North-East, Upper East, Upper West	Northern, Upper West, Upper East

Within each selected region, consumers were targeted from both rural and urban settings to account for potential variations in access, quality, and cost of goods and services based on geographical location. Furthermore, the study aimed to capture gender and age dynamics by sampling male and female consumers within the youth (18-35 years) and adult/non-youth (above 35 years) cohorts.

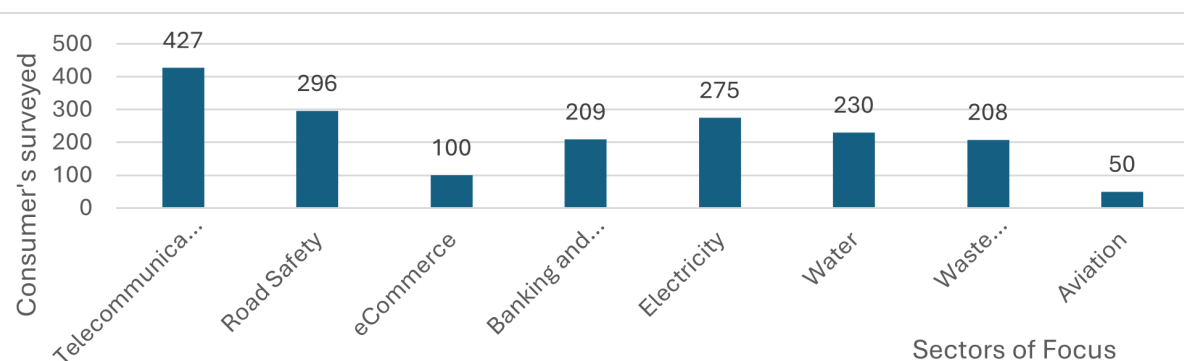
The study employed a simple random sampling technique to select consumers for participation. The random-walk approach was used, where enumerators followed a consistent pattern of selecting every fifth household and interviewing a consenting consumer. The right-hand rule was applied, targeting only houses/households on the right-hand side of the enumerator’s path. The total sample size for the study was 1,795 consumers from 8 key sectors namely - Telecommunications, Road Safety, eCommerce, Banking and Financial Services, Electricity, Water, Waste Management and Aviation. Similarly, the convenient sampling technique was adopted in selecting consumers across the regions and sectors for the FGDs.

### 3.3 Data Collection Methods

The study employed two primary data collection methods: surveys and focus group discussions.

- 1. Surveys:** Sector-specific questionnaires were developed to gather quantitative data on consumer awareness, experiences, and perceptions across the eight targeted sectors. The questionnaires were designed to capture key aspects of consumer concerns and rights, including access to information, quality of services, complaint resolution mechanisms, and overall satisfaction levels. The surveys were administered face-to-face by trained enumerators, ensuring proper data collection procedures and respondent confidentiality. A total of 1,795 consumers were interviewed across the 8 sectors, with the breakdown shown in figure 1.

*Figure 1: Number of consumers surveyed per sector*



**2. Focus Group Discussions (FGDs):** In addition to the surveys, 20 FGDs were conducted across the selected regions to gather qualitative insights into consumer experiences and perceptions. The FGDs were evenly spread between rural and urban areas, male and female participants, and youth and adult age groups. Each FGD consisted of 8-10 participants and was moderated by a trained facilitator using a semi-structured discussion guide. The FGDs aimed to explore themes such as consumer awareness of rights, challenges faced in accessing quality services, effectiveness of redress mechanisms, and recommendations for improving consumer protection. A total of 162 consumers were qualitatively engaged through FGDs.

## 3.4 Data Analysis

The collected data was subjected to both quantitative and qualitative analysis techniques.

- 1. Quantitative Data Analysis:** The survey data was analyzed using descriptive and inferential statistical methods. Descriptive statistics, such as frequencies, percentages, means, and standard deviations, were used to summarize and present the key findings. Inferential statistical tests, such as chi-square tests and t-tests, were employed to examine associations and differences between variables of interest, such as consumer awareness levels across different demographic groups or regions.
- 2. Qualitative Data Analysis:** The qualitative data gathered through the FGDs was analyzed using thematic analysis. The FGD transcripts were carefully reviewed, and emerging themes and patterns were identified and coded. The analysis focused on identifying common challenges, experiences, and recommendations expressed by consumers across the different sectors and demographic groups. The qualitative findings were used to complement and enrich the quantitative results, providing a more nuanced understanding of consumer rights and protection issues in Ghana.

## 3.5 Limitations

The study was rigorous and followed standard data collection and analysis procedures; however, some limitations need to be acknowledged. One key limitation was the challenge of reaching consumers across all communities within Ghana's 16 administrative regions. While this could affect the generalizability of the findings, efforts were made to enhance representativeness by targeting and sampling from communities with relatively larger populations as proxies for those excluded. Additionally, although the study captured a broad representation of administrative regions, finer rural-urban differences within regions may not have been fully accounted for due to the sampling approach. However, given the similarity of goods and services across locations and the tendency for consumers with similar characteristics to exhibit comparable behaviors, the study anticipates that these granular differences are unlikely to significantly impact the overall findings.

Overall, the mixed-method approach, coupled with the broad geographic coverage and representative sampling, ensured that the study captured a comprehensive picture of consumer rights and protection in Ghana. The findings from this study provide valuable insights and recommendations for policymakers, regulators, and consumer advocacy groups to enhance consumer welfare and drive positive change in the Ghanaian marketplace.



## 4. Findings and Discussion

### 4.1 Demographic Characteristics of Respondents

The study surveyed a total of 1,795 consumers across various sectors in Ghana. This section presents the demographic profile of the respondents, including their gender, age, marital status, region, dwelling place, education level, employment status, monthly income, and disability status. The demographic information helps to contextualize the findings and showcases that the study represents a diverse range of consumers.

*Table 2: Demographics of surveyed consumers*

Indicator	Disaggregation	Percentage
Gender	Male	52.73%
	Female	47.10%
	No answer	0.17%
Age (Years)	18-25	16.55%
	26-35	37.37%
	36-45	25.94%
	46-55	14.33%
	56-65	4.78%
	66 and above	1.02%
Marital Status	Married	48.12%
	Single	43.34%
	Divorced	4.95%
	Widowed	3.58%

<b>Region</b>	Ashanti	9.73%
	Brong Ahafo	9.90%
	Central	11.26%
	Eastern	10.41%
	Greater Accra	8.53%
	Northern	11.95%
	Upper East	10.58%
	Upper West	9.22%
	Volta	8.87%
	Western	9.56%
<b>Dwelling Place</b>	Urban	48.12%
	Suburban	25.26%
	Rural	22.18%
	Peri-urban	4.44%
<b>Education</b>	No formal education	7.34%
	Primary	4.78%
	JHS	12.29%
	SHS	24.57%
	Diploma	20.65%
	Bachelor's	25.60%
	Master's	4.27%
	Doctoral	0.34%
<b>Disability</b>	Other	0.17%
	Yes	6.31%
	No	93.69%

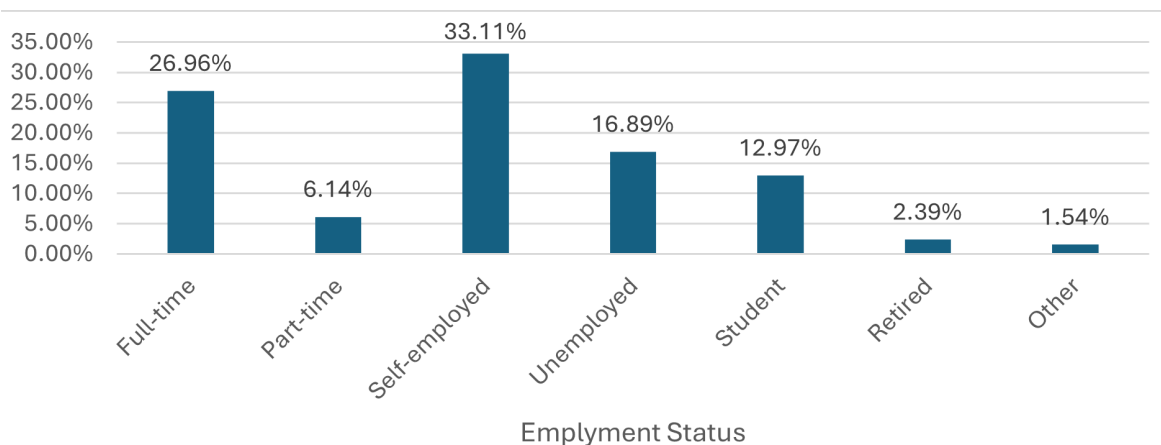
Table 2 provides a comprehensive overview of the respondents' demographic characteristics. In terms of gender distribution, the study aimed to have a balanced representation, with 52.73% of respondents being male and 47.1% being female, while 0.17% preferred not to disclose their gender.

The majority of the respondents (37.37%) belonged to the 26-35 age group, followed by the 36-45 age group (25.94%). Almost half of the respondents (48.12%) were married, while 43.34% were single. The study covered 10 regions across Ghana, with the Northern region having the highest representation (11.95%) and the Volta region having the lowest (8.87%).

Regarding dwelling place, almost half of the respondents (48.12%) resided in urban areas, while 25.26% lived in suburban areas. The majority of the respondents had either a bachelor's degree (25.6%) or senior high school education (24.57%). Also, 6.31% of the respondents reported having a disability.

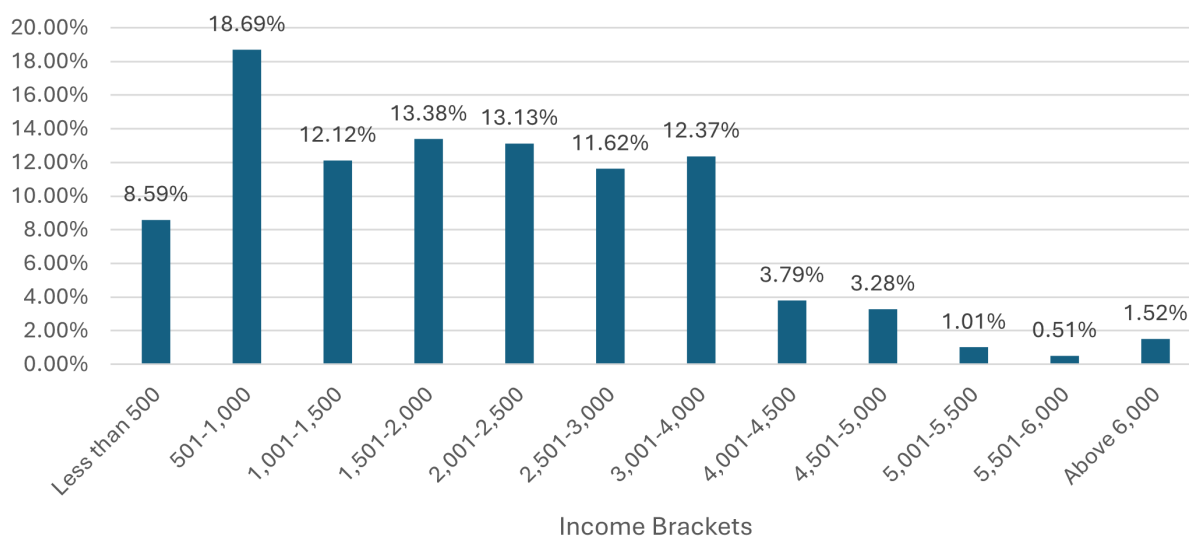
In terms of employment status as shown in Figure 2, the majority of the respondents were self-employed (33.11%), followed by those employed full-time (26.96%). The "Other" category (1.54%) included respondents with various employment statuses such as apprenticeships, contract-based work, internships, and specific occupations like healthcare workers and tailors.

Figure 2: Employment status of consumers



The monthly income levels of the respondents were categorized into 12 groups, ranging between GHC 500 to GHC 6000. See Figure 3 for a detailed breakdown.

Figure 3: Income levels of consumers



The diverse demographic characteristics of the respondents ensure that the study captures the experiences and perspectives of various consumer groups in Ghana. This information is crucial for understanding the context of the findings and identifying any potential differences in consumer rights awareness, challenges, and satisfaction levels across different demographic segments.

#### 4.1.1 Qualitative Participant Profiles

The FGD participants represented a cross-section of Ghanaian consumers, with variation in age, gender, occupation, and the sectors they frequently engaged with. The majority of participants were between the ages of 18 and 45, with a mix of male and female consumers. The occupations of the participants were diverse, including farmers, traders, teachers, students, healthcare workers, and various self-employed individuals. This allowed the study to gather insights from consumers with different socio-economic backgrounds and experiences. The FGD participants frequently interacted with a range of sectors of interest as consumers. Having representation from consumers who regularly engaged with these key sectors provided rich data on the challenges, perceptions, and experiences related to consumer rights and protection in Ghana.

The FGDs were conducted in several regions across Ghana to ensure geographic diversity. Conducting discussions in both urban and rural communities within these regions allowed the study to identify potential disparities in consumer experiences based on location. It also ensured that the perspectives of consumers from different parts of the country were included. The semi-structured nature of the discussions allowed participants to share their personal stories, challenges, and suggestions, providing valuable qualitative insights to complement the quantitative survey findings.

In all, the diverse profile of FGD participants, the range of sectors represented, and the geographic spread of the discussions yielded rich qualitative data. This enabled the study to paint a comprehensive picture of the state of consumer rights and protection in Ghana from the perspective of consumers themselves.

## 4.2 Telecommunications Sector Analysis

### 4.2.1 Mobile Phone Ownership and Subscription Patterns

The quantitative survey results show that 100% of respondents own a mobile phone, indicating widespread adoption of mobile technology in Ghana. In terms of subscription patterns, 57.61% of respondents subscribe to one network, 38.88% subscribe to two networks, 2.81% subscribe to three networks, and 0.70% subscribe to four networks. This suggests that while most consumers rely on a single provider, a significant portion maintain multiple subscriptions, likely for reasons such as coverage, pricing, or service quality.

The focus group discussions reveal that MTN and Vodafone are the most commonly used providers. As one participant from the Western Region noted, **“Where I stay for instance, it is only MTN that works so you can’t use any other.”** This highlights the role of network coverage in shaping subscription choices, especially in rural areas where options may be limited.

### 4.2.2 Expenditure on Voice Calls and Data

On average, 33.49% of respondents spend less than GHS 50 per month on voice calls and data, while 20.14% spend between GHS 51-75 and another 20.14% spend between GHS 76-100. Higher expenditure brackets had lower proportions, with 7.49% spending GHS 101-125, 4.92% spending GHS 126-150, and progressively smaller percentages in higher ranges. Only 1.64% reported spending above GHS 400 per month.

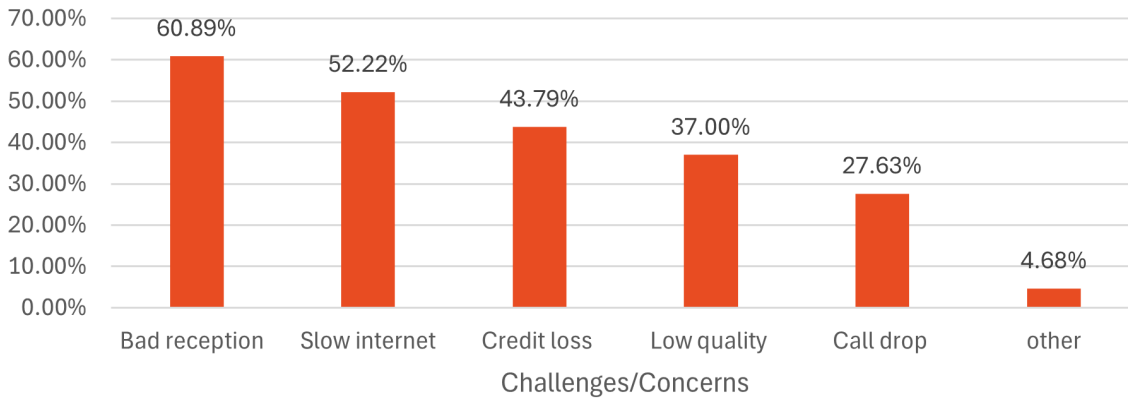
Qualitative data provides insights into the factors driving expenditure. Participants frequently mentioned the high cost of data and airtime as a main point. One participant from the Northern Region shared, **“The cost of services that the network providers provide here in Ghana is way too expensive compared to other countries.”** Others highlighted the need for more affordable pricing, with a participant from the Bono Region stating, **“Data is now expensive so they should reduce it.”**

These findings suggest that while most consumers maintain relatively low monthly expenditures, the perceived high cost of services remains a significant concern. The contrast between Ghana’s prices and those in other markets also emerged as a sore point for consumers.

### 4.2.3 Concerns and Challenges Faced by Consumers

The survey identified several key challenges faced by consumers in the telecommunications sector. The challenges highlighted include Bad reception (60.89%), Slow internet (52.22%), Credit loss (43.79%), Low quality (37.00%) and Call drop (27.63%). The percentages indicate the proportion of respondents who identified each issue as a concern and is illustrated in Figure 4.

Figure 4: Concerns/Challenges faced by consumers



Qualitative data from the focus groups and interviews provides rich insights into how these challenges impact consumers' daily lives and livelihoods. Participants shared stories of missed opportunities, business losses, and communication difficulties arising from poor network quality.

For instance, a participant from the Central Region recounted, **"I needed to send some information to someone but the network was very bad and I was very angry."** Another from the Volta Region shared, **"Most people complain they can't reach me when they call me - they think I have blocked their line meanwhile I haven't."**

Beyond the direct impact on communication, some highlighted the knock-on effects on other areas of life. A participant from the Eastern Region explained, **"I tried to give some information to my boss in bits for a project. Only God knows on that fateful day [the network failed]."**

Another consumer in Kumasi shared his disappointment with Telecel when it comes to reaching out to their hotline. He said **"Anytime I run into a problem and call their hotline, I am directed to use their WhatsApp platform to send my complaint. Their AI Chatbot has not been trained properly, and it will keep on asking me the same questions multiple times."**

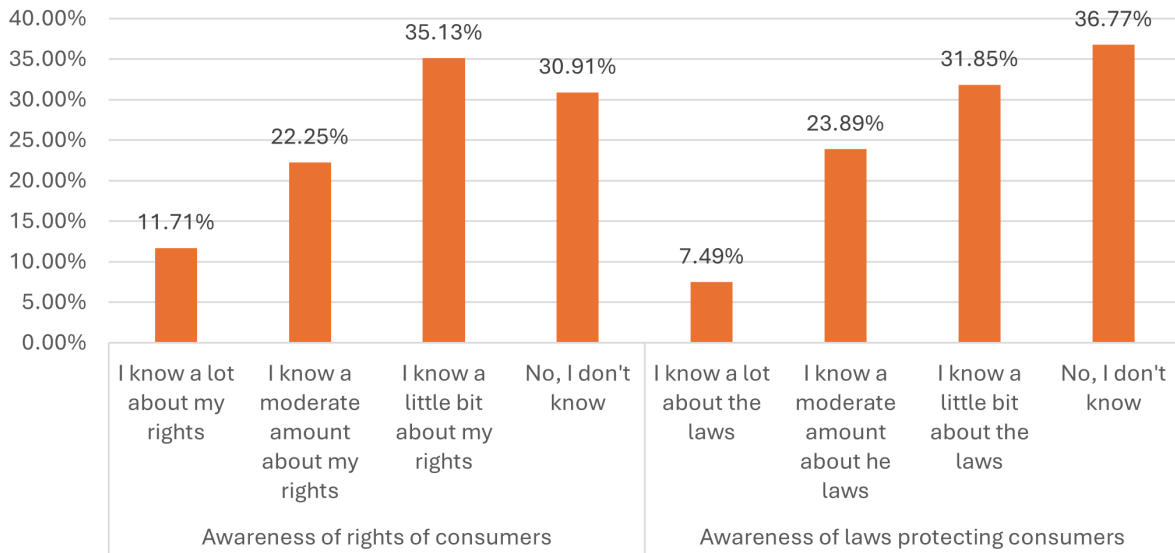
Still, on Telcel, another consumer added that **"When Telecel fixed broadband goes off, I will get an SMS from Telecel asking me to move data from my fixed account to my mobile. The issue is that Telecel data is not strong enough in my neighborhood."**

These accounts underscore the multidimensional consequences of service quality issues, affecting not just personal communication but also professional responsibilities and economic activities. The high proportion of reporting challenges coupled with the vivid individual stories make a compelling case for the urgency of addressing these pain points.

#### 4.2.4 Awareness of Consumer Rights and Laws

When asked about their awareness of rights as consumers of telecom services, 35.13% said they know a little, 30.91% said they don't know, 22.25% said they know a moderate amount, and only 11.71% said they know a lot. Similarly, regarding awareness of laws protecting them as telecom consumers, 36.77% said they don't know, 31.85% know a little, 23.89% know somehow, and just 7.49% know a lot. See Figure 5.

Figure 5: Consumers awareness of their rights and laws protecting them in the telecommunication sector



The qualitative findings reinforce this picture of limited awareness. As one participant from the Upper West Region puts it, **“I have no idea of what consumer rights are about. Companies that render their services to me such as ECG, GWCL etc., only come to me to collect their bills and go away without providing any education whatsoever to me with regards to my rights as a consumer.”**

Another from the Eastern Region highlighted the role of education, saying, **“I think in Ghana here those who are educated are the ones who know their rights, those of us who are not educated do not know our rights and to talk of consumer rights... All that we know is just to use it because they are available.”**

These insights suggest a significant awareness gap, especially among less educated and rural populations. The onus seems to fall largely on service providers to proactively educate consumers about their rights: a responsibility many seem to neglect, based on participants' experiences.

When asked what can be done to increase awareness, suggestions included:

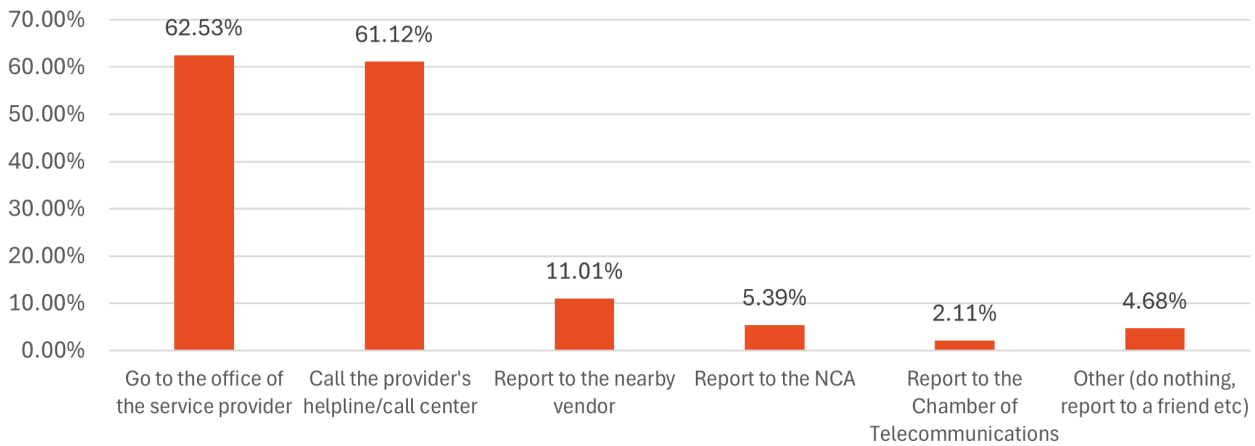
- Intensive public education through media (TV, radio, social media) in multiple languages
- Incorporating consumer rights into school curricula
- Telcos and regulators organizing community engagements and outreach programs
- Clearly communicating rights to consumers through multiple touchpoints (e.g., SMS, apps, billboards, interactive voice response systems)

A participant from the Upper East Region captured the sentiment well: **“Education should be given to consumers to create awareness on radio and social media... Even mobile money fraud can be reduced if network providers engage in consumer education.”**

### 4.2.5 Consumer Responsibilities and Complaint Resolution

The survey revealed a mix of responses regarding where consumers direct their complaints: More than half of the consumers indicated going to the service provider’s office or calling the helpline/call center (see Figure 6).

Figure 6: Actions taken by consumers when faced with challenges



In the focus groups, participants shared experiences of long wait times, unresolved issues, and frustration with the complaint resolution process.

One participant from the Ashanti Region described the experience as follows: **“Getting in touch with their customer service is my biggest [problem]... If you are not educated, you have to let your children call on your behalf... If you are frustrated and can’t speak English, you tell your problems to your children.”**

Some also highlighted the urban-rural disparity in access to resolution mechanisms. A participant from the Northern Region explained, **“The mobile network companies should decentralize their offices to the districts to enable consumers to seek redress whenever we have issues. This will enable us to know more about our rights as consumers as well.”**

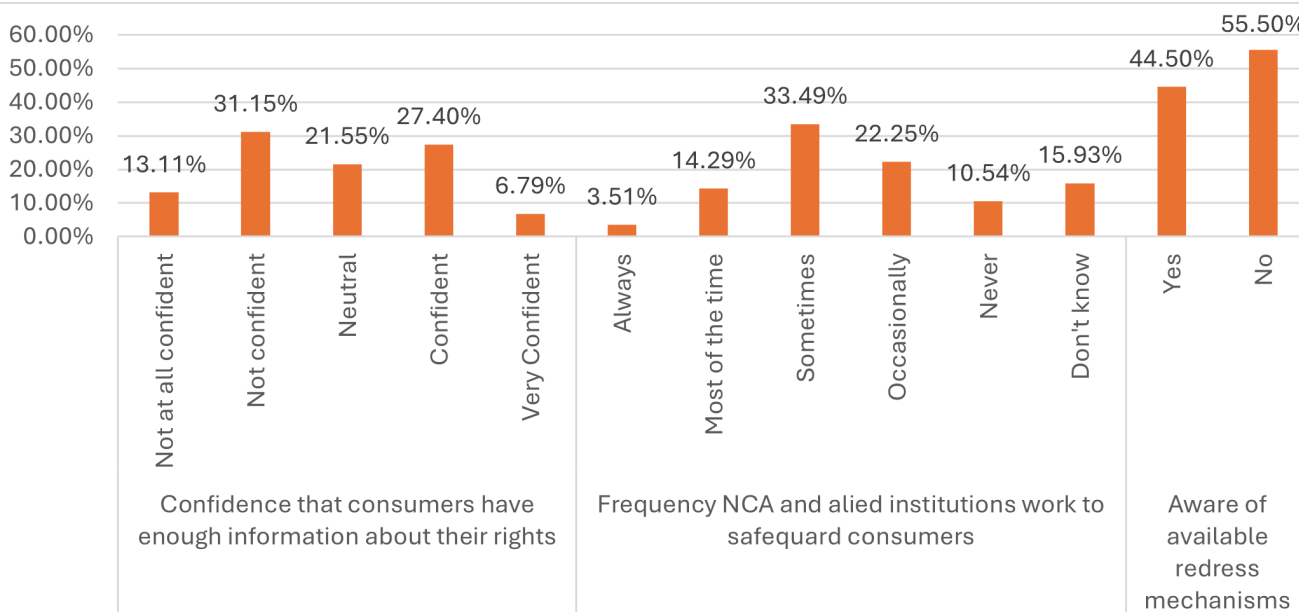
Generally, the quantitative and qualitative data depict a complaint resolution landscape that places much of the burden on consumers to actively seek out assistance, often through channels that are centralized, unresponsive, or challenging to navigate for certain populations. Improving the accessibility, efficiency, and equity of these processes emerges as a clear priority.

### 4.2.6 Enforcement, Resolution, and Redress Mechanisms

Survey responses revealed limited faith in the effectiveness of the regulatory framework. When asked if they agree with the statement “I am confident that I have enough information about my rights as a consumer of telecommunication services”, 31.15% said they are not confident, 27.40% said they are just confident, 21.55% were neutral, 13.11% were not at all confident, and only 6.79% were very confident (See figure 7).

Regarding the frequency with which the NCA and allied institutions work to safeguard consumer protection, 33.49% said sometimes, 22.25% said occasionally, 15.93% said they don’t know, 14.29% said most times, 10.54% said never, and only 3.51% said always. Furthermore, a substantial 55.50% said they are not aware of available redress mechanisms for their telecom concerns, compared to 44.50% who said they are aware, as shown in figure 7.

Figure 7: Consumer's perception on available information, efficiency of NCA and awareness of redress mechanisms



The focus group discussions shed light on the reasons behind these perceptions. Many participants expressed a sense that regulators are ineffective or unresponsive to consumer complaints. A participant from the Greater Accra Region captured this sentiment: “Even when we know our rights, the companies don’t follow the rules because no one enforces them.” Another from the Western Region added, “They don’t care about us because we live far away. They only fix things quickly in the big cities.”

Some also highlighted a perceived lack of transparency and accessibility in the regulatory process. As a participant from the Central Region put it, “There are regulations, but they’re not widely publicized. I know that agencies like NCA handle these issues, but I don’t know the process for contacting them or filing complaints.”

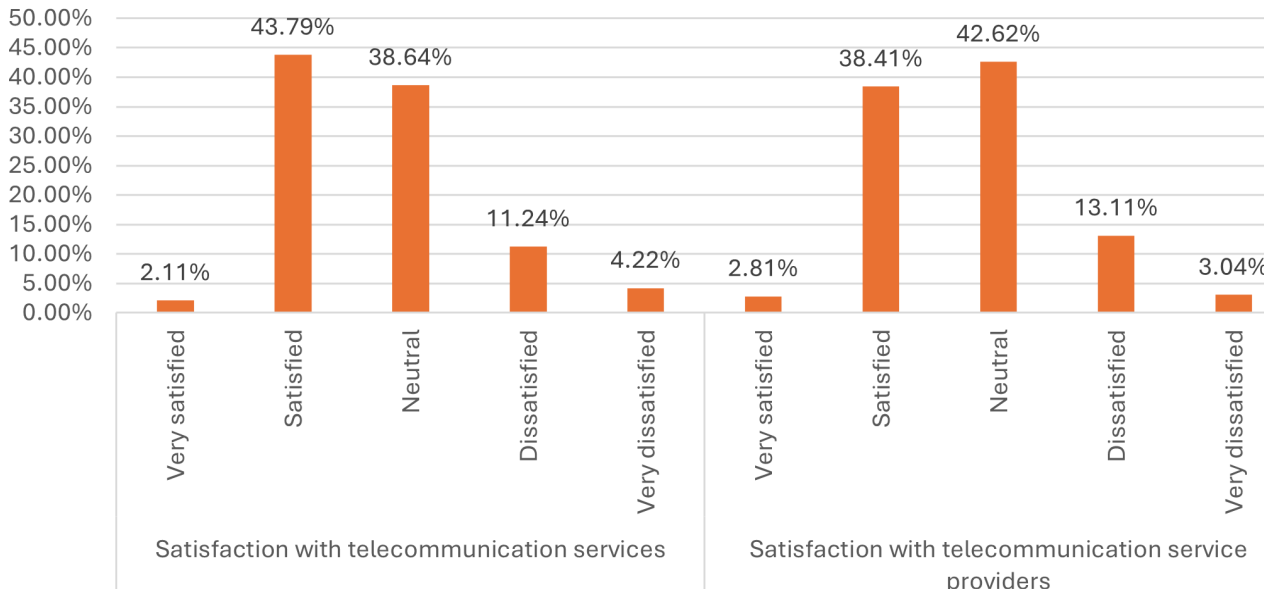
To improve the effectiveness of consumer protection, suggestions from participants included:

- Decentralizing regulatory offices to make them more accessible to consumers in all regions
- Conducting more frequent and rigorous monitoring of service providers’ compliance with regulations
- Imposing stricter penalties for non-compliance to incentivize better behavior
- Investing in consumer education to build awareness of rights and redress mechanisms
- Streamlining complaint processes through digital platforms and apps to make them more user-friendly
- Regularly publishing data on complaints received and resolved to promote transparency and accountability

#### 4.2.7 Satisfaction with Service Providers and Regulatory Bodies

When asked to rate their overall satisfaction with the usage of telecom services, 43.79% said they are satisfied, 38.64% were neutral, 11.24% were dissatisfied, 4.22% were very dissatisfied, and just 2.11% were very satisfied. On a more granular scale from 1 (very satisfied) to 5 (very dissatisfied), 42.62% were neutral, 38.41% were satisfied, 13.11% were dissatisfied, 3.04% were very dissatisfied, and 2.81% were very satisfied when asked “Where do you place your telecom service provider and its allied institutions?”. Figure 8 shows consumers’ satisfaction with telecommunication services and providers.

Figure 8: Consumer satisfaction with telecommunication services and providers



The qualitative data adds nuance to these ratings. While some participants shared positive experiences, such as prompt issue resolution and helpful customer service, many others described frustrations that dampened their overall satisfaction.

Frequent complaints included network instability, high prices, unresponsive customer care, unexplained charges, and a general sense of not being valued as customers. As one participant from the Ashanti Region puts it, **“Their customer service is poor in Ghana... They are just interested in your money. If you respect my money then you must respect me.”** Perceptions of regulatory bodies were similarly mixed. Some acknowledged the role of the NCA and allied institutions in establishing consumer protections, but many felt that enforcement was lacking.

A participant from the Greater Accra Region summarized, **“The NCA is trying, but their presence is not felt. They need to do more to hold telcos accountable.”** Another from the Central Region added, **“I have heard of the consumer protection laws, but I don’t think they are working. The problems persist.”**

#### 4.2.8 Switching Behavior and Reasons for Switching

A substantial 42.15% of survey respondents reported having switched mobile network providers due to dissatisfaction, while 57.85% said they have not switched. Among those who did switch, the most frequently cited reasons are shown in Table 3.

Table 3: Reasons for switching

<i>Reason</i>	<i>Percentage</i>
Poor network coverage	72.22%
Slow internet speeds	48.33%
High prices	43.89%
Poor customer service	18.89%
Frequent Call drops	13.33%

The focus group discussions yielded insights into the factors that influence switching decisions. For many, the choice to switch is a balancing act between tolerating poor service and the perceived hassle of changing providers.

As one participant from the Eastern Region explained, **“If there were better options, I would switch in a heartbeat. But all the networks have problems, so you just learn to cope with the one you have.”**

Others highlighted the stickiness of certain services, particularly mobile money, which can make switching more difficult. A participant from the Ashanti Region shared, **“I thought about switching from MTN, but I use their mobile money a lot. It’s convenient because most people are on MTN, so switching would be a big inconvenience.”**

Some also mentioned bundled offerings and loyalty programs as factors that discourage switching, even in the face of service issues. As a participant from the Western Region put it, **“Sometimes the promos and bonus offers make you feel like you’re getting a good deal, even if the actual service is not the best.”**

#### ***4.2.9 Access to Customer Support and Issue Resolution***

When asked about the ease of accessing customer support from their mobile network provider, 39.34% said it is neutral, 37.00% said it is easy, 13.35% said it is difficult, 7.49% said it is very easy, and 2.81% said it is very difficult.

However, satisfaction with the information provided by customer care was less positive. 40.28% were neutral, 32.55% were satisfied, 18.74% were dissatisfied, 5.15% were very dissatisfied, and only 3.28% were very satisfied.

Qualitative data sheds light on the pain points in the customer support experience. Many participants described long wait times, unhelpful agents, unresolved issues, and a general lack of empathy.

As one participant from the Northern Region shared, **“You can call the customer care line and wait for so long without getting through. When you finally do, they just give you the runaround without actually solving your problem.”**

Others highlighted the difficulty of navigating automated systems and the frustration of having to explain the same issue multiple times to different agents. A participant from the Upper West Region recounted, **“I had a billing issue and I called customer care. I was transferred three times and each time I had to start the story afresh. In the end, they just told me to visit the office.”**

Some also noted the limited channels for support, with a participant from the Central Region noting, **“If you don’t use a smartphone or you don’t have internet, it’s very hard to get help. You have to physically go to their office, which is far and time-consuming.”**

#### ***4.2.10 Perceptions of Data Privacy and Security***

The survey revealed significant concerns about data privacy and security in the telecom sector. When asked if they believe mobile network providers prioritize consumer rights and privacy, 40.75% said no, 32.32% said they are not sure, and only 26.93% said yes.

Qualitative findings reechoed these concerns. Participants frequently mentioned instances of unsolicited marketing calls, promotional messages, and even scams that made them question how secure their personal information really is. A participant from the Greater Accra Region shared, **“Almost every day I get calls from strange numbers trying to sell me something or get me to send them money. How did they even get my number if not from the telcos?”**

Others described experiences of mobile money fraud and hacking that left them feeling vulnerable. As a participant from the Ashanti Region recounted, **“My mobile money account was hacked and I lost a significant amount. When I reported it to MTN, they couldn’t do much. They just told me to be more careful next time, but how can I trust that my information is safe with them?”**

Some also raised the issue of government surveillance and the role of telcos in protecting user privacy. A participant from the Northern Region wondered, **“We don’t know what kind of data the government is collecting on us through the telcos. Are our calls being monitored? Our messages? They need to be more transparent.”**

These concerns point to a trust deficit that telcos and regulators will need to address through a combination of strict data protection measures, transparent communication, and swift redress in case of breaches. As a participant from the Western Region put it, **“Data is the new currency. They need to treat our information with the utmost care and face serious consequences if they fail to do so.”**

#### ***4.2.11 Comparison with Existing Literature***

The findings from this study are largely consistent with existing literature on Ghana’s telecommunications sector, while adding valuable consumer perspectives and experiences to the discourse.

Studies such as Frempong (2009), Dagbanja (2016), and World Bank (2019) have highlighted the rapid growth and transformative impact of mobile telephony in Ghana, but also noted persistent challenges related to service quality, affordability, and regulatory effectiveness. The current study’s findings on widespread mobile phone ownership, the dominance of MTN and Vodafone, and the frequent complaints about network quality and high prices align with these previous observations.

However, where this study adds significant value is in its detailed exploration of consumer awareness, perceptions, and experiences. The granular data on consumer rights awareness, complaint resolution behaviors, satisfaction levels, and switching patterns provide a more nuanced understanding of how Ghanaians navigate the telecom landscape and the pain points they encounter in the process.

The study’s rich qualitative insights, drawn from focus group discussions and interviews, give voice to consumers’ frustrations, hopes, and recommendations in a way that aggregate statistics often cannot. The vivid anecdotes of network failures leading to missed opportunities, the expressions of helplessness in the face of unresponsive customer care, and the calls for more proactive regulation and redress mechanisms all paint a more intimate picture of the consumer experience.

Furthermore, the study’s focus on data privacy and security concerns is particularly timely and relevant, given the growing global attention to these issues and the increasing digitization of financial services in Ghana (Boateng et al., 2021; Oduro-Marfo et al., 2022). The findings underscore the need for telcos and regulators to prioritize consumer data protection and transparency, an area that has often been overlooked in the quest for growth and innovation.

## **4.3 Road Safety Analysis**

Road safety is a critical issue in Ghana that impacts the lives of citizens on a daily basis. This analysis examines key aspects of road safety through a combination of quantitative survey data and qualitative insights from focus group discussions. The findings shed light on Ghanaians’ experiences with public transportation, awareness of road safety laws, and perceptions of enforcement and infrastructure.

### ***4.3.1 Frequency of Public Transportation Usage***

The quantitative survey revealed that a significant portion of Ghanaians rely on public transportation regularly. 41.55% of respondents reported using public transportation such as tro-tros, buses or taxis on a daily basis. Another 30.74% said they use public transportation a few times per week. Only 0.34% of respondents said they never use public transportation. This high frequency of public transportation usage underscores the importance of road safety, as a large number of citizens are potentially exposed to risks on the roads each day. Focus group participants elaborated on their reliance on public transport:

**“I use public transport every day to get to work since I don’t own a car. I don’t have any other option to move around the city. My worry is that most of these trotro drivers do not comply driving regulations.”** (Male participant, Accra)

**“Most of us ordinary Ghanaians depend on tro-tros and shared taxis. The buses are always full, especially during rush hour.”** (Female participant, Kumasi)

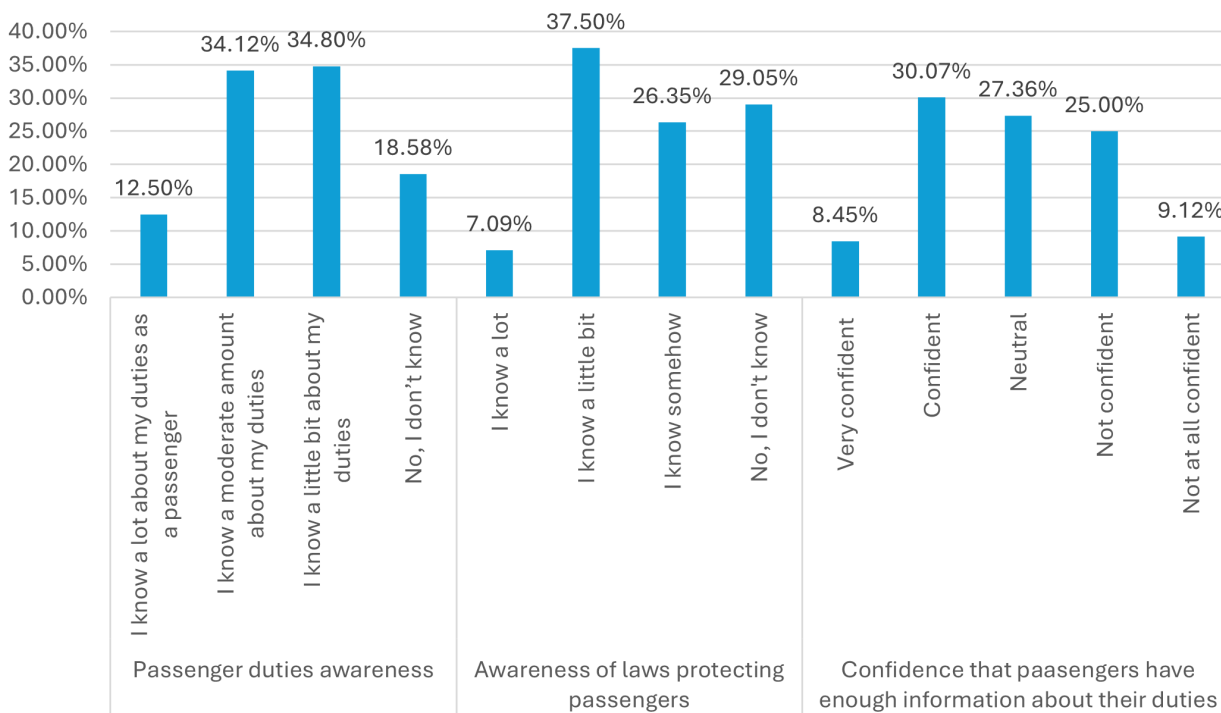
The widespread use of public transportation in Ghana is consistent with studies that have found high reliance on informal transport modes like minibuses and shared taxis, particularly among lower income populations (Abane, 2011; Agyemang, 2017). The lack of an extensive formal public transport system leaves many commuters with limited alternatives.

### 4.3.2 Passenger Awareness of Duties and Rights

When it comes to awareness of their duties as passengers, the survey results present a mixed picture - 34.8% said they know a little about their duties, while 34.12% reported moderate awareness. However, only 12.5% said they know a lot about their duties as passengers. 18.58% admitted they don’t know their duties at all (see figure 9).

In terms of confidence as a passenger and knowledge of passenger rights as presented in figure 9, most respondents did not express strong confidence - 38.51% were confident and 27.36% were neutral, but 33.12% were either not confident or not at all confident that they understood their rights as passengers. Significantly, 66.55% said they either know a little or don’t know about laws protecting passengers specifically.

Figure 9: Passengers awareness of their duties, laws and perception on access to information



Focus group discussions revealed limited awareness but a desire to be more informed:

**“I honestly don’t know much about my rights as a passenger. No one has ever educated us. The drivers and mates just treat us however they want.”** (Female participant, Accra)

**“I wish we received more education on what our rights are and how to report issues. Most of us just accept the situations because we don’t know better.”** (Male participant, Tamale)

**“Anytime I am in a commercial vehicle and the driver is engaged in reckless driving, I try to alert the driver to be careful. The other day one passenger told me that if he wanted a slow-moving vehicle, he would have gone with a tortoise.”**(Female participant, Tamale)

The lack of passenger awareness and empowerment echoes findings from other studies in Ghana and across Africa. For example, Abane (2011) found that most passengers felt powerless to challenge drivers on issues like overloading and reckless driving. Sam et al. (2016) identified low awareness of passenger rights as a key issue in implementing transport regulations effectively. In light of this, the National Road Safety Authority has ‘passenger empowerment’ component under its Stay Alive Campaign which has run from November 2021. The passenger empowerment entails education to lorry terminals and engagements during road checks where passengers are educated on their rights and responsibilities. The passenger empowerment component may need to be enhanced.

### 4.3.3 Experiences with Road Safety Issues and Accidents

Both the quantitative and qualitative data reveal frequent experiences with road safety problems and accidents in Ghana. In the survey, respondents identified the most common issues they have faced with public transportation. As presented in table 4, the most common issues are overloading, reckless driving, poor vehicle conditions and overcharging of transport fares.

**Table 4: Most common issues consumers face with public transportation**

Most common issues	Percentage
Overloading of vehicles	72.97%
Reckless driving	76.69%
Poor vehicle conditions	71.62%
Overcharging	60.14%

Also, 53.38% of respondents reported having witnessed or been involved in a road accident. Of those, 63.92% said the emergency response services like ambulances and police were not prompt in responding.

Focus group participants shared harrowing personal experiences that illustrate the severity and impact of road safety issues:

**“I was in a tro-tro that was so overloaded, people were sitting on each other’s laps. The mate kept squeezing more people in even though there was clearly no space. It’s so unsafe but they don’t care.”** (Female participant, Cape Coast)

**“Just last month, I witnessed a terrible accident on the highway. A truck was overtaking recklessly and collided with an oncoming bus. Many people were severely injured. It took over an hour for any ambulance to arrive.”** (Male participant, Koforidua)

**“The vehicle conditions are often so poor - bald tires, no seatbelts, broken doors. But we don’t have a choice. We have to use what is available to get around.”** (Female participant, Bolgatanga)

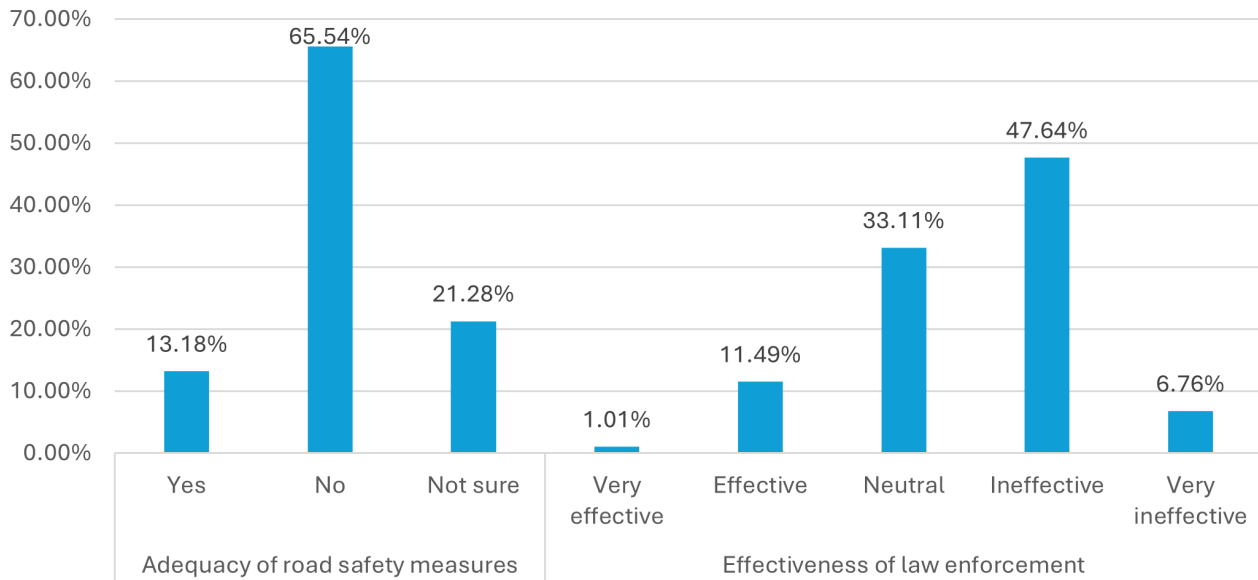
These experiences align with the high rate of road traffic accidents and fatalities documented in Ghana. According to the National Road Safety Commission (NRSC), Ghana recorded over 14,000 road crashes in 2019, resulting in 2,284 deaths and many more injuries (NRSC, 2020). In 2024, a total of 2,494 Ghanaians were killed in road crashes whilst 15607 were injured in road crashes. Factors like poorly maintained vehicles, inadequate road infrastructure, and weak enforcement of regulations contribute to the frequency of accidents (Siaw et al., 2013).

### 4.3.4 Perceptions of Road Safety Laws and Enforcement

Perceptions of the adequacy and enforcement of road safety laws in Ghana are overwhelmingly negative based on the survey results: 65.54% of respondents do not believe that current road safety measures like traffic regulations are adequate to ensure safety for passengers.

In rating the effectiveness of law enforcement in ensuring road safety, 54.4% said enforcement is ineffective or very ineffective. Another 33.11% were neutral, while only 12.5% believed enforcement was effective (see figure 10).

Figure 10: Passenger's perception on adequacy of road safety measures and effectiveness of law enforcement



Focus group participants emphasized the lack of enforcement and prevalence of bribery and corruption:

**“The police are supposed to enforce the laws, but they don’t. They just take bribes from the drivers and let them go, even when they are clearly violating regulations.”** (Male participant, Kumasi)

**“You can see vehicles that are not roadworthy or overloaded, but they still operate without any problem. The authorities are not doing their job.”** (Female participant, Takoradi)

**“The MTTD officers are more interested in collecting money from drivers than actually ensuring safety. It’s very frustrating.”** (Male participant, Accra)

The issue of inadequate enforcement and corruption is well-documented in the literature on road safety in Ghana and Africa more broadly. For instance, Obeng-Odoom (2010) argues that the commercialization and informality of transport services, coupled with weak state regulation, enables unsafe practices to persist. Agbonkhese et al. (2013) identified lack of enforcement and rent-seeking behavior by police as major impediments to road safety improvements in developing countries.

### 4.3.5 Concerns of Road Users

When asked about their main concerns as road users, the survey respondents highlighted issues of unsafe driver behaviors, poor infrastructure, and high transport costs as shown in table 5.

**Table 5: Concerns of passengers**

Concerns as Road users	Percentage
Over speeding	76.35%
Bad roads	74.66%
Faulty vehicles	53.72%
Overloaded vehicles	46.62%
Drunk driving	41.22%
Absence of road signs	30.74%
High transport fares	32.09%

Participants in the focus groups elaborated on these concerns and how they impact on their daily experiences:

**“My biggest worry is the reckless speeding by drivers, especially the bus and truck drivers on the highways. They overtake so dangerously without regard for other vehicles.”** (Male participant, Accra)

**“The potholes and lack of streetlights make traveling at night very risky. You never know when the driver might hit a huge pothole and lose control.”** (Female participant, Sunyani)

**“The fares keep going up but the quality of the vehicles remains poor. We are paying more for less safety.”** (Male participant, Koforidua).

**“I am very much worried when I see tipper trucks on the road and they have not covered their load. The other day on the highway, a rock fell off from a moving Sino Truck and hit someone’s windscreen. It nearly caused an accident. I do not know whether it is the Police MTTD or the NRSA which must enforce the law.”** (Male participants, Accra)

**“The highways have become a mechanic workshop for some drivers whose cars break down on the road. Some of these drivers do not put any meaningful road warning signs to warn on-coming cars. This is very dangerous. The Police seem not to be worried about this.”** (Female participant, Accra)

**“It appears people have taken the law into their own hands. Some builders will tip sand on the road and until they have finished building their house, the sand will obstruct traffic. The Police and the local assembly are unable to bring them to order.”** -(Male participant, Accra)

Another concern from a male participant from Koforidua is that “ some road contractors do not comply with safety laws during road construction. Some tip sand in the middle of the road. Some even block roads with you any road direction.” These road user concerns mirror the key risk factors identified in road safety research in Ghana. Siaw et al. (2013) found that over 70% of road traffic crashes in Ghana were due to driver error, including speeding, overtaking, and disregarding traffic signals. Afukaar et al. (2003) also highlighted the role of vehicle defects and poor road maintenance as contributing factors.

It is, however, interesting to note that, the outlined causes to road crashes omit the salient factor of distracted driving. Records available at the NRSA indicate that 37% of road deaths (4,172) between 2017 and 2021 were associated with distracted driving. This was closely followed by speeding (31%). The factor of distracted driving is then overlooked by many road users especially texting while driving, etc.

### 4.3.6 Adequacy of Road Signs and Infrastructure

Road signs and infrastructure were another area of concern expressed in both the survey and focus groups: 58.11% of survey respondents said there are not enough road signs on the roads to warn and inform drivers, while 21.96% said there are somehow enough signs. Only 19.93% think there are enough road signs on the road to warn or inform road users.

Focus group participants pointed out the lack of signs and functioning traffic lights:

**“There are hardly any proper road signs or markings, especially on the smaller roads. Drivers just do whatever they want.”** (Male participant, Tamale)

**“Many of the traffic lights are not working, and there are no warning signs. This confuses drivers and causes so many accidents at intersections.”** (Female participant, Accra)

**“The pedestrian crossing points are not marked at all in most places, making it so dangerous for those of us walking”** (Male participant, Cape Coast)

**“I was arrested by a Police Officer for taking a U-Turn. There was no U-Turn prohibition sign and yet the Police wanted to arrest me.”** -(Male participant, Accra)

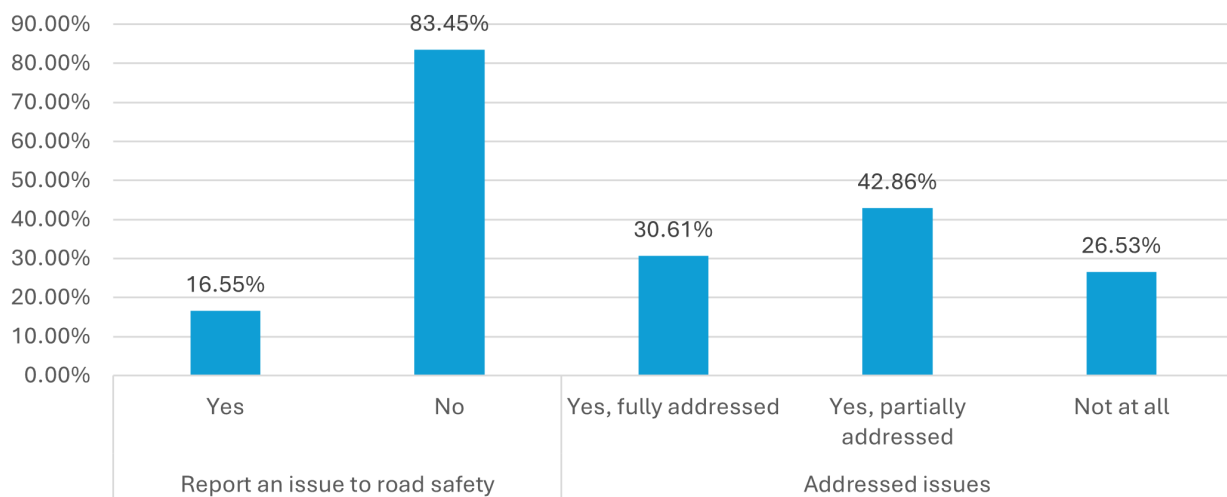
**“Sometimes a small pothole on a main road causes huge traffic because drivers who get there have to slow down or swerve around the pothole. A single pot hole can be the sole cause of traffic on road.”** (Male participant, Accra)

Studies have shown that improved road signage and infrastructure can significantly reduce crashes and fatalities. For example, Annan et al. (2015) found that installing speed humps, rumble strips, and traffic calming measures reduced fatalities by over 50% on selected roads in Ghana.

### 4.3.7 Reporting of Road Safety Issues and Resolution

Reporting on road safety issues remains low according to the survey findings. This is despite efforts by NSRA to encourage road users such as its toll-free line for public to report road safety problems encountered. From the findings, only 16.55% of respondents said they have ever reported a road safety violation or issue to authorities. Of those who did report, 42.86% said their concern was only partly addressed, while 26.53% said their concern was not addressed at all. See figure 11.

Figure 11: Reporting of road safety issues and resolutions



Focus group participants expressed reluctance to report issues due to lack of trust in authorities and fear of repercussions:

**“Even if we report problems, nothing changes. The authorities don’t care. I do not even whom to report road safety issues.”** (Male participant, Accra)

**“Sometimes the police are friends with the drivers, so reporting to them doesn’t help. They just let the drivers go.”** (Female participant, Wa)

**“If you try to speak up against a driver, they can become aggressive or even strand you on the trip. It’s not worth the risk.”** (Female participant, Bolgatanga).

The underreporting of road safety violations is a recognized challenge in Ghana. The National Road Safety Authority has stated that official crash statistics likely underestimate the true extent of the problem due to nonreporting (NRSC, 2017). Ackaah et al. (2008) identified lack of confidence in police, fear of retribution, and an inefficient reporting system as barriers that discourage Ghanaians from reporting road traffic incidents.

#### ***4.3.8 Satisfaction with Public Transportation Services***

Overall satisfaction with public transportation services appears to be low based on the survey results: 40.2% of respondents were neutral about their satisfaction, but 32.43% were dissatisfied and 5.41% were very dissatisfied. Only 21.96% expressed satisfaction with the quality of public transport.

Focus group sentiments shed further light on the sources of dissatisfaction:

**“The tro-tros are always overloaded and in poor shape. It’s so uncomfortable and takes forever to get anywhere.”** (Female participant, Kumasi)

**“The unreliability of the buses is a big problem. You never know when they will show up, so planning travel is difficult.”** (Male participant, Accra)

**“The drivers and mates can be very rude and disrespectful to passengers. They shout at you and don’t treat you like a paying customer.”** (Female participant, Ho)

Dissatisfaction with public transport aligns with other studies in Ghana that have identified problems of service quality, reliability, and safety. Abane (2011) found that passengers were concerned about issues of discomfort, long wait times, and high fares relative to service levels. Amoah and Boateng-Donkor (2021) argued that policy reforms are needed to improve safety, accessibility, and passenger empowerment in Ghana’s informal transport sector.

#### ***4.3.9 Effectiveness of Emergency Response Services***

As noted earlier, 63.92% of survey respondents who had witnessed or experienced a road accident said the emergency response from ambulance and police services was not prompt. Focus group participants recounted experiences of long waits for emergency care:

**“When the accident happened, we called for an ambulance immediately. But it took over two hours for them to arrive. Some of the injured people were in a bad condition.”** (Male participant, Kumasi)

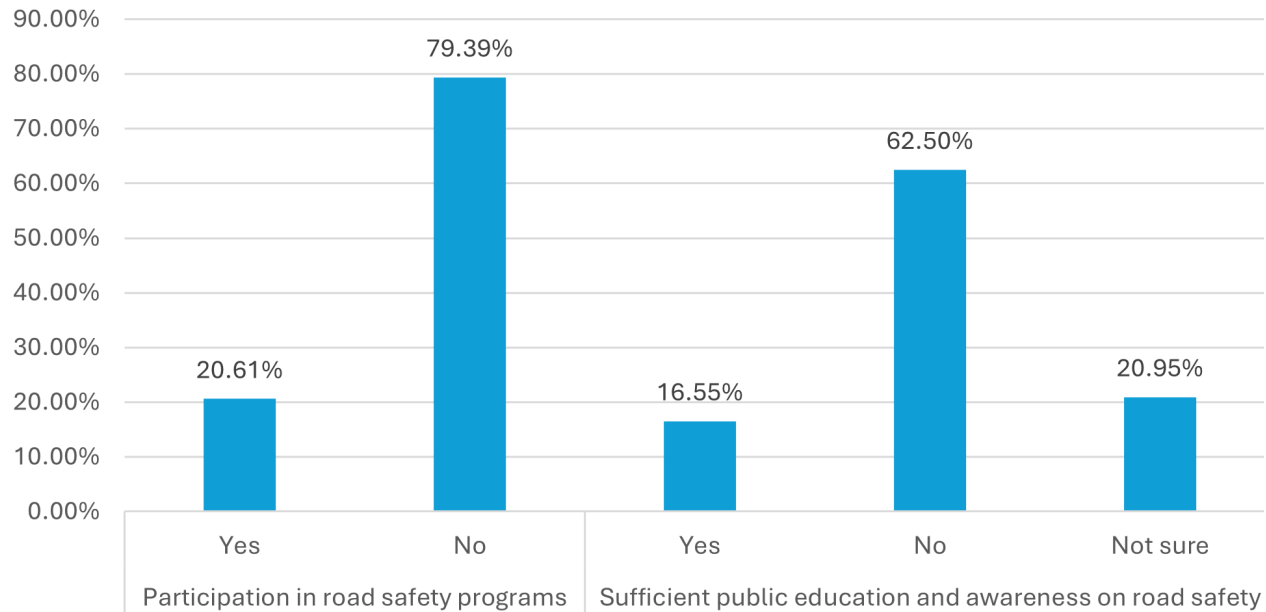
**“The police came to the accident scene, but they didn’t seem to know what to do. They were more focused on directing traffic than helping the victims.”** (Female participant, Accra)

The inadequacy of emergency medical response to road traffic crashes is a major challenge across Africa. Adeloye et al. (2016) estimate that less than 10% of seriously injured crash victims in low-income African countries receive prompt emergency treatment, contributing to high fatality rates. In Ghana specifically, Mock et al. (2005) found deficiencies in prehospital care and emergency department staffing that hindered timely response.

### 4.3.10 Participation in Road Safety Education Programs

Participation in road safety education programs appears to be limited based on the survey results. Only 20.61% of respondents said they have ever participated in any road safety education or awareness campaigns. 62.5% said they do not believe there is sufficient public education and awareness about road safety currently (see figure 12). This is particularly notable given that the NRSA has undertaken two major campaigns—‘Arrive Alive’ and ‘Stay Alive’—over the past eight years. These campaigns have targeted various categories of road users, including specific initiatives focused on speed regulation, rider safety, and pedestrian awareness. The disconnect between these efforts and public perception suggests a need for more effective outreach, broader engagement, and innovative strategies to enhance awareness and participation in road safety education.

Figure 12: Participation in road safety programs and passengers’ perception on the sufficiency of public education on road safety



Focus group participants expressed interest in more road safety education but said opportunities were rare:

**“I have never seen any road safety campaigns or programs in my community. No one is educating us.”** (Female participant, Wa)

**“You might hear a few radio announcements about road safety, but there are no in-depth programs that really explain the rules and our rights.”** (Male participant, Sunyani)

**“The NRSA should be doing more to educate drivers and passengers. We can’t rely on the schools alone.”** (Male participant, Kumasi)

The importance of public education and behavior change communication in improving road safety is well-established. Habyarimana and Jack (2011) found that road safety stickers encouraging passengers to “Heckle and Chide” reckless drivers in Kenya led to significant reductions in insurance claims. Mocanu et al. (2018) argued that integrating road safety education into public health promotion can increase awareness and responsible road user behaviors.

### 4.3.11 Summary

This analysis reveals significant challenges and gaps in road safety in Ghana from the perspective of passengers and road users. High reliance on public transportation coupled with issues of overloading, reckless driving, and poor vehicle conditions create major risks. Passengers expressed low confidence in their awareness of rights and limited faith in the enforcement of safety regulations. Underreporting of violations and dissatisfaction with emergency responses compound the problems.

However, the findings also point to key opportunities for improvement. The low participation in road safety programs should be an area of interest for authorities particularly as the National Road Safety Authority has consistently alluded to its mandate of reaching out to millions of Ghanaians through various media, community, school, religious and other outreaches. Increasing passenger education and empowerment, along with stricter enforcement of existing regulations, could help curb unsafe practices. Investing in road infrastructure and signage, while expanding access to emergency care, would provide a safer environment. Crucially, creating a culture of responsibility among transport operators, supported by political will and public awareness, is needed for sustained progress.

Addressing Ghana's road safety challenges will require a concerted, multisectoral effort by government, transport unions, civil society, and development partners. Engaging communities and empowering citizens to advocate for change can accelerate demand for safer, more accountable transport services. Ultimately, every Ghanaian deserves access to a transport system that protects their fundamental right to safety and security.

## 4.4 E-Commerce



### 4.4.1 Usage Patterns and Preferred Platforms

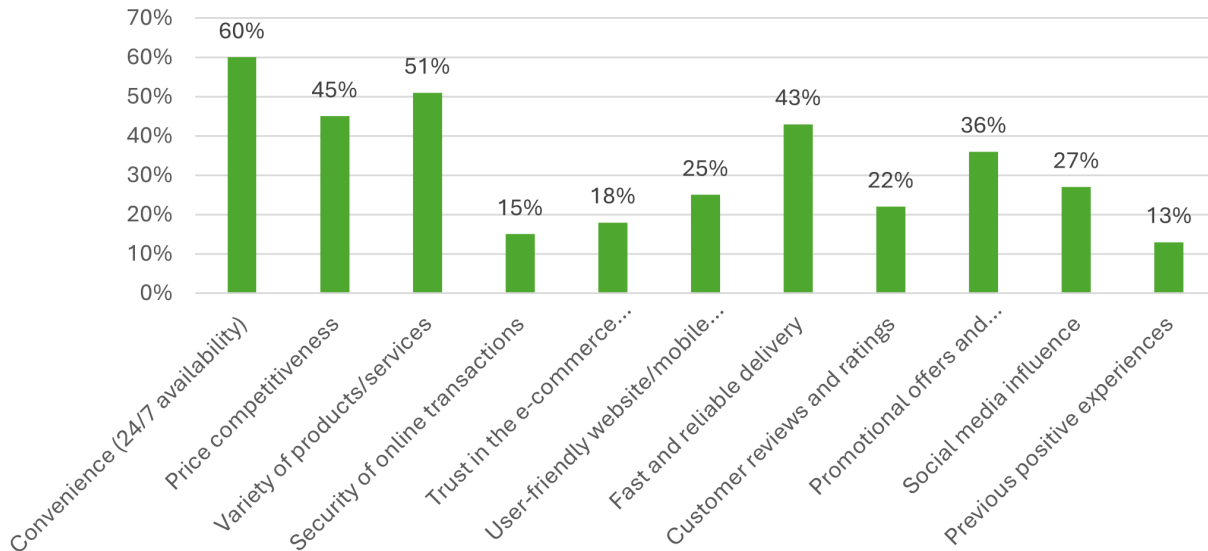
The quantitative survey found that majority of respondents (64%) use online marketplace websites such as Jumia and Tonaton for e-commerce, while 68% use social media platforms like Facebook and Instagram. Mobile apps are less commonly used, with only 19% reporting using them for online shopping.

From the focus groups, it emerged that accessibility and network issues limit the use of mobile apps for e-commerce in rural areas. As one male participant from the Bono Region noted, “We would use the technology if we had better network coverage, but right now it’s hard to even make calls.” Urban consumers have better access but still face occasional issues with app functionality and prefer websites for reliability.

#### 4.4.2 Factors Influencing Online Shopping Decisions

Convenience emerged as the top factor influencing the decision to shop online, cited by 60% of survey respondents, followed by product variety (51%), timesaving (50%), and better prices (45%). Trust in the platform (18%) and previous positive experiences (13%) were less influential. Figure 13 has the details

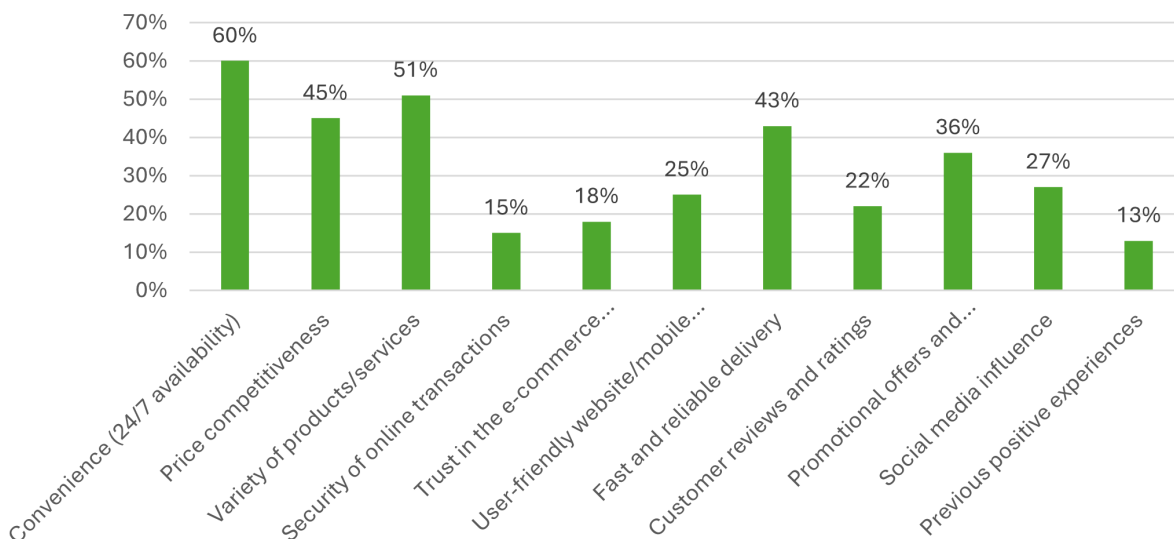
Figure 13: Factors influencing online shopping decisions



Focus group participants expanded on the importance of convenience. One female participant from Greater Accra explained, “I appreciate the convenience of shopping online, including the ability to browse a wide range of products from home.” However, trust issues arise due to negative experiences. A male participant from the Volta Region shared, “Online trading platforms cannot be trusted, since you see what you are actually buying before it reaches you.”

#### 4.4.3 Products and Services Purchased Online

Clothing and accessories are the most purchased items online (67%), followed by electronics (48%), home and kitchen appliances (39%), health and beauty products (31%), and food and groceries (23%). Digital products and travel are less popular e-commerce categories (see figure 14).

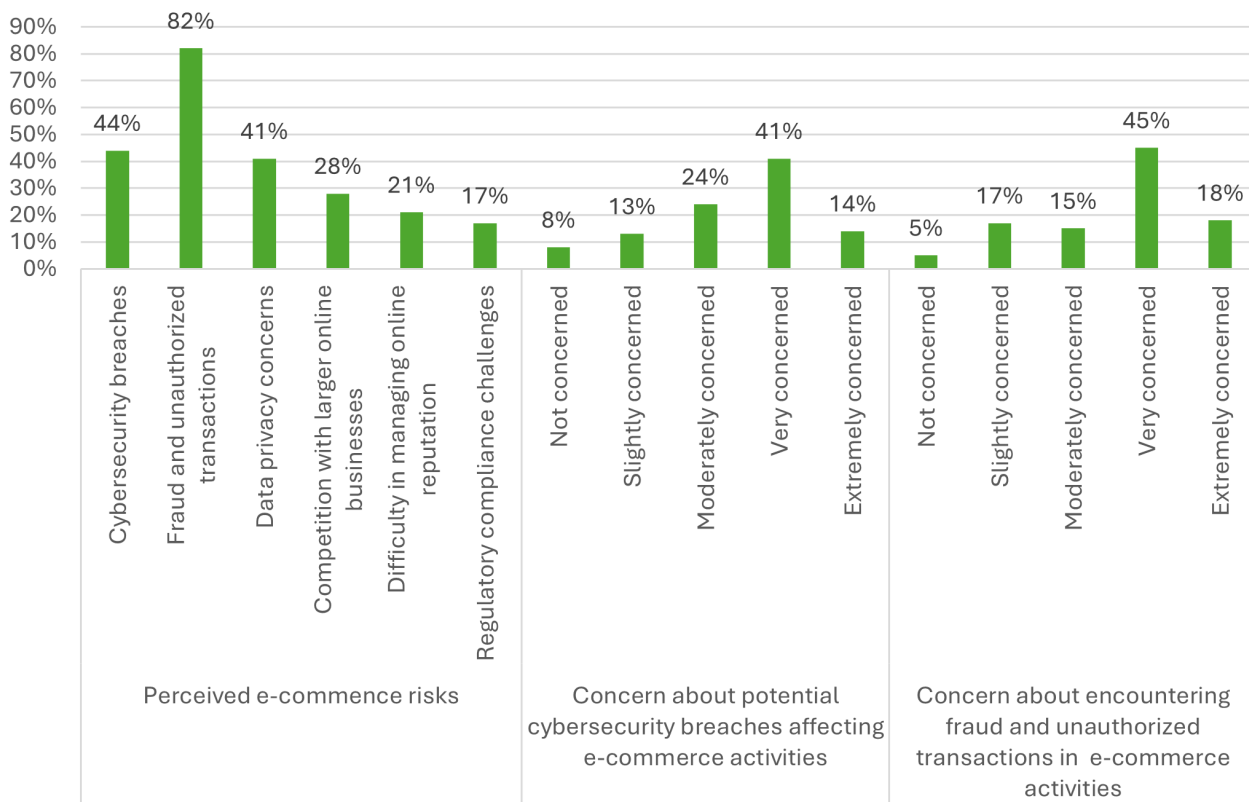


A female participant who makes clothing purchases online stated, **“I do more sales of clothing and accessories online than me purchasing things from brick and mortar shops”** This points to the use of e-commerce not just for buying but also for small business sales.

#### 4.4.4 Perceived Risks and Concerns

Fraud and unauthorized transactions are the biggest perceived risk in e-commerce adoption, cited by 82% of survey respondents, followed by cybersecurity breaches (44%) and data privacy (41%). A high proportion (77%) have hesitated to make an online purchase due to security concerns. Only 8% and 5% of the survey respondents respectively did not express concerns about cybersecurity breaches, fraud and unauthorized transactions affecting their e-commerce activities or business (See figure 14).

Figure 15: Perceived risks and concerns



Focus group discussions highlighted the prevalence of fraud. A male participant from the Eastern Region expressed a common concern: **“I don’t trust buying things online because I’ve heard too many stories of people being duped. What if I pay, and they don’t deliver?”** Lack of trust is exacerbated by weak consumer protection.

#### 4.4.5 Experiences with Fraudulent Activities

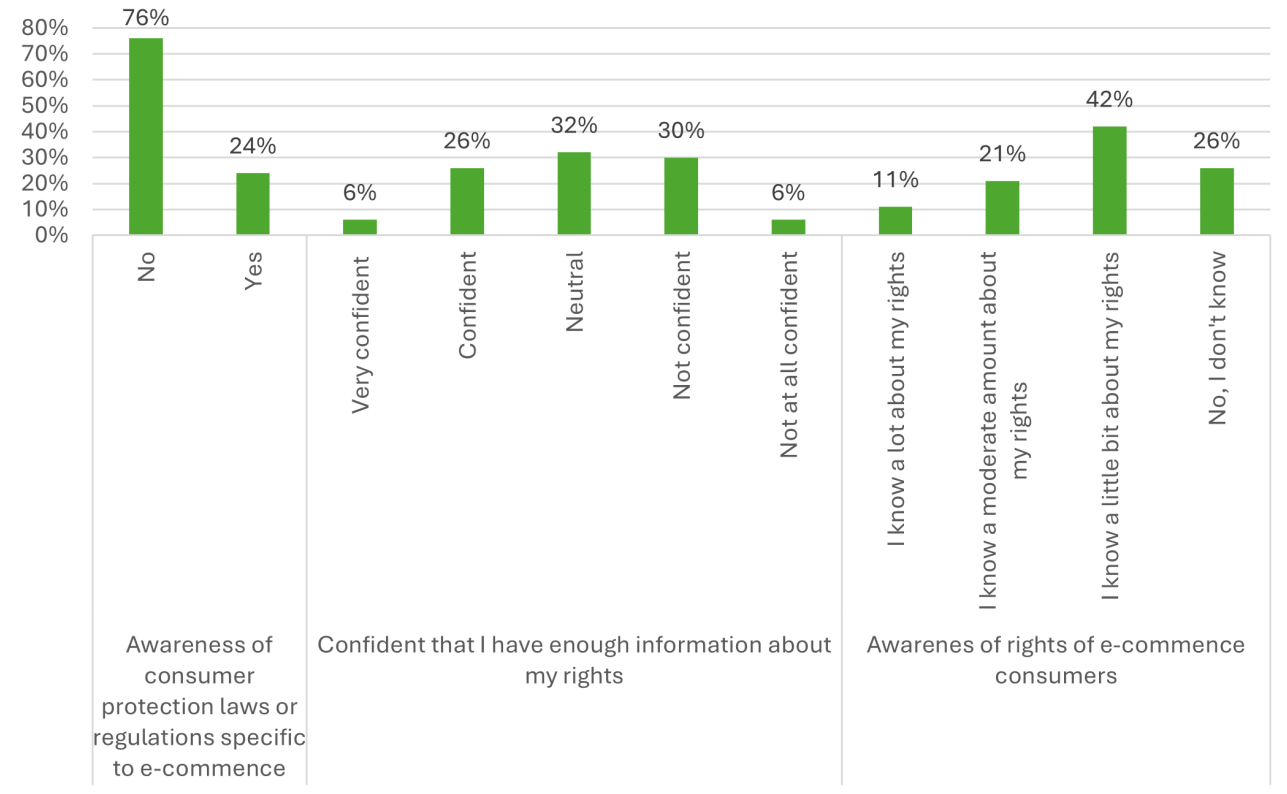
While 51% of survey respondents have not experienced fraud, a concerning 34% have encountered fraudulent activities or unauthorized transactions. Another 15% are unsure, suggesting a lack of clarity on what constitutes fraud.

Participants shared personal experiences of being defrauded. A male participant from Central Region recounted, **“I ordered for a watch which I saw on Facebook, but when the watch came it was different from the picture.”** These experiences erode trust in e-commerce.

#### 4.4.6 Awareness of Consumer Rights and Protection Laws

Over three-quarters of respondents (76%) are unaware of whether there are any e-commerce consumer protection laws in Ghana. Only 32% feel very confident or confident about their rights. Knowledge is limited, with 44% having no idea about specific rights, 27% knowing little, and only 5% knowing a lot (See figure 16).

Figure 16: Awareness of consumer rights and protection laws specific to e-commerce



This lack of awareness was apparent in the focus groups. As a female participant from the Upper East region stated, **“I don’t even know that some [consumer protection] exist.”** Education and public sensitization on consumer rights emerged as a key need.

#### 4.4.7 Dispute Resolution and Satisfaction

Among the 66% of respondents who have experienced issues with online purchase, only 22% reported it, primarily to the National Communications Authority. Key reasons for not reporting include not knowing where to report (60%), lack of trust in resolution process (12%), and feeling it won’t be addressed (14%).

Satisfaction with dispute resolution is mixed among those who did report. While 43% were satisfied or very satisfied, 27% were dissatisfied or very dissatisfied, and 31% were neutral. As a male participant from Accra summarized, **“Even when we know our rights, the companies don’t follow the rules because no one enforces them.”**

#### 4.4.8 Importance of Customer Reviews and Ratings

Consumer reviews and ratings are important for 75% when making online purchase decisions. Only 6% say they are not very important. However, the accuracy and reliability of reviews was questioned in the focus groups. A male participant from Kumasi noted, **“Sometimes what they deliver is not what you ordered. You can’t trust the pictures they put online.”** This underscores the need for authentic, verified reviews.

#### ***4.4.9 Payment Method Preferences and Security Concerns***

Mobile money is by far the preferred payment method for online shopping, used by 95%, followed by cash on delivery at 59%. Debit/credit cards (21%) and bank transfers (15%) trail behind. Security concerns likely play a role, as 45% are very concerned and 24% moderately concerned about the safety of their financial information online.

As a female participant from Central Region expressed, “The online fraudsters are using strangers’ personal details to dupe us of our money which is making a lot of people not trust the online payment system.” Robust and secure payment solutions are crucial for e-commerce growth.

#### ***4.4.10 Barriers to E-Commerce Growth in Ghana***

The qualitative interviews provided rich insight into the challenges hindering e-commerce. Lack of trust due to fraud and scams is a primary barrier. A participant affirmed, “**Many people are wary of online transactions due to concerns about fraud and scams, which makes them hesitant to participate in e-commerce.**”

Poor internet connectivity, especially in rural areas, is another impediment. As one interviewee observed, “**One of the main challenges is the limited access to reliable and high-speed internet, which hinders the ability of people to engage in e-commerce effectively.**”

Inadequate consumer education and weak regulatory enforcement also emerged as key issues. One respondent emphasized, “**Inadequate advocacy on laws and regulations for e-commerce to the public**” prevents consumers from asserting their rights. Suggestions include stronger laws on cybersecurity, fraud prevention, and data protection.

Other barriers include high taxes on online transactions, limited product variety compared to physical retail, and the persistence of cash culture. While Ghana Post GPS has helped resolve some challenges with Ghana’s addressing system, most houses do not have their digital addresses in front of them, making delivery sometimes another barrier to e-commerce. Delivery challenges are worsened by poor logistics infrastructure. As an interviewee explained, “**Poor address system in Ghana coupled with poor road networks make it difficult delivering ordered packages to consumers.**”

#### ***4.4.11 Comparison with Existing Literature***

The findings align with existing research on e-commerce in Ghana and other developing countries. A Google and IFC e-Economy Africa 2020 report found that while e-commerce is growing rapidly, key barriers include underdeveloped digital payments, lack of trust, and poor logistics infrastructure. This study adds nuance by highlighting consumers’ specific concerns around fraud and weak regulatory protection.

The importance of convenience as a motivator for online shopping echoes a PwC Global Consumer Insights Survey 2022, which found that convenience and variety are top e-commerce adoption drivers globally. However, the survey results show that in Ghana, lack of trust is a more significant barrier compared to global trends, necessitating targeted trust-building efforts.

A UNCTAD B2C E-commerce Index 2020 ranked Ghana 101 out of 152 countries, citing low internet penetration and limited postal reliability as key constraints. The qualitative insights from this study affirm the need for improved internet access and logistics to unlock e-commerce potential.

In summary, E-commerce in Ghana holds immense promise but faces trust, regulatory and infrastructure barriers. Addressing the needs surfaced in this study, from stronger consumer protection to better internet access to public education, can accelerate e-commerce growth. Policymakers, consumer advocates and e-commerce platforms must collaborate to create a conducive environment for Ghanaians to fully harness the benefits of online trade.

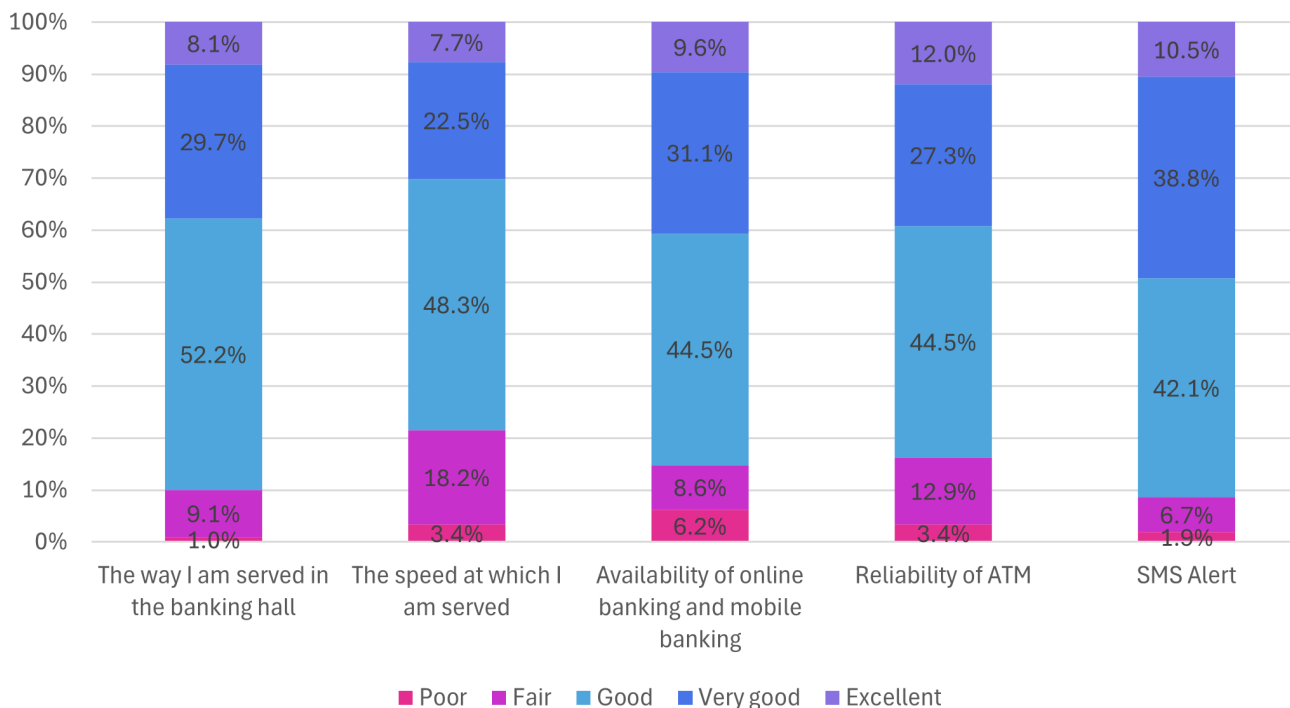
## 4.5 Banking and Financial Services



### 4.5.1 Account Ownership and Banking Experiences

The quantitative survey results show high levels of engagement with banking services in Ghana, with 91.87% of respondents having sought banking or financial services and 97.61% having an account with a bank in the country. Respondents were generally satisfied with how they are served in banking halls (52.15% rate it as “Good”) and the speed of service (48.33% “Good”). Online and mobile banking availability is also positively perceived (44.5% “Good”).

Figure 17 presents the details



These quantitative findings align with qualitative insights from the focus groups discussions. Urban participants noted having good access to bank branches, though they face issues like long wait times. A female participant from Greater Accra shared: **“The branches are close, but the queues are very long, and it takes forever to get service.”** Rural areas have more challenges with fewer branches and ATMs. As a male participant from the Upper East region remarked, **“We have to travel to the next town just to find a bank. It takes us hours, and sometimes when you get there, their network will be down.”**

#### 4.5.2 Awareness of Charges, Fees, and Interest Rates

About 69.86% of survey respondents are aware of the charges banks impose on transactions, primarily learning about them through SMS alerts (77.24% of those aware). 57.89% say their bank does not provide an appropriate description of charges and fees. However, qualitative findings suggest issues with the transparency and fairness of fees.

A key concern raised in the focus groups was high bank charges and deductions. A female participant from Cape Coast noted: “The bank charges too much for simple things like transferring money. Every time, there’s a new fee, and no one explains why.” Another shared: **“The fees and charges imposed by banks are excessive. They should reduce the frequency and amount of these deductions.”** Suggestions for improvement focused on reducing transaction costs and enhancing communication about fees.

#### 4.5.3 Loan Experiences and Perceptions of Interest Rates

Of the 39.71% of respondents who have taken a bank loan before, 50.6% reported interest rates between 21-30%. About 84.34% consider the interest rates to be “high.” When taking a loan, 69.88% were given a breakdown of borrowing costs, but only 63.16% of them found it easy to understand. 33.01% suspect a discrepancy between the interest rate stated by the bank and what they actually pay.

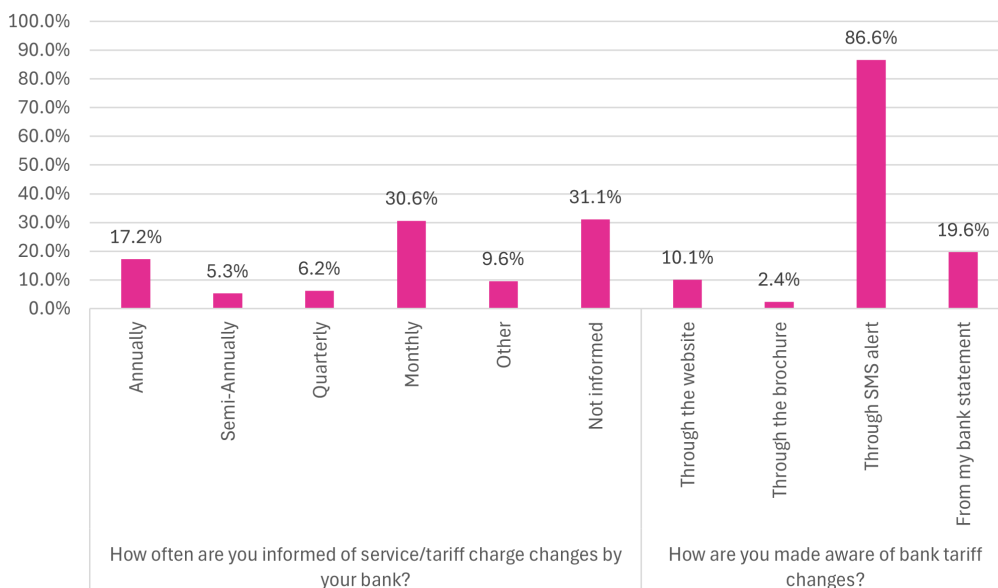
High interest rates emerged as a major pain point in the focus group discussions. Participants described them as a barrier to accessing credit. One male participant shared: **“Interest rates on loans are too high, making it difficult for small businesses and individuals to access credit.”** Due to the high interest rates some respondents have suggested that the the Bank of Ghana should reduce interest rates.

#### 4.5.4 Information Disclosure and Transparency

30.14% of respondents are not aware of bank charges. Only 57.89% say their bank appropriately describes charges and fees. About 34.93% cannot easily understand the information in bank statements. 31.1% are never informed about tariff changes, while 17.22% are informed annually. SMS alerts are the most common way customers learn of changes (86.6%).

See figure 18

Figure 18: Frequency and medium through which consumers are informed about bank charges/tariff



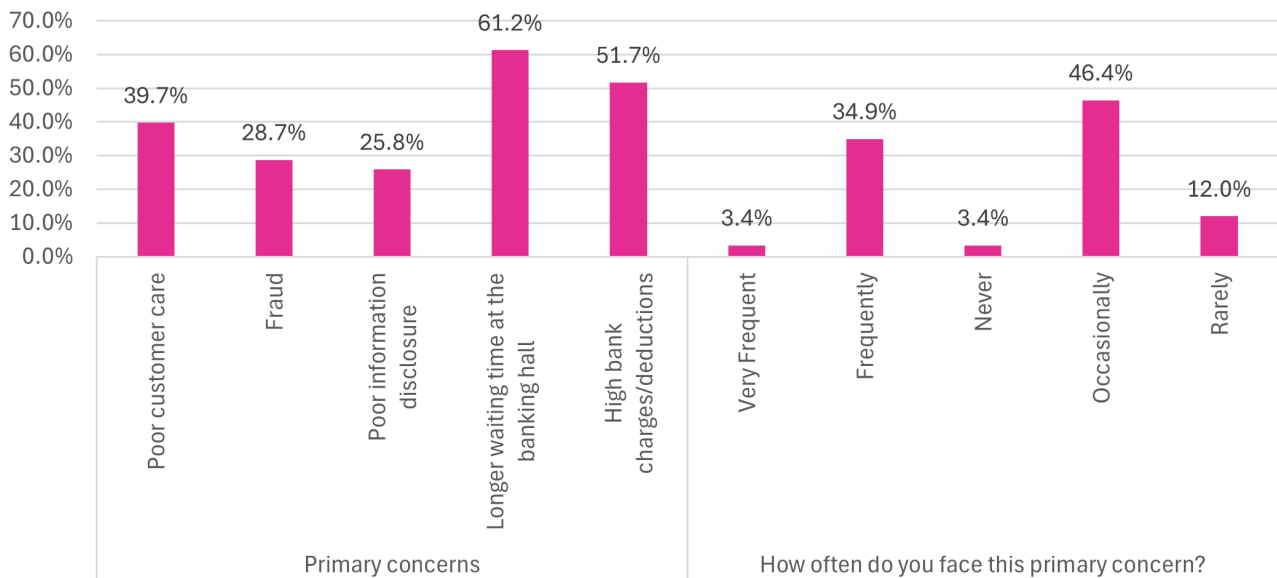
When it comes to disclosure during pre-lending, some participants opined that some financial institutions fail to disclose the relevant information or disclose the relevant information amid other superfluous materials. This defeats the purpose of the pre-lending requirement as contained in Section 18 of the Borrowers and Lenders Act. The ability to make an intelligent decision is based on the quality of information available (Siaw, Anthony et al., 2014). Again, if the disclosure requirement is complied with, consumers would be able to compare the payment terms with other banks and make an intelligent decision. Non-disclosure means that the borrower enters into an agreement without knowing the key facts. For example, the disclosure requirement should let the borrower know the monthly payment amount, number of months, interest payable, etc. as exemplified by the Truth-in-Lending Act in the United States.

Further analysis of the focus group transcripts reinforces concerns about inadequate disclosure and transparency. Unclear communication about fees and insufficient financial literacy poses challenges, especially for less educated consumers. Frequent calls were made for better customer education, clear labeling of charges, and timely communication of changes.

#### 4.5.6 Challenges Faced by Consumers

Poor customer service is a predominant issue reported by 39.71% of respondents, followed by long wait times (61.24%) and high charges/deductions (51.67%). These challenges are faced frequently by 34.93% and occasionally by 46.41% of respondents respectively. Figure 19 shows the primary concerns and how often customers face these concerns in the banking sector.

Figure 19: Primary concerns and how often they are faced by customers in the banking sector

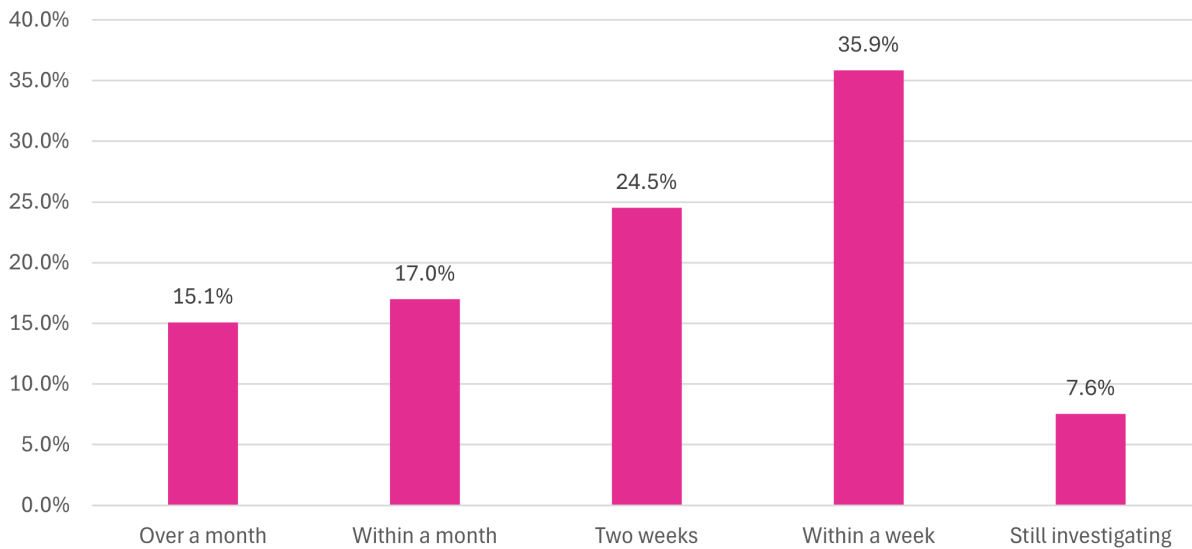


Focus group participants elaborated on poor customer service experiences, describing unresponsive staff, slow issue resolution, and disregard for less affluent customers. An example was shared by a male participant in Greater Accra: “Customer service is hard to reach, and when you finally get through, they don’t really help.” Rural consumers especially struggle to get timely resolution to problems.

#### 4.5.7 Unauthorized Transactions and Resolution Processes

Roughly 25% of respondents have suffered from unauthorized transactions like wrongful debits. When facing such issues, the vast majority (94.23%) lodge a complaint with the financial institution, while 5.77% try other resolution methods such as withdrawing all monies from the account leaving only the minimum balance. Resolution timeframes vary - 35.85% get issues resolved within a week, but for 15.09% it takes over a month. 7.55% have their issue still under investigation. Figure 20 shows how long it took for the issue of unauthorized transactions to be resolved.

Figure 20: How long unauthorized transactions are resolved in the banking sector



#### 4.5.8 Usage of ATMs and Alternative Withdrawal Methods

ATM usage is popular among Ghanaians to the extent that 76.08% of respondents use ATM cards. When their bank's ATM is down, 43.06% use another bank's ATM, while 28.23% try again later. During the FGD one participant lamented that **"My bank charges a me flat fee every month for using my ATM card but the nearest of the bank does not work. I use a third party bank and I am charged."** Another participant also complained that **" I think the Ghanaian banks must consider disclosing all charges involved in using a third party ATM machine."**

Mobile money transfers and cheque withdrawals are alternative solutions some adopt. However, network issues and long queues at peak times pose challenges with ATM usage. 61.24% face ATM reliability issues "occasionally" and 3.35% "frequently."

#### 4.5.9 Perceptions of Regulatory Effectiveness and Consumer Protection

Majority of the respondents -- about 60.29% of respondents -- are aware of who regulates the banking sector, but a considerable 39.71% lack this awareness. 48.33% have little knowledge of what to do if they identify problems, while 8.13% don't know at all.

55.98% of respondents are unaware of available redress mechanisms for their banking concerns. Only 22.01% have ever reported an issue to the regulator. Of those who did, 63.04% had their issue fully resolved, 30.43% partly resolved, and 6.52% not resolved.

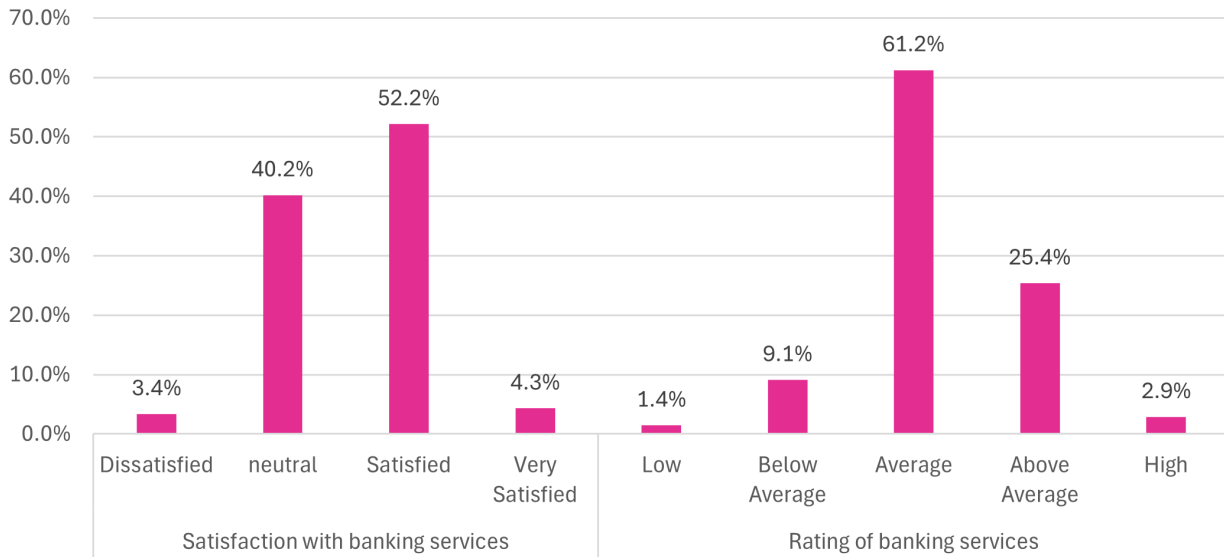
Perceptions of how well regulators protect consumers are mixed - 38.28% believe they protect consumer interests sometimes, while 17.7% think they do most times. 21.53% say regulators only occasionally prioritize consumer interests. Stronger regulatory oversight and enforcement of consumer protection measures were key suggestions in the focus groups.

#### 4.5.10 Satisfaction with Banking Services and Service Providers

Regarding the level of satisfaction with banking services, 52.15% of survey respondents are satisfied with their banking services, 4.31% are very satisfied, 40.19% are neutral and 3.35% are dissatisfied. On a 5-point scale from low to high, 61.24% rate their banking service provider and its allied institutions as average (3), while 25.36% consider it above average (4).

See figure 21.

Figure 21: Satisfaction with banking services



However, the focus groups reveal nuances in satisfaction. While generally content with core banking functions, consumers express frustration with specific pain points like network issues, ATM downtime, poor dispute resolution, and lack of rural reach. Strengthening digital channels, enhancing customer service, and expanding rural presence could boost satisfaction.

#### 4.5.11 Accessibility of Customer Support and Issue Resolution

A third (33.01%) of respondents find reaching customer support not very challenging, 21.53% find it somewhat challenging, 8.61% find it not at all challenging, 30.14% were neutral, while 6.7% consider it very challenging. Only 8.61% say it is not at all challenging. Focus group participants elaborated on difficulties reaching support staff, chasing complaints without resolution, and a lack of escalation mechanisms.

When asked the single most crucial factor for improving banking services, “lower cost” topped the list (28.71%), closely followed by “better customer care” (27.27%). Efficient service, improved support, enhanced security, addressing fraud and clearer billing also featured as key priorities.

#### 4.5.12 Discussion and Interpretation

The quantitative and qualitative findings together paint a picture of a banking sector that is serving the majority of the population, but with several areas for improvement. Account ownership is high and banks’ core functions are positively perceived, but specific pain points significantly impact customer experience and satisfaction.

High fees, lack of transparency about charges, and steep interest rates emerge as major barriers, especially for low-income consumers. Poor communication and inadequate financial literacy compound these issues. This is compounded by the fact that a good percentage (55.98%) are not even aware of redress mechanisms. Gaps in the regulatory framework and its enforcement allow consumer protection issues to persist. Consumers lack awareness of their rights and don’t know how to effectively seek redress. Strengthening regulatory oversight, enforcement and consumer education could help rebalance power between consumers and banks.

Rural populations are underserved, with limited physical banking infrastructure and lower digital adoption. Expanding reach through agent networks, mobile banking, and consumer education could help bridge this gap.

While overall satisfaction with banking is fairly high, a substantial portion remains neutral, suggesting that their expectations are not fully met. Additionally, the relatively low percentage of highly satisfied customers highlights the need

for banks to enhance service quality, customer engagement, and overall banking experiences to improve satisfaction levels. This suggests that while banking services are generally adequate, there is significant room for improvement in customer experience and service quality to enhance overall satisfaction levels.”

#### **4.5.13 Comparison with Existing Literature**

The findings align with existing research on consumer issues in Ghana’s banking sector. A study by Osei-Assibey (2015) similarly found high fees and low transparency to be major problems, disproportionately affecting low-income consumers. Macroeconomic factors like inflation and currency depreciation contribute to high interest rates (Ackah & Asiamah, 2014), which this study confirms as a key barrier for consumers.

Studies have noted low consumer awareness of rights and complaints procedures (Yeboah et al., 2015), in line with our findings. The sector’s rapid digital transformation (PwC, 2016) mirrors the high mobile and ATM usage we found, but digital literacy gaps remain.

Our study adds to the literature by providing a detailed, mixed-methods analysis of consumer experiences across dimensions like information disclosure, customer support, issue resolution, and satisfaction. The nuanced picture of the rural-urban divide is particularly valuable.

Strengthening market conduct supervision and grievance redressal emerge as clear regulatory priorities, as existing literature also indicates (Arun & Kamath, 2015). This study’s recommendations around better enforcement, expanded rural reach, and consumer empowerment contribute to policy discussions on fostering inclusive financial services in Ghana.

Overall, the integrated analysis enhances understanding of on-the-ground consumer realities to guide targeted improvements in banking and financial services. Further research could explore socioeconomic and demographic differences, as well as test solutions to identified pain points.

## **4.6 Electricity Sector**



### **4.6.1 Main Sources of Electricity and Expenditure Patterns**

The quantitative data shows that the main sources of electricity in Ghana are the Electricity Company of Ghana (ECG) at 58.55% and Northern Electricity Distribution Company (NEDCo) at 40.73%. Solar power accounts for only 0.73%. In terms of expenditure, 54.19% of respondents spend between GHS 101-400 per month on electricity from ECG, while 34.55% spend GHS 51-100 monthly. Only 4% and 7.27% respectively spend above Ghs400 and less than Ghs50 monthly on electricity.

The qualitative findings provide additional context, with respondents expressing concerns about the high cost of electricity. One participant noted, **“Customers pay more money for power these days but are given little power to use with a lot of tariffs on their receipts.”** Another said, **“The cost of electricity is too high for the average consumer. The constant increase in tariffs without a corresponding improvement in service delivery is a big issue.”**

These findings align with existing literature that highlights the high cost of electricity in Ghana. A World Bank report found that electricity tariffs in Ghana are among the highest in Sub-Saharan Africa, which can be a significant burden for low-income households (World Bank, 2018). The government has taken steps to address this, such as introducing a lifeline tariff for low-income consumers, but affordability remains a challenge.

#### 4.6.2 Frequency and Impact of Power Outages

The quantitative data reveals that power outages are a common issue, with 52.75% of respondents experiencing outages 1-2 times per week and 32.6% facing outages 3-5 times weekly. Only 14.65% reported no outages.

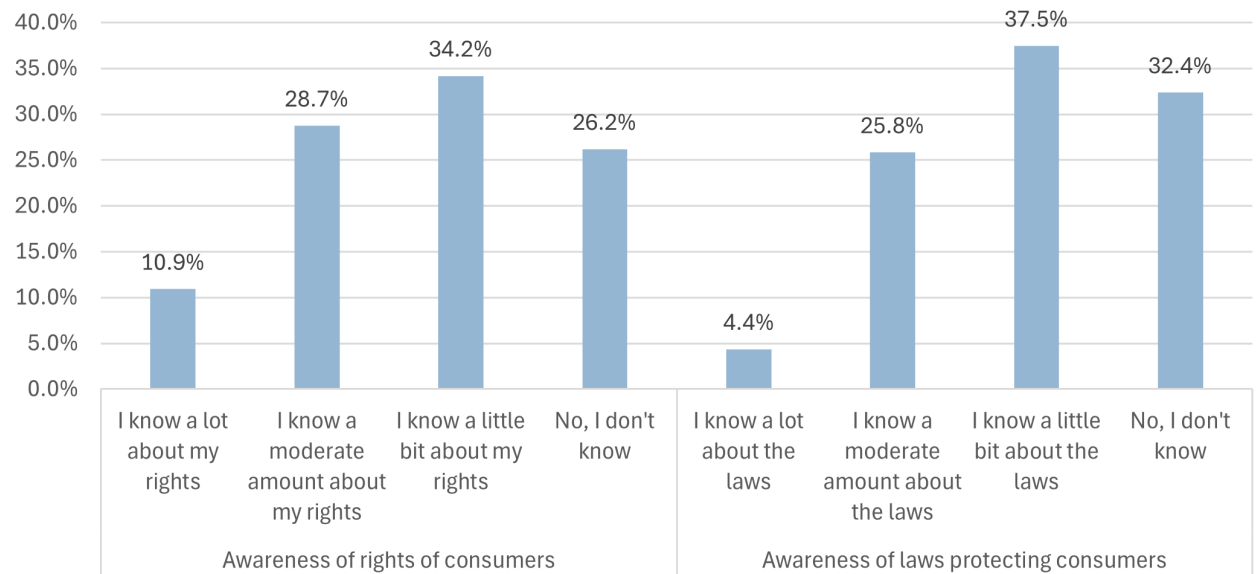
Qualitative responses provide insight into the impact of these outages. Respondents mentioned issues such as food spoilage, damage to appliances, and disruption of business activities. One participant shared, **“Unannounced power cuts associated with the Electricity sector. My experience with that sector has been average when it comes to their service delivery. They just cut off power without prior notice which is a major concern.”**

The frequent power outages in Ghana are well-documented in the literature. The country has struggled with a power crisis, known as “dumsor,” characterized by frequent blackouts and load shedding. This has had significant economic and social consequences, including decreased productivity, job losses, and increased household expenses (Kumi, 2017).

#### 4.6.3 Awareness of Consumer Rights and Laws

The quantitative data shows limited awareness of consumer rights and laws in the electricity sector. 26.18% reported not knowing their rights, while 34.18% said they know very little. Only 10.91% felt they know a lot about their rights. Similarly, 32.36% were unaware of laws protecting them as consumers, and 37.45% said they know little about such laws.

Figure 22: Awareness of consumer rights and laws in the electricity sector



Qualitative responses echo this lack of awareness. One respondent said, **“I do not know what consumer rights is, I am just hearing it for the first time because those authorities responsible for educating us consumers to know our rights are not doing so.”** Another noted, **“We consumers in Ghana are never informed about our rights and these companies that we deal with are taking advantage of that to treat us unfairly.”**

This lack of consumer awareness is a broader issue in Ghana. A study by Akomea (2015) found that many consumers are unaware of their rights and the avenues for seeking redress, which can lead to exploitation by service providers. The government and regulatory bodies have a role to play in educating consumers about their rights and ensuring they are protected.

#### ***4.6.4 Consumer Responsibilities and Complaint Resolution***

The quantitative data indicates that 87.64% of respondents go to the ECG office or call the ECG Customer Care Hotline when they experience challenges with their electricity service. However, only 4.36% report issues to the Public Utilities Regulatory Commission (PURC), and 7.27% report to nearby vendors.

Qualitative responses provide additional context on the complaint resolution process. One participant shared their experience: **“I went to their office or called their customer support line to seek redress but if the problem still persists, I reported it to the PURC.”** Another noted, **“We go to their office in order for them to solve the problem for us.”**

The literature highlights the importance of effective complaint resolution mechanisms in the electricity sector. A study by Amoah et al. (2021) found that consumers' perception of service quality is influenced by factors such as responsiveness, reliability, and empathy in handling complaints. The PURC has a mandate to protect consumer interests and ensure high-quality service delivery, but the low reporting rate suggests that more needs to be done to make the complaint process accessible and efficient.

#### ***4.6.5 Experiences with Reporting Issues and Resolution***

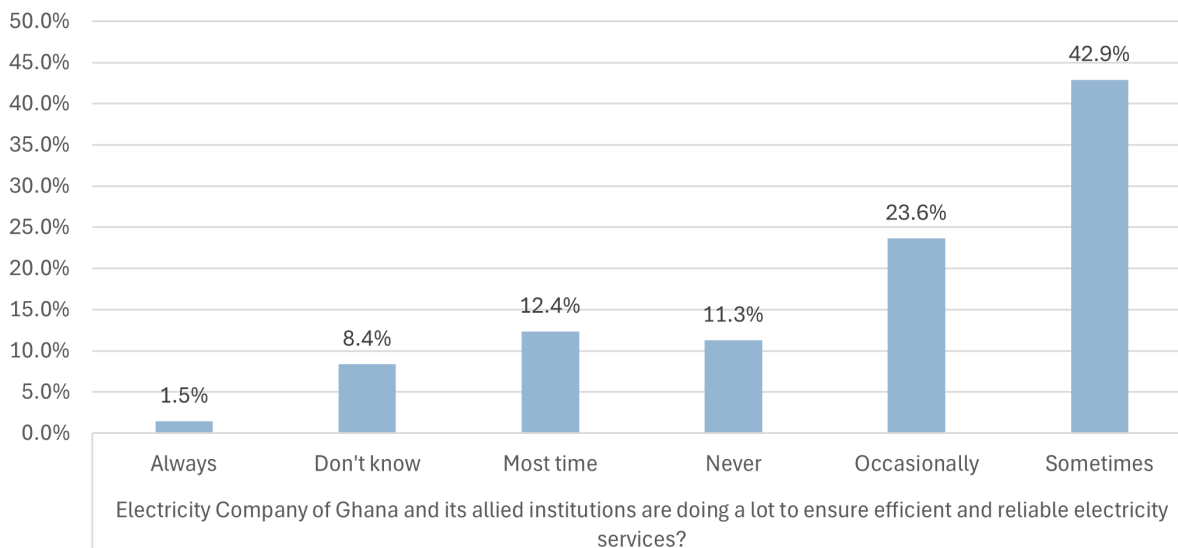
The quantitative data shows that 54.55% of respondents have reported issues with their electricity service in the last six months, with 79.58% indicating their issue was fully addressed and 20.42% indicating their issue has not been resolved. However, qualitative responses paint a more nuanced picture of the reporting and resolution process. One participant shared, **“They never respond when you report a fault unless there is money to gain they won't mind you.”** Another said, **“I went to their office to lodge a complaint and I sat for hours and no one attended to me. After some time I was asked to go home and come the following day because they've closed.”**

These experiences align with findings in the literature that highlight challenges in the complaint resolution process. A study by Agyekum et al. (2021) found that factors such as long wait times, unresponsive staff, and lack of follow-up can lead to consumer dissatisfaction and erode trust in the service provider. Improving the complaint handling process is crucial for enhancing consumer confidence and ensuring issues are addressed in a timely and effective manner.

#### ***4.6.6 Perceptions of Policy Adequacy and Regulatory Effectiveness***

The quantitative data reveals mixed perceptions of policy adequacy and regulatory effectiveness. 42.91% of respondents said ECG and its allied institutions are only “sometimes” doing a good job in protecting consumer interests, while 23.64% said “occasionally.” Only 1.45% felt they are “always” doing a good job. See Figure 23.

Figure 23: Consumers' perception of policy adequacy and effectiveness in the electricity sector



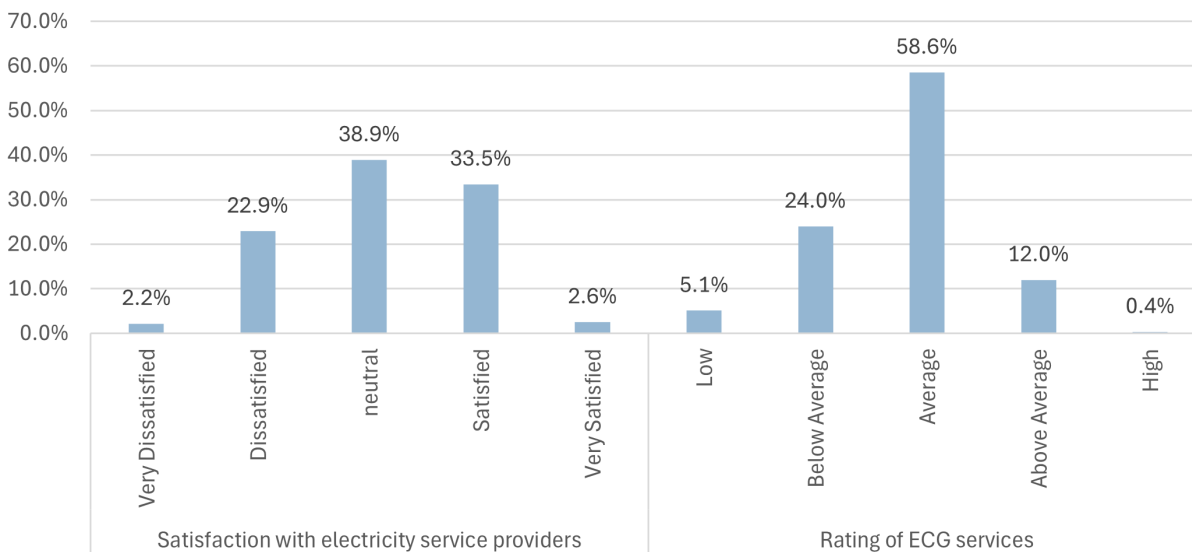
Qualitative responses provide further insight into these perceptions. One participant noted, **“Even when we know our rights, the companies don’t follow the rules because no one enforces them.”** Another said, **“They treat us any way they like because they know nothing will happen to them.”**

The literature echoes these concerns about regulatory effectiveness. A study by Eshun and Amoako-Tuffour (2016) found that Ghana’s electricity sector faces challenges such as weak institutional capacity, inadequate enforcement of regulations, and political interference. Strengthening the regulatory framework and ensuring effective enforcement are crucial for protecting consumer rights and promoting high-quality service delivery.

#### 4.6.7 Satisfaction with Service Providers

The survey quantitative data shows relatively low satisfaction with the services rendered electricity service providers. Only 2.55% reported being very satisfied, while 33.45% were satisfied. 22.91% were dissatisfied and 2.18% were very dissatisfied. The remaining 38.91% were indifferent. On a scale of 1 (low) to 5 (high), 58.55% of consumers rate ECG service provision as average (3).

Figure 24: Consumers' satisfaction in the electricity sector



The qualitative responses shed light on the reasons for this dissatisfaction. Respondents mentioned issues such as frequent power outages, high tariffs, poor customer service, and lack of communication. One participant shared, **“My experience with that sector has been average when it comes to their service delivery. They just cut off power without prior notice which is a major concern.”**

The literature supports these findings, with studies highlighting the need for improved service delivery and customer satisfaction in Ghana’s electricity sector. A study by Agyeman et al. (2016) found that factors such as reliability, responsiveness, and communication are key drivers of customer satisfaction. Addressing these issues is crucial for building consumer trust and confidence in the sector.

#### 4.6.8 Improvement in Power Supply Over Time

The quantitative data indicates that the majority of respondents (68.36%) feel that power supply has not improved over the years, while 18.55% said it has improved and 13.09% said it has gotten worse.

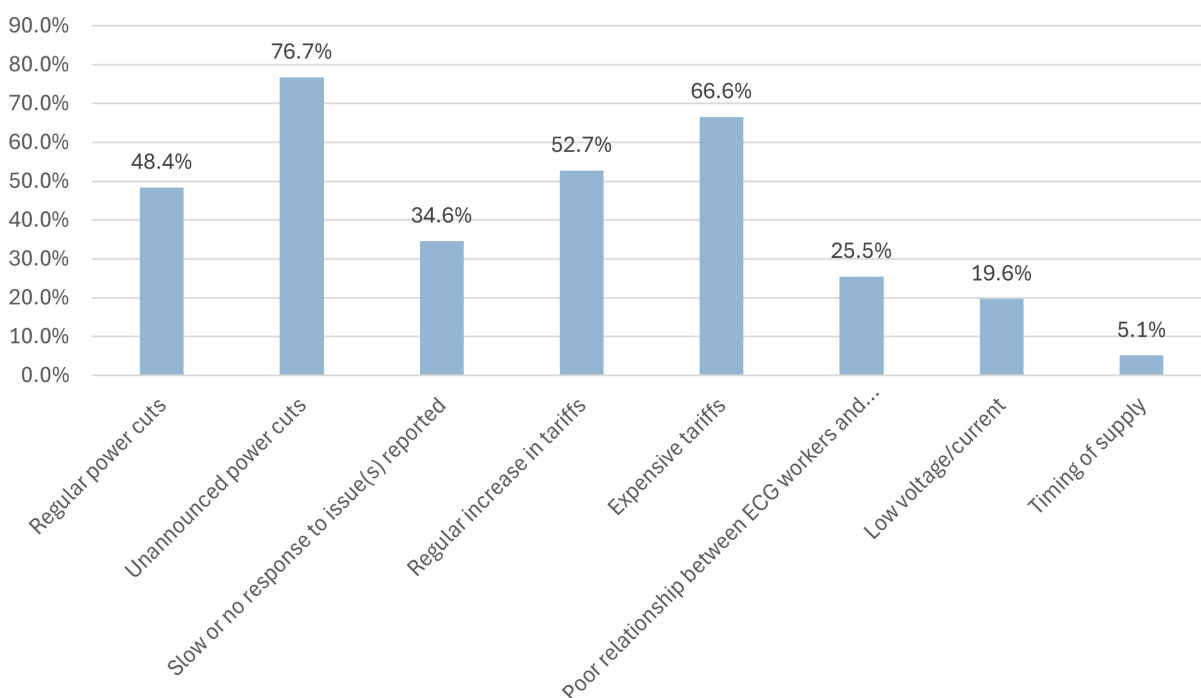
Qualitative responses provide additional context on the perceived lack of improvement. One participant noted, **“We still experience some unnecessary power cuts, which affects businesses and households alike.”** Another said, **“Their power supply is not reliable. Power could go off any time without notice.”**

The literature acknowledges the challenges in improving power supply in Ghana. The country has struggled with inadequate generation capacity, aging infrastructure, and financial constraints in the electricity sector (Kumi, 2017). While there have been efforts to address these issues, such as the introduction of independent power producers and the restructuring of the sector, more needs to be done to ensure reliable and high-quality power supply.

#### 4.6.9 Challenges Faced by the Electricity Sector in Ghana

The quantitative data shows that regular and unannounced power cuts, slow to respond to issues, expensive and increasing tariffs, low voltage and poor relationship between ECG workers and customers are major challenges in the electricity sector. The statistics are shown in Figure 25

Figure 25: Challenges faced in the electricity sector



Furthermore, the survey revealed that 51.27% reported they face these primary concerns frequently, 10.18% reported facing these concerns very frequently while 33.82% and 4.73% respectively reported face these challenges occasionally and rarely.

From the qualitative interviews, respondents identified a range of challenges, including financial constraints, inadequate infrastructure, poor maintenance, illegal connections, and political interference. One participant noted, **“Mismanagement and corruption lead to wasted resources and inefficiencies.”** Another said, **“The infrastructure for electricity distribution is outdated and poorly maintained.”**

The literature confirms these challenges and highlights their impact on the sector’s performance. A study by Eshun and Amoako-Tuffour (2016) found that financial viability is a major issue, with the sector facing high debt levels and inadequate cost recovery. Political interference and weak governance structures also hinder effective decision-making and resource allocation.

Addressing these challenges requires a comprehensive approach that includes regulatory reforms, infrastructure investments, financial restructuring, and improved governance. The government has initiated some reforms, such as the introduction of private sector participation and the establishment of an independent regulator, but more needs to be done to ensure a sustainable and efficient electricity sector that meets the needs of consumers.

In summary, the quantitative and qualitative findings, along with the existing literature, paint a picture of an electricity sector in Ghana that faces significant challenges in terms of affordability, reliability, and customer satisfaction. While there have been some efforts to address these issues, more needs to be done to protect consumer rights, improve service delivery, and ensure a sustainable and efficient sector. Strengthening the regulatory framework, investing in infrastructure, and promoting transparency and accountability are crucial steps in this direction.

## 4.7 Water Sector



### *4.7.1 Sources of Drinking Water and Expenditure Patterns*

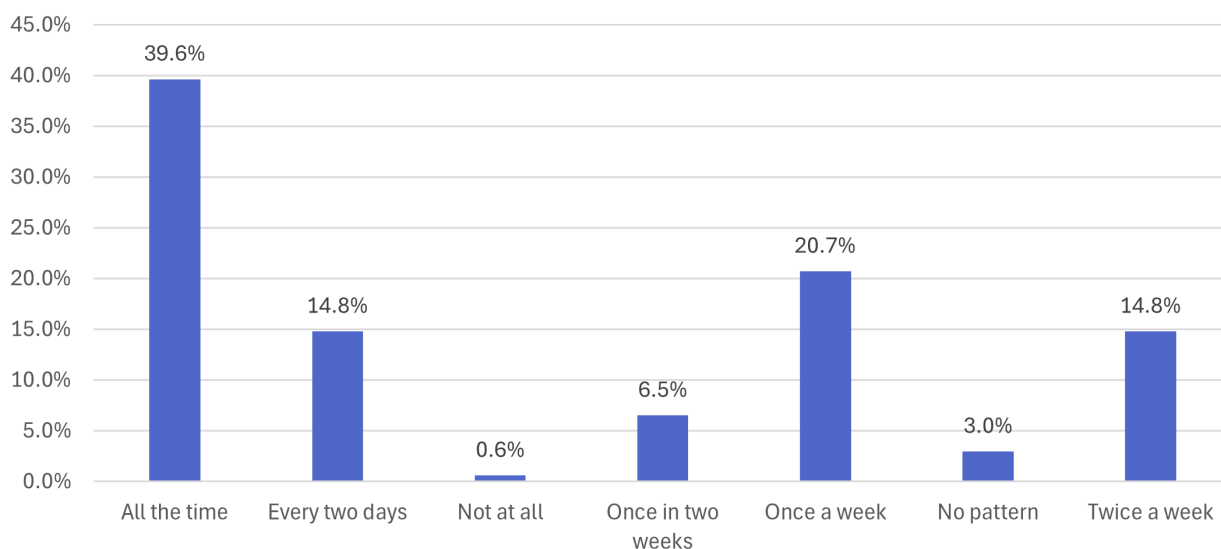
Based on the consumer survey, the most common source of drinking water in Ghana is pipe/tap water (73.91%), followed by well/borehole (17.83%). Only a small percentage of respondents rely on rivers/streams (0.87%) or other sources like sachet water or water tanks (7.39%). This aligns with insights from the FGDs, where respondents in urban areas generally have access to pipe-borne water, while those in rural communities often depend on boreholes.

In terms of expenditure, 34.78% of respondents spend less than 50 GHS per month on their water bill, 14.78% spend 51-75 GHS, 21.3% spend between 76-100 GHS while the remaining spend between 101-500 GHS per month. Additionally, 74.35% of respondents buy mineral water (bottled/sachet), with 40.83% spending less than 100 GHS per month and the remaining 59.17% spending between 101-300 GHS per month.

#### 4.7.2 Regularity and Quality of Water Supply

The survey found that only 39.64% of those using pipe/tap water have water flowing all the time. 20.71% get water once a week, 14.79% every two days, and 6.51% once every two weeks. This is presented in Figure 26

Figure 26: How often pipe water from GWCL flows



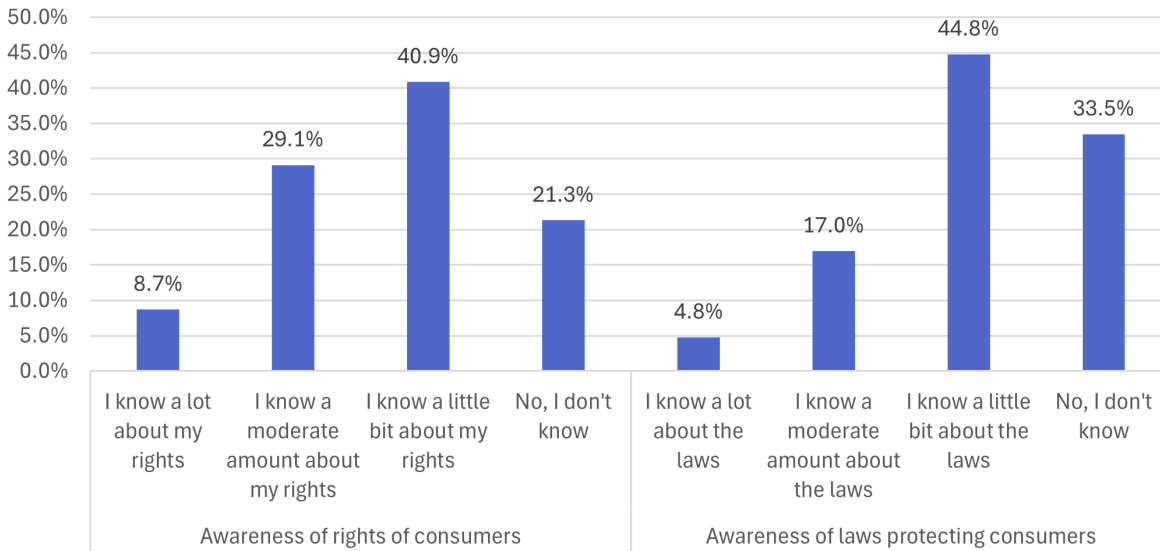
FGD participants expressed frustration with irregular water supply, especially in rural areas. A respondent from Abenabo in the Eastern region noted, **“We don’t have water. The only water we have is borehole and it is only one in the community.”** Urban dwellers also reported rationing and unscheduled cuts: **“Tap doesn’t flow all the time. It flows every other 2 or 3 days”** (Female participant, Winneba).

Water quality emerged as a major concern in the discussions. As a male consumer from Winneba stated, **“The water that comes from the pipe is not clean. You fetch the water and see that the water that is coming out of the pipe has color...it is very dangerous.”** Rural participants who rely on untreated sources worry about the health implications - **“The water we get from the river is dirty. We have to boil it before using it, but sometimes it’s still not safe to drink.”** (Female participant, Volta Region).

### 4.7.3 Awareness of Consumer Rights and Laws

While 66.52% of survey respondents identified GWCL as the regulatory body for water, awareness of specific consumer rights and laws is low. 21.3% don't know if they are aware of their rights, 40.87% know only a little, and 29.13% have moderate awareness. Similarly, 33.48% don't know about laws protecting them, and 44.78% know only a little. See Figure 27.

Figure 27: Awareness of consumer rights and laws in the water sector



This lack of awareness was echoed strongly in the FGDs. Most participants, especially in rural areas, had never heard of consumer rights. **“I do know what consumer rights is, how will I know of any specific consumer right in Ghana? I have no idea of any specific consumer rights in Ghana,”** shared a respondent from Sakpaligu in the Northern region. Urban participants were slightly more informed but still lacked comprehensive knowledge. The general sentiment was captured by this Winneba participant - **“We don't know what it is. I don't know there are even some right available.”**

### 4.7.4 Consumer Responsibilities and Complaint Resolution

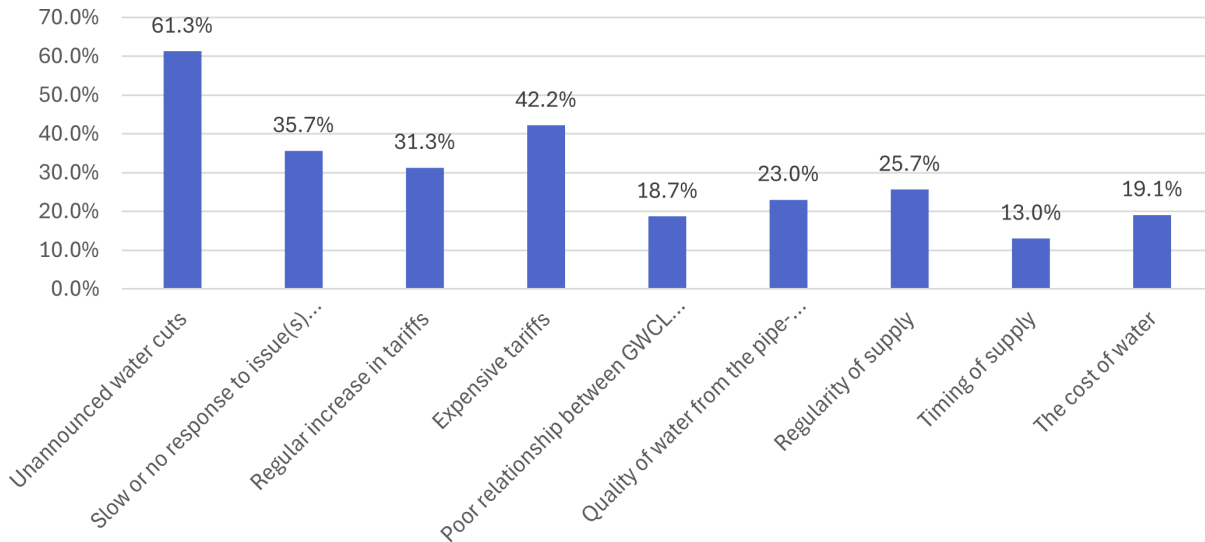
Half the survey respondents (50.87%) know only a little bit about what to do when they identify challenges with their water supply. When issues arise, 80% go to the nearest GWCL office or call the company's hotline, while 25.22% report to a nearby vendor. Very few (3.91%) escalate to the PURC.

FGD participants provided more context on the complaint resolution process. Many try calling the water provider first before physically going to the office if the issue remains unresolved. However, they are often frustrated by delayed responses. **“When you have an issue and you go to them, they don't respond and assist you on time,”** lamented a participant from Abenabo.

### 4.7.5 Experiences with Reporting Issues and Resolution

Among the 38.7% of survey respondents who have reported a water-related issue, 53.93% say it was fully addressed, 38.2% got only partial resolution while 7.87% reported no resolution. Unannounced water cuts are the most common issue reported (61.3%), followed by expensive tariffs (42.17%), slow/no response to complaints (35.65%), and regular tariff increases (31.30%). Primary consumer concerns in the water sector are shown in figure 28.

Figure 28: Primary concerns/challenges in the water sector

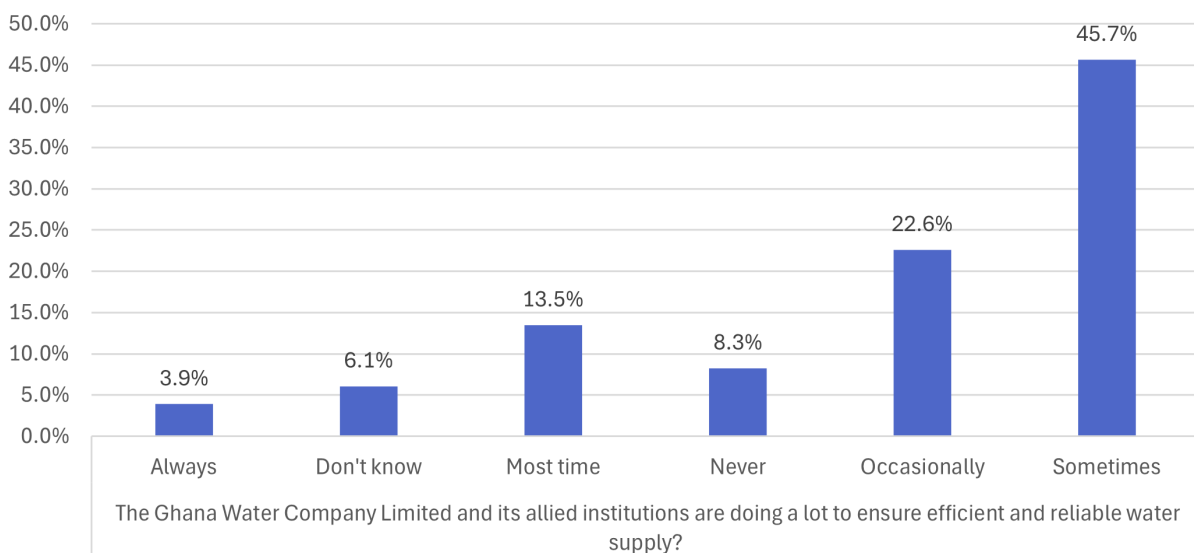


FGD participants shared personal stories of struggling to get issues resolved satisfactorily. **“I went back to them and they said it is a general issue so they will address it, when everything is done they will give us back our credit. I don’t know if it is today that I will get my credit back and it is very bad,”** recounted by a male participant from Winneba about an incident with his prepaid meter. A female consumer from Greater Accra described a billing issue - **“They brought GHC 2000 bill, telling us that it was a mistake. So is it our fault if we couldn’t pay that bill or it is their fault? Because we paid GHC 80 for 1 year and later they are bringing us a bill of GHC 2000.”**

#### 4.7.6 Perceptions of Policy Adequacy and Regulatory Effectiveness

Almost half the survey respondents (45.65%) feel GWCL is able to deliver on its service obligations only sometimes, while 10% say they never deliver. Only 3.91% believe they always deliver. Further details are available in figure 29.

Figure 29: Consumers’ perception of policy adequacy and regulatory effectiveness in the water sector



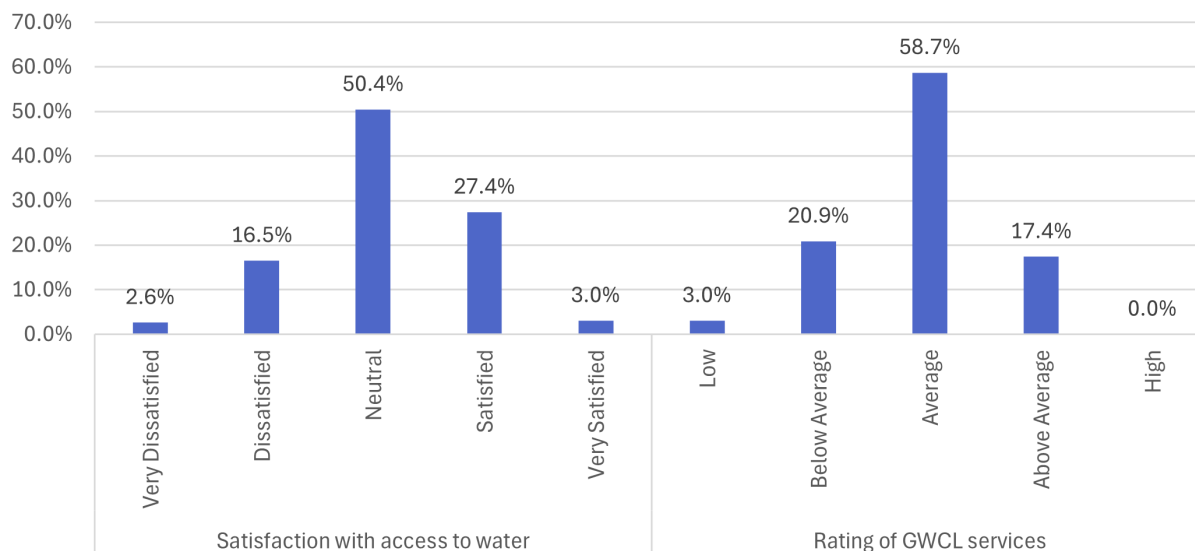
FGD participants were vocal about the inadequacy of existing consumer protection measures and the ineffectiveness of regulatory bodies. **“The existing consumer protection laws are inadequate,”** stated a participant from rural community in the Volta region. Another from Ho added, **“The measures are there, but they’re not effective enough in protecting consumers.”**

Most are unaware of any specific consumer protection agencies or regulators they can turn to for assistance. The few who have sought help did not have positive experiences. **“Yes, I sought help once, but the agency was not very effective in resolving my issue,”** shared a respondent from Ho.

#### 4.7.7 Satisfaction with Service Providers and Regulatory Bodies

Satisfaction with water accessibility is relatively low based on the survey, with 50.43% feeling neutral and only 27.39% satisfied. Half the respondents rated GWCL’s service as just average (3 on a 5-point scale). This is presented in figure 30.

Figure 30: Consumers satisfaction of services in the water sector



This dissatisfaction came through clearly in the group discussions. Participants complained about GWCL’s poor customer service, unresponsiveness, and failure to prioritize consumer needs. A male consumer from Winneba captured the general sentiment, **“Service providers look down on consumers because they know the system is choked so if you do not engage with their services, others will.”**

#### 4.7.8 Improvement in Water Supply Over Time

A significant majority (63.48%) of survey respondents do not feel water supply has improved over the years, while 15.65% say it has gotten worse. Only 20% have seen improvements.

This stagnation was highlighted by FGD participants. Those in rural areas still lack access to clean piped water. **“They have not connected any pipe lines in my area,”** reported a resident of Agric-Ketan in the Western region. Even in urban centers, supply remains erratic and water infrastructure has not expanded sufficiently. **“Another treatment plant should be constructed in addition to the one at Kpeve,”** suggested a Ho participant.

#### 4.7.9 Challenges Faced by the Water Sector in Ghana

The most frequently cited challenges in the survey were unannounced water cuts, water pollution, high cost of water treatment, limited access to GWCL supply, inadequate infrastructure, irregular supply, and poor water quality.

FGD discussions provided further insights into these challenges:

- Pollution of water bodies by illegal mining, making treatment more difficult and costly
- Rapid population growth outpacing expansion of water infrastructure
- Frequent pipe bursts and leakages due to aging distribution networks
- Climate change impact on water resources, especially droughts affecting surface water
- Weak regulation, political interference and lack of investment in water infrastructure
- Disparities in access and service quality between urban and rural areas

As a participant from Sunyani summarized, **“Chemicals from illegal mining has polluted our water bodies hence more money is needed for the treatment of water before drinking.”**

In conclusion, the water sector in Ghana faces significant challenges in terms of access, quality, reliability and affordability of services. There is a major gap between consumer expectations and the actual service delivery on the ground. Awareness of consumer rights and protection measures remains low, especially among vulnerable groups. Complaint resolution processes are often slow and ineffective, leaving consumers feeling helpless.

While some urban areas have seen marginal improvements, rural communities still lack basic water infrastructure. Pollution and environmental degradation are increasingly affecting raw water quality. Aging distribution networks, inadequate investment, climate change impacts, rapid urbanization, weak regulation and other governance issues continue to undermine the sector’s performance.

Addressing these challenges will require concerted efforts from government, service providers, regulators and consumers themselves. Comprehensive awareness campaigns on consumer rights, increased investment in water infrastructure (especially in underserved areas), strengthened regulation, improved service quality and customer responsiveness, and better environmental protection should be key priorities going forward. Only through such a multi-stakeholder approach can Ghana progressively realize the vision of “water for all.”

These findings align with existing literature on Ghana’s water sector challenges. A 2021 study by Boso et al. in PLOS Water highlighted increasing pollution of water resources, population growth, aging infrastructure and climate change as ongoing issues impacting safe water access. Nahim et al.’s (2017) paper in the Ghana Journal of Geography also found significant disparities in urban-rural supply and concerns with overall service reliability. The low awareness of consumer rights and perceived ineffectiveness of regulatory systems corroborates a 2019 UNDP policy brief that stressed the need for improved consumer protection frameworks.

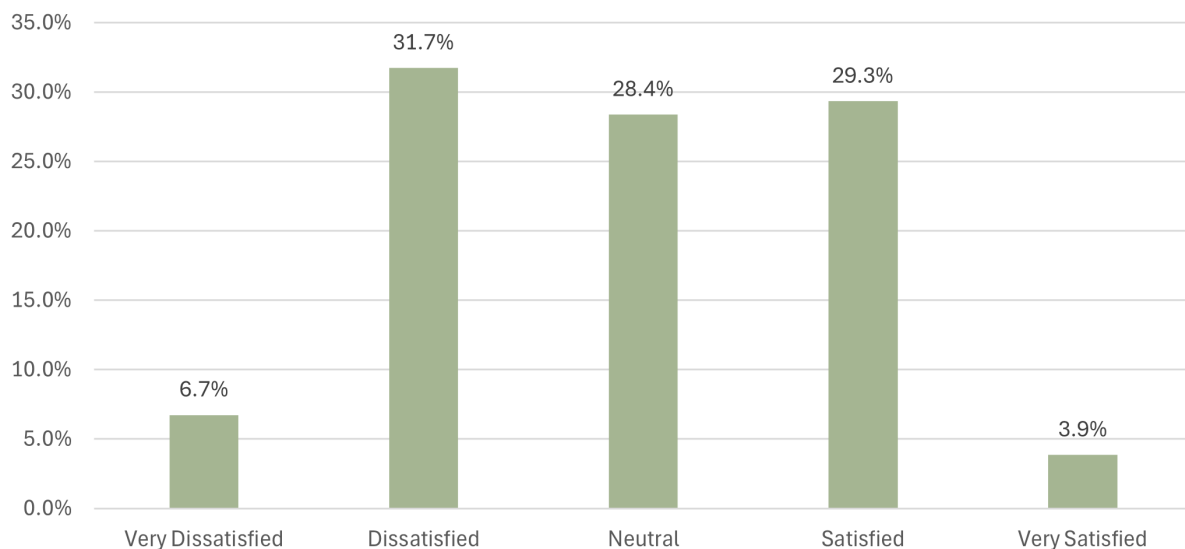
## 4.8 Waste Management Sector



### 4.8.1 Satisfaction with Waste Management Services

The quantitative results indicate a general dissatisfaction with waste management and sanitation services in Ghana. 31.73% of respondents expressed dissatisfaction, while only 29.33% were satisfied and 3.85% were very satisfied (see Figure 31). This highlights significant room for improvement in service delivery.

Figure 31: Consumers' satisfaction with waste management



The focus group discussions shed further light on the reasons behind this dissatisfaction. Participants across regions cited issues such as irregular waste collection, overflowing bins, indiscriminate dumping, and poor sanitation conditions in their communities. For example, a participant from the Western Region stated:

**“Waste management is very poor in my area, some of the households have collected waste bins which we pay for every month, but the waste management team’s service delivery is very poor, they can leave waste unattended for 3 weeks to months...”**

This sentiment was echoed by participants in other regions, indicating that the dissatisfaction with waste management services is a widespread issue affecting both urban and rural communities in Ghana. The irregular and inadequate waste collection appears to be a major pain point for residents.

#### 4.8.2 Experiences with Improper Waste Disposal

A significant 57.69% of survey respondents reported witnessing or experiencing issues related to improper waste disposal, revealing the pervasiveness of this problem. Focus group participants provided vivid accounts of the challenges they face, such as:

- “Open defecation is a major concern in my community”
- “Indiscriminate disposal of waste in my area”
- “People dump waste in gutters”
- “Waste vehicles dropping garbage on the streets and not collecting them on time”
- “ Aboboyaa riders’ cars are not engineered for waste collection. They have also been littering the roads as they drive.”

These experiences highlight the lack of proper waste disposal infrastructure and the negative impact on community health and environmental cleanliness. Participants expressed frustration with the lack of designated dumping sites, insufficient waste bins, and the prevalence of littering and open defecation in their neighborhoods.



### 4.8.3 Awareness of Proper Waste Disposal Methods

The survey revealed mixed levels of awareness about proper waste disposal methods. While 25.96% reported being fully aware and 41.83% somewhat aware, a significant 32.21% indicated no awareness at all. This points to a need for increased public education on waste separation, recycling, and appropriate disposal practices.

Focus group discussions reinforced this finding, with participants emphasizing the importance of awareness campaigns and education to promote behavior change. A participant from the Ashanti Region suggested:

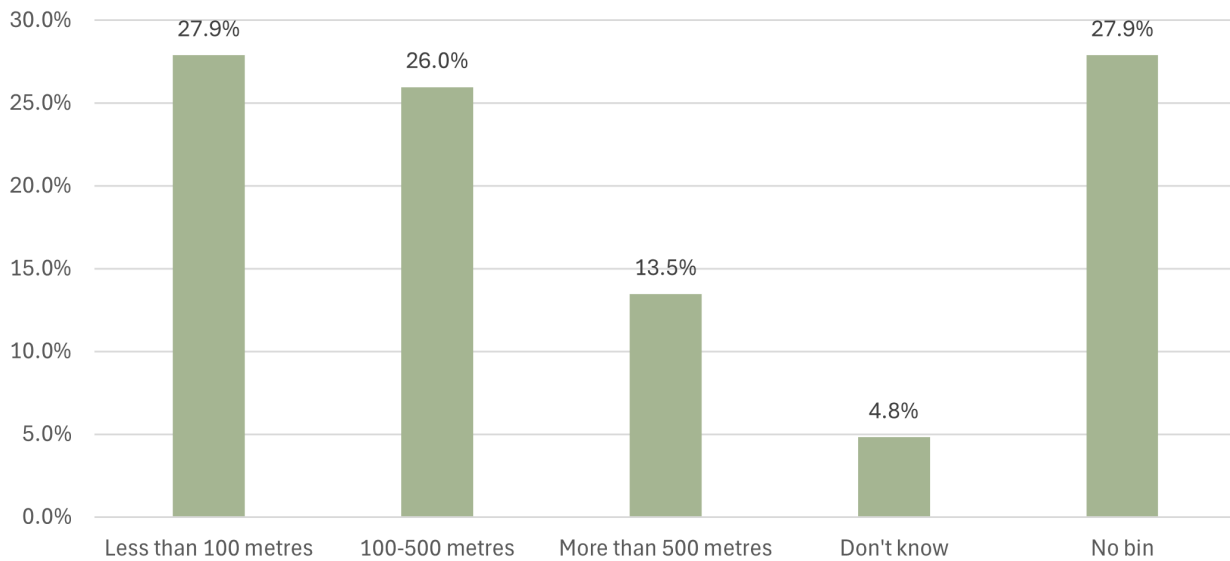
**“The government should provide education and awareness campaigns on proper waste disposal. Install adequate waste disposal infrastructure like bins and skips. Promote composting and organic waste reduction. Implement proper disposal methods for hazardous materials.”**

### 4.8.4 Participation in Recycling and Access to Collection Points

Despite the importance of recycling for sustainable waste management, only 10.1% of respondents reported actively participating in recycling programs or initiatives. A notable 42.31% indicated that such programs were not available in their communities while the remaining 47.6 indicated not participating in recycling programs. This lack of access to recycling infrastructure emerged as a significant barrier.

In terms of proximity to waste collection points, 27.88% of respondents had access to a bin within 100 meters, while an equal 27.88% reported no bin at all in their area (see Figure 32). The absence or distance of waste collection points can contribute to improper disposal practices.

Figure 32: Distance to the nearest waste collection point



As a focus group participant from Greater Accra Region noted: **“The dumpster is really far from my area, so people tend to dump garbage everywhere.”**

### 4.8.5 Frequency of Waste Collection Services

The regularity of waste collection services also emerged as a major challenge. 29.33% of respondents reported no collection at all in their communities, while 27.4% had weekly collection, 5.29% had bi-weekly collection, 13.46% had monthly collection and 15.38% faced irregular pick-ups. Only 9.13% had access to daily collection.

Participants expressed frustration with the inconsistent and inadequate waste collection, which leads to pollution, bad smells, and public health risks. A participant from the Volta Region shared:

**“Waste bins are not emptied regularly, and when it rains, there is a lot of bad smell and flooding in the community.”**

Another frustrated consumer lamented that **“Last year at the very heart of the rainy season, the waste management company was not coming for our garbage for about four weeks. How can we prevent or contain cholera or other waterborne breakout in this situation? Seriously, we need to find a way out for garbage disposal.”**

#### ***4.8.6 Perceptions of Local Government Performance***

Half of the survey respondents (50.48%) felt that the local government authorities were not doing enough to ensure clean cities, while 29.33% were unsure, 20.19% believe that the local government was doing enough to ensure that towns/communities are clean. This perception of inadequate government action was reinforced in the focus group discussions, where participants called for stricter enforcement of sanitation bylaws, improved infrastructure, and better oversight of waste management companies.

Participants from the Bono Region stated:

**“Sanitation laws are not properly implemented in my community, and I think we are all stakeholders with regards to sanitation. The authorities responsible for sanitation and waste management should wake up and do their job.”**  
**“The MMDA have not asserted their authority when it comes to filth in the cities. If they come around and start fining people who litter around, it can lead to a behavioural change.”**

#### ***4.8.7 Reporting Sanitation Issues and Satisfaction with Resolution***

A majority of respondents (77.4%) had never reported a sanitation issue, primarily because they didn't know where to report (47.8%), didn't trust the system to address it (18.87%), or felt it wouldn't be resolved (25.79%). Among those who did report issues, 63.83% reported to the district authorities and 31.91% to Zoomlion, a private waste management company. 4.26% reported to other channels like the member of parliament and Ministry of Waste and Sanitation.

Satisfaction with the resolution of reported issues was low, with 46.63% dissatisfied and only 18.27% satisfied. The remaining 35.1% were indifferent. This points to a need for more responsive and effective complaint resolution mechanisms.

#### ***4.8.8 Awareness and Effectiveness of Government Initiatives***

Awareness of government initiatives or programs related to sanitation was limited, with 49.04% of respondents unaware of any such efforts, 25% not sure and only 25.96% aware of such initiatives. Among those aware, Zoomlion was the most frequently mentioned initiative.

The perceived effectiveness of these initiatives was mixed, with 44.23% expressing a neutral view, 39.91% finding them ineffective, and only 15.86% considering them effective. This suggests a need for more impactful and visible government interventions in the waste management sector.

#### ***4.8.9 Main Challenges Faced by the Waste Management Sector***

The quantitative and qualitative data highlight several key challenges facing Ghana's waste management sector:

- Inadequate waste collection infrastructure and irregular service delivery
- Widespread indiscriminate dumping and littering
- Limited access to recycling programs and facilities
- Low public awareness and participation in proper waste management practices
- Weak enforcement of sanitation laws and regulations
- Insufficient government investment and coordination in the sector
- Environmental and public health impacts of poor waste management

Addressing these challenges will require concerted efforts from government, private sector, and civil society stakeholders. Participants emphasized the need for improved service delivery, public education, infrastructure development, and stricter enforcement of regulations.

As a participant from the Northern Region summarized: **“The government needs to carry out some educational campaigns on sanitation in our areas to keep residents well educated on the need to keep our environments clean.”**

#### **4.8.10 Comparison with Existing Literature**

The findings from this analysis align with existing research on waste management challenges in Ghana. Prior studies have highlighted issues such as inadequate waste collection services, limited recycling infrastructure, and low public awareness (Miezah et al., 2015; Oduro-Appiah et al., 2017). The need for improved government intervention and enforcement of regulations has also been emphasized (Guerrero et al., 2013).

However, this analysis provides a more comprehensive and nuanced understanding by integrating both quantitative survey data and qualitative insights from focus group discussions across multiple regions. The regional variations and specific experiences shared by participants offer valuable context for understanding the complex realities on the ground. The calls for increased public education, infrastructure development, and private sector engagement echo recommendations from previous studies (Memon, 2010; Oteng-Ababio et al., 2013). However, the low levels of satisfaction with current initiatives and the limited awareness of government programs suggest a need for more effective communication and visible impact.

Overall, this analysis contributes to the growing body of evidence on Ghana’s waste management challenges and provides actionable insights for policymakers, practitioners, and researchers working towards sustainable solutions. Addressing these issues will require a multi-stakeholder approach that prioritizes service delivery, public awareness, and regulatory enforcement, while also considering the unique needs and contexts of different communities across the country.

## **4.9 Aviation Sector**



### **4.9.1 Preferred Airlines**

The survey did ask respondents which airlines they had concerns with, providing some insight into commonly used carriers. The most frequently mentioned airlines were KLM, Africa World Airlines (AWA), Delta Airlines, British Airways and Passion Air. Respondents also reported issues with various other international and regional carriers serving Ghana, including Emirates, United, Asky, and Kenya Airways.

### 4.9.2 Common Consumer Concerns

The top consumer concerns identified in the quantitative analysis included flight delays or cancellations, poor customer service and delayed baggage.

Table 6 has the details.

<b>Consumer primary concerns</b>	<b>Percentage (%)</b>
Flight delays or cancellations	51%
Poor customer service	37%
Delayed baggage	33%
High ticket prices	20%
In-flight service issues	14%

These align with the experiences shared in the FGD, where participants described challenges with overbooking, last-minute cancellations, and unhelpful airline staff. One participant recounted: **“My flight was cancelled. I waited for four hours and unfortunately, there was no space for me on the last flight. It was AWA from Tamale to Accra”** Another noted that **“even people at the front desk do not help much”** and that **getting relief often requires escalating the issue”**.

Consumers also lamented about delayed luggage and what they go through in getting their bags: **“Anytime I travel and my bags don’t come with me, I will have to back to the airport to go for it. I know for sure that in Europe and America, the airlines will deliver your bags to the address you provide in case your bags do not arrive on the same flight you are on. The same international airlines cannot do the same in Ghana.”**

**“So if you are not based in Accra and you arrive at the KIA without bags... Who pays for the inconveniences caused by the airline’s inability to full its condition of carriage?”**

### 4.9.3 Experiences with Specific Airlines

Africa World Airlines (AWA) and Passion Air, two of Ghana’s main domestic carriers, were frequently mentioned in the context of cancellations, delays, and poor communication.

In the FGD, one participant shared a negative experience with an unnamed African airline:

**“I was in a check-in queue , whilst in the queue, I heard from one airline staff that the flight is overbooked so they should quickly fast-track the check-in process. This means that anyone who comes in after the check-in gate is empty will not be able to get checked in.”**

International carriers were also a source of concern. 42.9% of survey respondents reported arriving in Ghana without their luggage. When asked which airline this occurred with, respondents named major carriers like British Airways, Delta, KLM, and Emirates.

#### ***4.9.4 Compensation and Redress Mechanisms***

Over half (53.1%) of respondents reported having a flight cancelled. Of those, 85.7% said the cancellation was not due to an “act of God” (uncontrollable circumstances). However, a striking 81.1% did not receive any compensation from the airline.

The FGD shed further light on the inadequacy of redress. When a participant’s flight was cancelled last-minute, leaving them stranded without accommodation, the airline simply said “nothing of such is made available” and offered a discount on a future flight, which the participant found unsatisfactory.

Even in cases where compensation was provided, it was often seen as insufficient. One survey respondent described receiving a “369 Euro non-refundable voucher” after having to unexpectedly pay for a hotel, but was told their situation did not qualify for proper compensation under EU regulations.

#### ***4.9.5 Awareness of Consumer Rights and Reporting Issues***

While 62.5% of respondents had reported issues directly to the airline, only 2.5% had ever involved the Ghana Civil Aviation Authority (GCAA). This suggests limited awareness or accessibility of the regulator’s dispute resolution role.

The FGD participants expressed some familiarity with the GCAA’s Consumer Protection Directives, but felt they were not being adequately enforced. There was a clear call for the GCAA to be more visible and proactive in educating consumers on their rights and redress processes.

As one participant put it: Regulators and consumer groups need to engage on a regular basis. Consumers can only be proactive when they know their rights.”

#### ***4.9.6 Effectiveness of Feedback and Complaint Resolution***

Survey respondents who did report issues overwhelmingly found the process unhelpful, with 77.1% saying the airline’s feedback was not helpful in resolving their concern. In the FGD, participants lamented unresponsive customer service lines and online chats manned by scripts rather than humans.

One respondent recounted futile attempts to get redress from both a Ghanaian and an international airline after arriving without luggage: **“When I reached out to Brussels Airlines they ignored me, when I also reached to Africa World Airlines they collected the bag but returned it saying they would not offer compensation but a paltry discount on my next flight. Felt insulted.”**

The following were some of the complaints that some consumers made:

**I do not think that service providers and their agents in Ghana prioritize consumer satisfaction. Even the way that ticket/enquiry desks talk to people is not the best. When your flight is even delayed, unless one agitates, these airlines will not provide any relief. “**

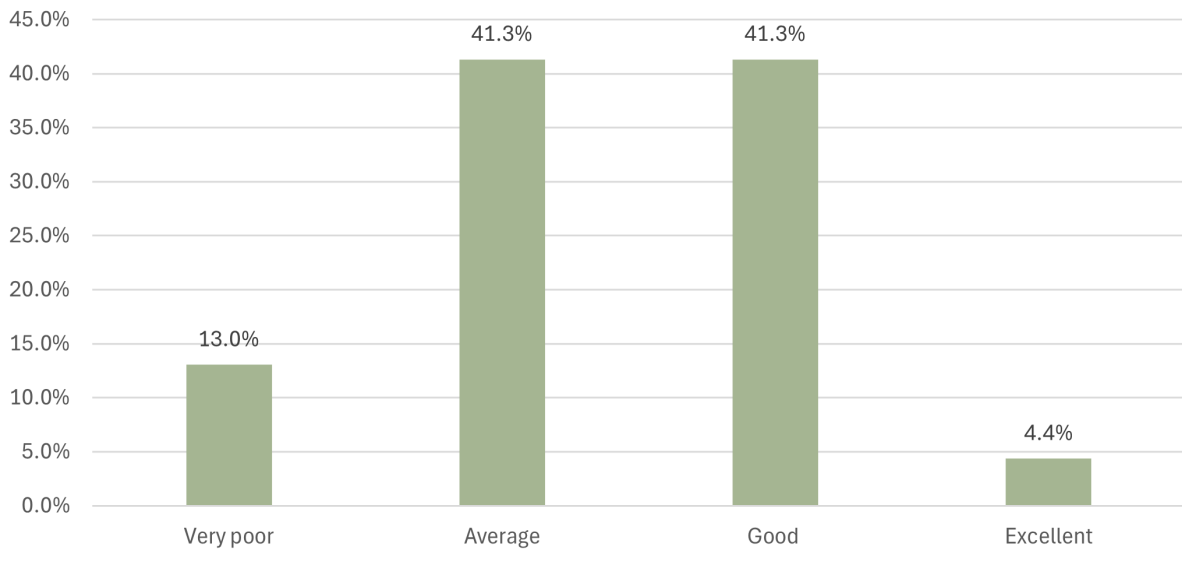
**“Unfortunately, most of the airlines do not have their customer service in the country except ticketing officers and all customer services are outside the country. Calling customer service numbers overseas can be expensive.”**

Overall, 57.6% of those who reported an issue felt it was not addressed at all, while 33.3% said it was only partly addressed. A mere 9.1% were satisfied that their issue had been fully resolved.

#### 4.9.7 Overall Satisfaction with the Aviation Industry

Asked to rate their overall experience with Ghana's aviation industry, 41.3% of respondents said "Average" and an equal share said "Good". However, a nontrivial 13% rated their experience as "Very Poor". Only 4.4% gave an "Excellent" rating. This is shown in Figure 33.

Figure 33: Consumers' rating of the aviation sector



FGD participants expressed a more critical perspective, arguing that Ghanaian air passengers are treated with less respect and care than those in western countries. There was a broad sentiment that consumer satisfaction is not a priority for airlines operating in Ghana.

As one person summed up: **“Even the way that ticket/enquiry desks talk to people is not the best. When your flight is even delayed, unless one agitates, these airlines will not provide any relief.”**

#### 4.9.8 Suggested Improvements for Air Travel in Ghana

Drawing on both the survey results and FGD discussion, several key areas for improvement emerge:

1. The GCAA needs to take a more active, visible role in enforcing its consumer protection regulations and engaging with the public. Suggestions included a dedicated consumer complaint hotline, an informational app, and regular outreach.
2. Airlines need to improve their customer service training and empower frontline staff to resolve issues. Complaint resolution processes should be more responsive and less bureaucratic.
3. Clear, standardized mechanisms are needed for compensating passengers for cancellations and delays, in line with international best practices. Consumers need to be proactively informed of their rights in these situations.
4. Airlines should leverage technology to enhance the travel experience across touchpoints. The FGD highlighted the need for better real-time communication around flight disruptions and more user-friendly online customer service options.



5. Broader Government action is needed to enshrine and enforce consumer rights across all sectors. FGD participants pointed to the progress made in peer countries like Nigeria and Gambia which have enacted cross-cutting consumer protection laws.

#### **4.9.9. Discussion**

The qualitative and quantitative data paint a picture of an aviation sector that is falling short in terms of service quality and consumer responsiveness. While Ghana has a growing air transport market, the analysis reveals a range of frequent flyer frustrations that airlines and regulators must address to sustain consumer confidence.

The concerns highlighted - delays, cancellations, mishandled baggage - are not unique to Ghana. They consistently rank as the top pain points in air passenger surveys across Africa and globally (Skytrax World Airline Awards, 2022). However, what stands out in the Ghanaian context is the perceived lack of customer-centric resolution when things go wrong.

Effective complaint handling is a key driver of consumer satisfaction in aviation (IATA Global Passenger Survey, 2022). Yet the responses indicate most consumers struggle to get fair, timely redress from airlines in Ghana. Adopting the IATA-recommended practices around proactive communication, accelerated issue resolution, and transparent compensation policies could help close this gap.

The low engagement with GCCA documented here underscores the need to raise the regulator's profile and accessibility. Ghana's ongoing Aviation Sector Master Plan rightly recognizes consumer protection as a policy priority (Ministry of Aviation, 2022). The results suggest a focus on practical interventions like a dedicated complaint portal, passenger rights awareness campaigns, and an enhanced regulatory framework for service quality would be impactful.

The findings also spotlight aviation's intersections with broader consumer vulnerabilities in areas like digital access, information transparency, and personal data use. With global air passenger traffic set to double by 2050 (ICAO, 2023) and Ghana positioning itself as an aviation hub, a holistic approach to traveler welfare and empowerment must underpin sector growth plans.

Though the sample is not nationally representative, this analysis offers directional insights on flyer experiences in Ghana. It complements existing survey data (e.g. ICAO, AfDB) and provides a more granular view of on-the-ground realities. Further research could explore service quality dimensions across different traveler segments and gauge the impacts of policy/regulatory reforms.



## 5. Recommendations

### 5.1 Policy Recommendations for Improving Consumer Protection and Welfare

To strengthen the consumer protection framework and improve consumer welfare in Ghana, the following policy recommendations are proposed:

1. Enact a comprehensive Consumer Protection Act that consolidates existing sector-specific regulations and provides overarching principles and enforcement mechanisms. This will create a unified legal basis for safeguarding consumer rights across all sectors.
2. Establish an independent, well-resourced National Consumer Protection Authority to oversee the implementation of consumer protection policies, handle complaints, and promote consumer education. This dedicated agency will provide a clear focal point for consumer issues.
3. Mandate service providers across sectors to establish and publicize effective complaint resolution mechanisms, with clear timelines and escalation procedures. Regulators should monitor compliance and impose penalties for non-adherence.
4. Develop sector-specific consumer protection guidelines and codes of conduct in consultation with industry stakeholders and consumer groups. These should set minimum service standards, pricing transparency requirements, and fair contract terms.
5. Introduce a consumer empowerment fund, financed through industry levies or government budget, to support research, advocacy and education initiatives by civil society organizations working on consumer issues.

## 5.2 Specific Recommendations for Service Providers and Regulators

### Telecommunications:

- Telcos should invest in network infrastructure upgrades to improve coverage, reliability and quality of service, particularly in underserved rural areas.
- The NCA should enforce stricter quality of service standards and impose meaningful fines for non-compliance.
- Providers should proactively communicate tariff changes and provide clear, itemized billing information.
- Mandate telcos to provide detailed coverage maps to help consumers make informed choices based on service availability in their areas.
- Encourage telcos to offer tailored service packages for low-income and vulnerable consumers, ensuring affordable access to basic connectivity.



### Road Transport:

- Transport operators must ensure strict vehicle safety and maintenance standards. Regulators should conduct more frequent roadworthiness inspections.
- The NRSA should collaborate with operators to provide regular driver training on safety and customer care.
- Authorities must crack down on bribery and corrupt practices that undermine enforcement of traffic regulations.
- Partner with the private sector to deploy solar-powered lighting solutions at bus stops and terminals to enhance security and convenience.
- The Road Traffic Act and the Road Traffic Regulations need to be fully enforced to protect road users from road traffic crashes.

### E-Commerce:

- Platforms should implement strict verification measures for merchants and products to combat fraud and counterfeiting.
- In the absence of a Consumer Protection Authority, there should be clear guidelines for online dispute resolution and timely refunds.
- E-commerce companies must invest in secure payment systems and data protection to build consumer trust.
- Establish an e-commerce trust mark scheme to accredit platforms and merchants that adhere to high standards of service delivery and consumer protection.
- Ghana should leverage on the Ghana Post GPS to create an address database to improve the efficiency of last-mile delivery and build consumer confidence in online purchases.



## Banking and Financial Services:



- Banks should simplify account opening procedures and improve access in rural communities through agency banking models.
- The Bank of Ghana should enforce transparent disclosure norms around fees, charges and lending rates.
- Financial service providers must invest in digital literacy programs, particularly for vulnerable groups.
- Banks should be encouraged to develop customized financial literacy programs for women, youth, and SMEs to promote financial inclusion.
- Mandate banks to provide clear, standardized key fact statements for all financial products to enable informed comparisons by consumers.
- Mandate banks to provide clear description of all transactions.

## Electricity:

- Providers should leverage smart metering technologies to improve billing accuracy and enable flexible payment options.
- The ECG should establish a consumer advisory committee to provide regular feedback on service quality issues.
- Establish a joint task force between ECG, PURC, and security agencies to combat illegal connections and meter tampering, which contribute to high costs.
- Provide incentives for consumers to adopt energy-efficient appliances and practices to manage demand and reduce bill shock.
- As much as possible, the ECG must provide notices about outages.



## Water:



- GWCL must prioritize investments in treatment plant upgrades and pipe network rehabilitation to improve water quality and supply reliability.
- The PURC should implement a more robust water quality monitoring regime and publicly report on provider performance.
- Government should explore public-private partnerships to accelerate investment in water supply infrastructure.
- Develop a national water conservation campaign to promote responsible usage and reduce the strain on water supply infrastructure.
- Establish community-based water monitoring committees to serve as an early warning system for supply disruptions and quality issues.
- Explore the feasibility of implementing a progressive tariff structure that ensures affordability for basic needs while promoting conservation.

## Waste Management:

- Local authorities must enforce stricter penalties for littering and illegal dumping, supported by public education campaigns.
- Government should incentivize private sector investment in recycling facilities and waste-to-energy projects.
- Service providers must adhere to regular collection schedules and expand coverage to underserved areas.
- Introduce a national waste segregation at source policy, supported by public education and the provision of color-coded bins to households.
- Implement an extended producer responsibility scheme that requires manufacturers to contribute to the end-of-life management of their products.
- Pilot a “cash for trash” program in low-income communities to incentivize proper waste disposal and create income opportunities.
- There should be a proper discussion on the future of “aboboyaa” as a vehicle meant for carrying baggage.



## Aviation:



- The GCAA must enhance its monitoring and enforcement of airline compliance with consumer protection directives.
- Airlines should streamline complaint handling processes and proactively communicate with passengers about flight disruptions.
- Airport authorities should improve amenities and assistance services for passengers with special needs.
- Airlines must improve on how delayed baggages are delivered to passengers.
- Require airlines to provide real-time flight status updates and delay notifications via multiple channels, including SMS, email, and social media.
- Establish a passenger experience technical working committee, with representation from airlines, airport authorities, and consumer groups, to identify and address service gaps.
- GCAA must provide a clear timeline for airlines when it comes to refunds.

## 5.3 Suggestions for Consumer Education and Empowerment Initiatives

Raising consumer awareness is critical to the realization of consumer rights. The following initiatives are proposed:

1. Develop a national consumer education strategy that harnesses both traditional and digital media channels to disseminate information on consumer rights, responsibilities, and redress mechanisms.
2. Integrate consumer rights modules into school curricula at the primary, secondary and tertiary levels to build a culture of informed and empowered consumerism.
3. Partner with telecom providers to deliver consumer tips and alerts via SMS and voice messages in local languages.
4. Encourage service providers to set up easily accessible consumer information portals with frequently asked questions, self-help guides, and escalation contacts.
5. Support capacity building programs for consumer advocacy organizations to enhance their research, policy analysis and public engagement capabilities.
6. Organize regular consumer stakeholder forums and public hearings to foster dialogue, share best practices, and gather consumer feedback to inform policy making.
7. Celebrate World Consumer Rights Day with media campaigns, community outreach activities, and recognition of consumer champions.

Implementation of these multi-faceted recommendations will require close collaboration between government, industry, regulators, and civil society. It is only through such coordinated efforts that Ghana can build a robust consumer protection ecosystem that empowers citizens and fosters a fair, competitive, and sustainable marketplace.



## 6. Conclusion

This comprehensive study on the state of consumer rights and protection in Ghana has yielded valuable insights into the experiences, challenges, and opportunities across key sectors of the economy. By combining quantitative survey data with rich qualitative perspectives from focus group discussions, the research presents a nuanced picture of the consumer landscape in the country.

The findings underscore the urgent need for action to address the gaps in service delivery, regulatory enforcement, and consumer empowerment. Across the focus sectors - telecommunications, road transport, e-commerce, banking, electricity, water, waste management, and aviation - consumers reported significant challenges, including poor service quality, inadequate infrastructure, limited awareness of rights, and weak grievance redress mechanisms.

However, the study also highlights promising avenues for reform and innovation. Consumers expressed clear preferences for service improvements, including network reliability, pricing transparency, complaint handling, and digital service delivery. They also emphasized the importance of public education and capacity building to help them assert their rights and make informed choices.

The sector-specific recommendations outlined in this report provide a roadmap for stakeholders to collaborate on enhancing consumer welfare. From policy and regulatory reforms to industry initiatives and consumer empowerment programs, there are multiple levers for driving change. Implementing these recommendations will require sustained commitment, resources, and partnerships.

The significance of this study extends beyond the specific sectors analyzed. By shining a light on the lived realities of consumers, it contributes to the broader discourse on inclusive development, good governance, and citizen engagement in Ghana. Empowered consumers are not only a key driver of economic growth and market competitiveness but also a critical force for social accountability and public sector performance.

As Ghana continues its journey towards high-income status and the Sustainable Development Goals, safeguarding consumer rights must be a central pillar of the national agenda. This study makes a compelling case for prioritizing consumer protection as a cross-cutting policy imperative. It also serves as a reminder that the ultimate measure of progress lies not just in aggregate growth indicators but in the everyday experiences of citizens as they interact with the marketplace.

The insights and recommendations presented here should serve as a catalyst for action by all stakeholders. Government agencies, regulatory bodies, service providers, civil society organizations, and development partners each have a role to play in building a more consumer-centric economy. This will require openness to dialogue, willingness to embrace change, and a shared commitment to putting the needs and aspirations of Ghanaian consumers at the heart of decision-making.

Ultimately, the realization of consumer rights is not just a technical or regulatory challenge but a deeper question of social justice and inclusive growth. It is about ensuring that every Ghanaian, regardless of income, education, or geographic location, can access quality essential services, fair market practices, and effective redress mechanisms. This study is a step towards that vision, but the real test lies in the collective actions that follow.

The time for action is now. With concerted efforts and collaborative spirit, Ghana can emerge as a regional leader in consumer protection, setting new standards for service delivery, regulatory excellence, and citizen empowerment. This study provides the evidence and inspiration for all stakeholders to rise to that challenge. The Ghanaian consumer deserves nothing less.

# ANNEX

## *Feedback from Regulators*

The draft report was shared with regulators for their comments and inputs.

The Ghana Civil Aviation Authority (GCAA) provided the information below to educate consumers.

<i>Heading</i>	<i>Comment</i>
<b>Common Consumer Concerns</b>	For issues related to delayed or short-landed baggage, the first point of contact for passengers should be the airline representative monitoring baggage retrieval at the carousel. Subsequently, passengers must lodge a formal complaint with the Lost & Found section in the arrival hall. If the passenger is dissatisfied with the resolution provided by the airline, they may escalate the complaint to the GCAA Consumer Protection Desk, via email at <a href="mailto:consumer@caa.com.gh">consumer@caa.com.gh</a> . The Consumer Protection team will facilitate a resolution between the passenger and the airline, in accordance with the <b>Ghana Civil Aviation (Economic) Directives - Part 2: Consumer Protection</b> .
<b>Experience with Specific Airlines</b>	For domestic flights, check-in opens <b>two hours before departure</b> and closes <b>45 minutes before the scheduled departure time</b> . For international flights, check-in opens <b>at least three hours before departure</b> and closes <b>one hour before the scheduled departure time</b> . Regarding overbooking, airlines are legally permitted to sell more tickets than available seats. However, strict regulations govern denied boarding. Passengers dissatisfied with an airline's resolution may lodge a formal complaint through designated channels for further intervention.
<b>Short-Landed Baggage</b>	<b>Definition:</b> Short-landed baggage refers to checked luggage that does not arrive on the same flight as the passenger due to delays, misrouting, or mishandling.  <b>Causes:</b> Mishandling during transit, last-minute baggage drop, weight restrictions, security screening, tagging errors, labour shortages.  <b>Recommendations:</b> RFID baggage tracking, AI-driven sorting, enhanced flight connections, optimized security screening.
<b>Compensation &amp; Redress Mechanisms</b>	<b>Causes of Flight Delays &amp; Cancellations:</b> Weather, air traffic congestion, airline operational disruptions, passenger-related delays, airport infrastructure limitations, regulatory and political factors, external events (e.g., pandemics). Passengers dissatisfied with an airline's resolution may file a complaint through GCAA's designated consumer protection channels.
<b>Consumer Awareness &amp; Reporting Issues</b>	The <b>GCAA Consumer Protection Team</b> has been actively educating passengers on their rights within the terminals and on our website. Representatives are stationed at <b>Terminal 2 (Domestic Flights)</b> and <b>Terminal 3 (International Flights)</b> to assist passengers in real-time. Passengers may lodge complaints via physical complaint forms at the Consumer Protection Desk, via email or telephones.
<b>Effectiveness of Feedback &amp; Complaint Resolution</b>	Complaints are addressed in real-time or escalated per <b>GCAA Consumer Protection Directives</b> . Passengers are educated on their rights, and complaints outside GCAA's jurisdiction are redirected. Airlines are required to fulfill obligations per their <b>Conditions of Carriage &amp; GCAA Directives</b> .

<i>Heading</i>	<i>Comment</i>
<b>Overall Passenger Satisfaction</b>	Ongoing improvements include multilingual announcements, real-time flight information displays, wireless charging hubs, and smart airport assistance services. Recent industry achievements include GACL winning Airport Council International’s prestigious awards in 2023 and 2024.
<b>Recommendation: Consumer Empowerment Fund</b>	We support the establishment of a <b>Consumer Empowerment Fund</b> financed through industry levies, government allocations, and regulatory penalties. This initiative would bolster <b>consumer advocacy, research, and education</b> . Further discussions on implementation will be considered. For inquiries, contact: <a href="mailto:consumer@caa.com.gh">consumer@caa.com.gh</a>

### ***Role of GCAA Consumer Protection Personnel in Aviation***

GCAA Consumer Protection Personnel are stationed at key airports, including Kotoka International Airport (KIA) and Prempeh I International Airport, to uphold passenger rights and ensure regulatory compliance. Their responsibilities include:

#### **1. Enforcing Consumer Protection Regulations**

- Ensuring compliance with the Ghana Civil Aviation (Economic) Directives on Consumer Protection.
- Monitoring airline adherence to regulations regarding flight disruptions, baggage handling, and passenger compensation.
- Ensuring transparency in airline service delivery and dispute resolution.

#### **2. Resolution of Passenger Grievances**

- Flight Disruptions: Assisting passengers in filing claims for compensation and rebooking.
- Baggage Issues: Facilitating tracking, retrieval, and compensation for lost or delayed luggage.
- Denied Boarding: Ensuring airlines follow proper procedures and provide due compensation.

#### **3. Consumer Protection Workstation at KIA**

- Real-time monitoring of flight schedules and passenger feedback.
- Stakeholder coordination with airlines, ground handlers, and security agencies.
- Activation of contingency plans during operational disruptions.

#### **4. Passenger Engagement and Assistance**

- Consumer education: Providing brochures, digital tools, and direct consultations on passenger rights.
- Escalating complex cases to higher regulatory authorities for further review.

#### **5. Data-Driven Operational Reporting**

- Daily incident logs for tracking consumer complaints and resolutions.
- Weekly reports identifying trends in service disruptions and regulatory non-compliance.
- Crisis alerts for systemic failures requiring urgent intervention.

### ***Impact: Enhancing Passenger Confidence***

By ensuring fairness, efficiency, and regulatory compliance, GCAA Consumer Protection Personnel play a vital role in elevating service quality and reinforcing passenger confidence in Ghana’s aviation industry.

## Enhancing Consumer Awareness on Complaint Procedures: Filing a Consumer Complaint

Under the Ghana Civil Aviation (Economic) Directives – Part 2: Consumer Protection (Paragraphs 2.20 and 2.21), passengers may escalate complaints to GCAA if the airline fails to provide a satisfactory resolution.

Designated Complaint Channels:

- **Passenger Complaint Portal (PCP):** A 24/7 online platform for submitting and tracking complaints (work in progress).
- **Email:** Direct complaints to [consumer@caa.com.gh](mailto:consumer@caa.com.gh) for regulatory intervention.
- **In-Person Assistance:** Visit the **GCAA Consumer Protection Desk** within airport terminals.
- **On-Site Support:** **Consumer Protection Officers** are available at all terminals to assist passengers.
- **Telephone number: 0302978774**

These measures ensure that consumers are informed, empowered, and have access to fair and transparent complaint resolution mechanisms.

The National Communications Authority provided the information below to educate consumers.

<i>Section Number</i>	<i>Heading</i>	<i>Comment</i>
2.3.2.a	<p><b>CONSUMER RIGHTS VIOLATION IN THE TELECOMMUNICATIONS INDUSTRY</b></p> <p>Dissatisfaction with receiving SMS texts informing consumers that they have won a lottery, frequently, the message would instruct the recipient to dial a phone number. The credit on the SIM card is debited after contacting the number (Consumer International and Osiwa, 2014). Complaints about subscriptions that are subtle often appear at the end of a text message or phone calls</p>	<p>The Authority has developed a Guideline on Network Promotional Messages (NPMs) to serve as an industry standard for the transmission of NPMs. The guideline sets rules for all Service Providers to comply with regards to the following:</p> <ul style="list-style-type: none"> <li>• To Ensure Service Providers harmonize their sender names and shortcodes and provide relevant information required by consumers to make informed decisions concerning subscription to telecom services.</li> <li>• Regulate the increasing spate of these promotional messages for the protection of the rights interests of consumers.</li> <li>• Service Providers registering their Sender Names will help consumers identify and block numbers that transmit unwanted messages.</li> <li>• The Guideline on NPMs requires Service Providers to ensure that consumers can request to be added to the Do Not Disturb (DND) list of the Mobile Network Operators (MNOs)</li> </ul>

<p>Complaints about the widespread sale of pre-registered SIM and activated SIM cards. Complaints about international in-bound calls as locals (perpetuated by fraudsters)</p>	<p>The Authority and the Mobile Network Operators saw the full implementation of the SIM Card Registration exercise to curb the influx of pre-registered SIM Cards. Subscribers who were unable to register their SIM Cards before the deadline had their SIM Cards deactivated.</p> <p>The NCA regularly conducts education to sensitise consumers on how to avoid buying pre-registered SIM Cards and also the need to check the numbers linked to their Ghana cards using the USSD *404#.</p> <p>The NCA in collaboration with the Mobile Network Operators and Security Agencies have arrested SIM Box fraud culprits perpetuating such fraudulent acts.</p> <p>Consumers are advised to submit such numbers to the Authority for the numbers to be blocked by the MNOs.</p> <p>Through the Anti-Fraud component of the Common Platform, the Authority also identifies and blocks such numbers.</p>
<p>Unsolicited Message/Complaints about the deductions when receiving text messages/</p>	<p>The NCA from 2023 has noticed a decline in the transmission of unsolicited electronic communications (UECs) after the issuance of Cease and Desist Notices served to companies who engaged in the transmission of UECs. The Authority intends to apply sanctions as stipulated in Section 50 of the Electronic Transactions Act 2008, (Act 772).</p> <p>Consumers are encouraged to lodge complaints to the NCA for redress when they receive UECs.</p>
<p>The experience where a subscribers credit is deducted by receiving a text message</p>	
<p>Complaints about high cost of internet/ data, poor connectivity and poor quality of calls</p>	<p>The Minister for Communication, Digital Technology and Innovations has put together a Committee to review the cost of data prices.</p> <p>On the issue of poor quality of service (QoS), the NCA conducts QoS tests and MNOs who do not meet the set Key Performance Indicators (KPI) are sanctioned.</p>
<p>Complaints about data bundle expiration</p>	<p>MNOs have been issued a directive to ensure no expiry of data bundles.</p>
<p>Consumers have had to abandon their work and spent the entire day for the registration of SIM cards at registration centres.</p>	<p>The NCA introduced the self-service application for the SIM Card registration for consumers in order to reduce their wait time when they visit the Customer Service Centres of MNOs. The exercise has since ended.</p>

2.3.2.a	<b>Recourse mechanism for consumers in the telecommunication Industry</b>	<p>The National Communications Authority as stipulated in the Electronic Communications Regulations, 2011, Section 119 receives only second level complaints and within seven days of receipt of the complaint, escalate the issue to respective Service Providers.</p> <p>Consumers are to first contact their Service Providers for resolution of their complaints and if not resolved to their satisfaction, then they refer these complaints to the NCA. Consumers can escalate their enquiries and complaints to the Authority via email, walk – in, via phone, and through our social media handles.</p>
4.2.2.	<b>Expenditure on Voice Calls and Data</b>	<p>A report on Worldwide Mobile Pricing League published by cable.co.uk in 2024 ranked Ghana 3rd position in the Sub-Saharan Africa Region as the country with the cheapest cost of 1GB of data per month. · Ghana was ranked 2nd in the West African Region. The report indicated that the average cost of a gigabyte of data per month was GHs5.36 (\$0.40).</p>
4.2.4.	<b>Awareness of Consumer Rights and Laws</b>	<p>The NCA constantly engage consumers to empower them with information, especially on their rights and responsibilities through our various consumer education outreaches. The NCA engages with various facets of consumers on topics of interest and concern with the aim to equip them with relevant information.</p>
4.2.5.	<b>Consumer Responsibilities and Complaint Resolution</b>	<p>The NCA over the years has put in place numerous mechanisms to educate and empower consumers by creating awareness on their rights and responsibilities. World Consumer Rights Day (WCRD) is always marked by the NCA across the country to equip consumers with the right information regarding their telecommunication Services.</p>

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# Appendices

## ■ Know Your Rights as an Air Passenger in Ghana

### Ghana Civil Aviation Authority – Consumer Protection Directives

#### ■ Why This Matters

Air travel should be safe, reliable, and respectful of the passenger. To ensure fairness and accountability, the Ghana Civil Aviation Authority (GCAA) has issued Consumer Protection Directives (CPDs). These Directives safeguard your rights and set clear obligations for airlines, tour operators, ground handlers, and service providers.

#### ■ Common Complaints Covered

- Denied Boarding (overbooking, operational reasons)
- Flight Cancellations (domestic & international)
- Flight Delays (departure, arrival & tarmac)
- Baggage Issues (lost, delayed, damaged)
- Cargo Claims (loss, damage, delay)
- Unfair Practices (misleading advertising, seating abuse)

#### ■ How to Lodge a Complaint

1. Start with the Airline/Tour Operator – always first point of contact.
2. If Unresolved – escalate to GCAA through: Consumer Protection Desks, Passenger Complaints Portal, Email (consumer@caa.com.gh), Phone (+233 0302 978 774), or forms at airports/website.
3. Timelines: Baggage damage – 2 days | Cargo damage – 7 days | Delayed baggage/cargo – 7 days.

#### ■ Passenger Rights – Care & Compensation

- Compensation – for denied boarding, cancellations, or long delays (conditions apply).
- Reimbursement or Re-Routing: refund, earliest re-routing, or re-routing at a later date (subject to availability).
- Right to Care: meals & refreshments, two free communications, hotel accommodation & transfers if overnight stay required.
- Special Protection: for persons with reduced mobility, unaccompanied minors, and vulnerable passengers.
- Upgrading/Downgrading: upgrades free of charge, refunds and compensation when downgraded.

#### ■ Obligations of Key Stakeholders

**Airlines/Service Providers:** Display rights at check-in & websites, provide notices during disruptions, appoint CP officers, disclose baggage liability.

**Passengers:** Hold valid documents, respect check-in rules, lodge complaints promptly.

**The Regulator (GCAA):** Investigates unresolved complaints, enforces compliance, ensures fairness.

#### ■ Access the Full Directives

For detailed provisions on compensation, complaint procedures, and enforcement, visit: [www.gcaa.com.gh](http://www.gcaa.com.gh)

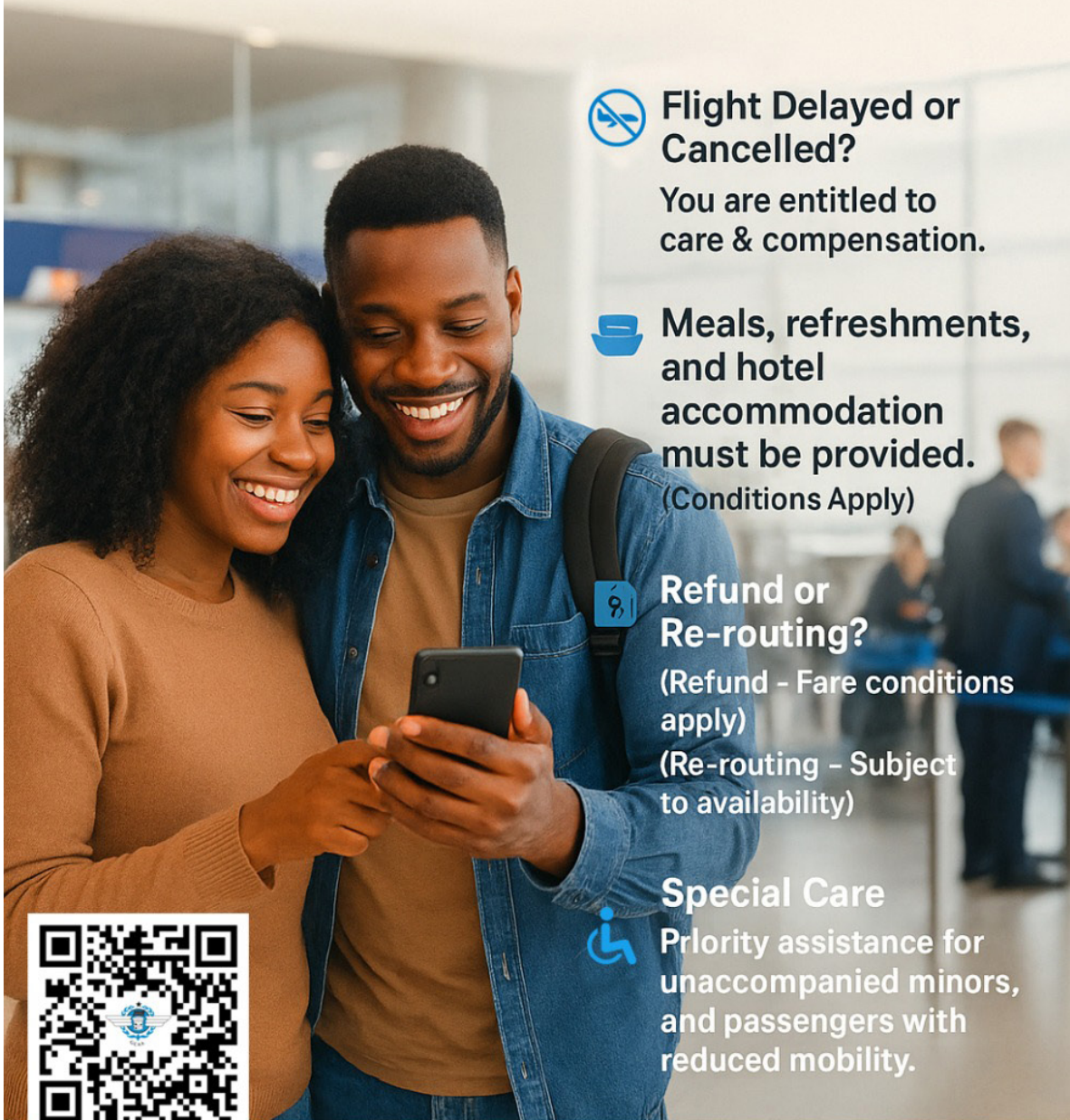
- Remember: These Directives guarantee fairness, redress, and accountability in Ghana's aviation industry, making your journey safer and more reliable.



Ghana Civil Aviation Authority

# Know Your Rights as an Air Passenger

GCAA Consumer Protection Directives



## Flight Delayed or Cancelled?

You are entitled to care & compensation.



## Meals, refreshments, and hotel accommodation must be provided.

(Conditions Apply)



## Refund or Re-routing?

(Refund - Fare conditions apply)

(Re-routing - Subject to availability)

## Special Care



Priority assistance for unaccompanied minors, and passengers with reduced mobility.



**Customer Happiness. Our Priority**  
GCAA Consumer Protection

 [www.gcaa.com.gh/pcp](http://www.gcaa.com.gh/pcp)



## OUR COMPLAINTS CHANNELS AND PROCEDURES

The National Communications Authority (NCA) is the central body established by the National Communications Authority Act, 2008 (Act 769) to license and regulate communications activities and services in the country. The Act mandates the Authority to protect the interests of consumers, particularly consumer choice, quality of service and to ensure value for money.

In fulfilment of its mandate, the Authority receives second-level complaints and ensures redress by respective Service Providers.



### Redress from the Service Provider

Prior to lodging a complaint with the NCA, consumers should first contact their Service Provider. Where the complainant is not satisfied with the redress provided by their Service Provider, the consumer has the right to seek redress by lodging a formal complaint with the NCA.



### Redress from the National Communications Authority (NCA)

To lodge a complaint with the NCA, consumers may use any of our complaints channels below:

- Write a letter to the NCA with the details of the complaint, including relevant documentation supporting the complaint, and add your name and phone number(s)
- Send an email to [complaints@nca.org.gh](mailto:complaints@nca.org.gh) with the details of the issue and relevant evidence
- Call the NCA Complaints and Inquiries Department on: **Hotline: 0307011419**  
**OR Toll Free: 0800110622**
- Walk into any of the NCA offices located in Accra, Ho, Koforidua, Kumasi, Sunyani, Takoradi, Tamale and Bolgatanga to lodge your complaint with a Complaints Officer
- Send a message to any of the Authority's social media platforms with your complaint

  National Communications Authority Ghana   @NCAghana  National Comm. Authority | [www.nca.org.gh](http://www.nca.org.gh)

- The NCA will inform the complainant about the outcome of the investigation and redress provided by the Service Provider.



### Redress from a Qualified Mediator appointed by the NCA

Where the complainant is still not satisfied with the interventions of the NCA, the complainant may seek redress from a qualified mediator appointed by the NCA.



### Redress from the Alternative Dispute Resolution Centre (ADRC)

A complaint may be escalated to the Alternative Dispute Resolution Centre (ADRC) when mediation is unsuccessful under section 114 of the ADRC Act 2012 (Act 798).



### Redress from the Dispute Resolution Committee

A complainant who does not wish to explore the redress outlet provided at step 4 may complain to the DRC set up by the NCA Board under Regulation 117 of the Electronic Communications Regulations 2011, L.I. 1991



### Electronic Communications Tribunal (ECT)

Complainants can seek a review of NCA decisions on a matter from the Electronic Communications Tribunal.



### Court of Appeal (CA)

Persons or organisations who are not satisfied with the decisions made by the ECT may resort to the Court of Appeal.

## THE NCA COMPLAINTS PROCEDURE DIAGRAM



Redress from MNOs



Help from NCA



Use of Qualified Mediator



Alternative Dispute Resolution Centre



Court of Appeal



Electronic Communications Tribunal



Dispute Resolution Committee

*Communications for Development*



# PUBLIC UTILITIES REGULATORY COMMISSION (PURC)

## PUBLIC UTILITIES REGULATORY COMMISSION (CONSUMER SERVICE) REGULATIONS, 2020 (L.I. 2413)

### Rights of a Consumer

- A consumer has a right to connection to a utility service if he or she has paid for the service, meets the requirements of the public utility and applies for the service within the utility's area of operations
- A consumer has a right to safe, adequate, efficient, reasonable and non discriminatory utility service
- A consumer has a right to information on procedures for new connections, billing, disconnection, interruption, and how to seek redress in the event of a violation of this right by a public utility
- A public utility shall not deny a consumer access to a service unless for a reason stated in the guidelines for the review procedure of the Commission

### Obligations of a Consumer

- A consumer shall pay for a utility service received within a reasonable time or by the due date indicated by the public utility
- A consumer shall use a utility service in accordance with the service connection agreement
- A consumer shall not connect illegally to a service
- A consumer shall not tamper, interfere with or damage utility equipment, or permit any other person to do so
- A consumer shall not change the location of a utility meter
- A consumer shall not use a utility service or permit another person to use the service in a manner which interferes with the supply of the service to others
- A consumer shall grant an employee or agent of a public utility safe and reasonable access to their premises to check utility meters and equipment where a utility identity card is produced.

Consumers are advised to first contact the utility service providers with any complaint on electricity and water services. If the utility provider does not resolve your complaint, or you are unsatisfied with their response, contact PURC.

Accra: (+233) 540 126201  
Kumasi: (+233) 540 126202  
Takoradi: (+233) 540 126203  
Tamale: (+233) 540 126204

Koforidua: (+233) 540 126205  
Ho: (+233) 540 126206  
Sunyani: (+233) 540 126207  
Cape Coast: (+233) 540 126208

Wa: (+233) 540 126209  
Bolgatanga: (+233) 540 126210  
Techiman: (+233) 531 031443



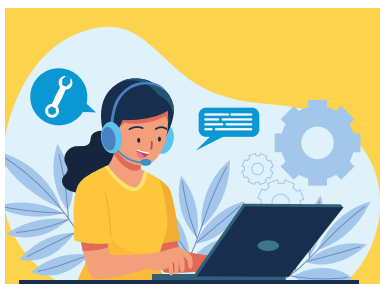
## Consumer Education Content on Financial Consumer Complaint System & Contact Channels

The Bank of Ghana recognises consumers as key stakeholders in the financial sector and therefore has a responsibility to ensure that their interests are adequately protected. As part of efforts to protect consumer rights, the Bank of Ghana has implemented the Consumer Recourse Mechanism Guideline to ensure fair and timely resolution of customer complaints across regulated institutions.

The guidelines mandate regulated financial institutions to establish internal complaint mechanisms for effective complaint resolution. The established Internal complaint handling and redress mechanisms also serve as diagnostic tools to identify systemic weaknesses and opportunities for service improvement. The implementation of the Recourse Mechanism Guideline effectively empowers regulated institutions to monitor recurring issues, mitigate legal risks, and deliver improved outcomes for financial consumers.

The following procedures summarise the three-tiered approach for handling customer complaints within regulated financial institutions.

### Three-tiered approach to complaint handling



#### Financial Institution

Institutions are mandated to resolve customer complaints.

#### Bank of Ghana

The bank will take up all referred or unresolved complaints or disrupted decisions and arbitrate.



#### Law Courts

Where a consumer is dissatisfied with the decision of BoG, he/she may seek redress in court.

### Channels for lodging complaints at the Bank of Ghana

Customers should first lodge complaints with their institution and may also lodge complaints directly with the Bank of Ghana using any of the following channels:

#### Walk-in

4th Floor, Urban Block, Bank Square, Accra and Regional Offices

#### Phone

0593974486

#### Email

complaints.office@bog.gov.gh

#### WhatsApp

0593974486

#### Postal

Head, Financial Stability Department, Bank of Ghana, P.O. Box GP 2674, Accra



NB: (Look out for the prescribed complaints poster at your financial institution's premises to guide you in lodging your complaint)

## ABOUT CUTS

CUTS International, Accra ([www.cuts-accra.org](http://www.cuts-accra.org)) is an independent, non-profit think tank specialising in economic policy research, advocacy, and capacity building. It is the West Africa Regional Centre of CUTS International, a global organisation that, since its founding in 1983, has implemented projects in more than 40 countries. From its origins in India, CUTS has grown into a worldwide network with offices across South Asia, South East Asia (India and Vietnam), Sub-Saharan Africa (Ghana, Kenya, and Zambia), Europe (Geneva, Switzerland), and the United States (Washington, DC) giving it a rare combination of global reach and on-the-ground local insight.

## OUR VISION

To enable consumers, particularly the poor and the marginalised to achieve their right to basic needs, sustainable development, and good governance through strong consumer movement.

## FUNCTIONAL AREAS

CUTS undertakes research, advocacy, networking, and capacity building across the following areas:

- Trade and Development
- Education and Healthcare
- Competition Policy and Law
- Consumer Education and Awareness
- Road Safety and Urban Mobility
- Public Finance
- Human Development
- Economic Governance

## CUTS AND THE PRACTICE OF ADVOCACY

Advocacy is in CUTS' DNA. We use rigorous, evidence-based research to push for better laws, sound regulation, and institutional reform across a wide spectrum of public-interest issues, from healthcare, education, and consumer welfare to fiscal and monetary policy, trade and development, competition and antitrust, and good governance. Where laws are sound, we hold institutions accountable to them.

Where laws are absent or gaps exist, we advocate for better legislation and optimal regulation. In every case, our goal is the same: to advance the public good and protect consumer interest with evidence that decision-makers can act on. This report is part of that ongoing commitment.

*For more information about CUTS and support our work, please visit us:*  
[www.cuts-accra.org](http://www.cuts-accra.org), email: [accra@cuts.org](mailto:accra@cuts.org)

