

PRIVATE ENTERPRISE FOUNDATION

PEF



REPORT ON

THE ROUNDTABLE DISCUSSION ON THE PROVISION OF
SERVICE DELIVERY BY GHANA TELECOM AND THE
TELECOMMUNICATIONS SECTOR TO THE PRIVATE
PRODUCTIVE SECTOR IN GHANA

HELD AT

NOVOTEL HOTEL, ACCRA

TUESDAY, 13th JULY, 2004

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Table of Content	page
1. INTRODUCTION	1
I. Opening Ceremony by the, Director-General of the Private Enterprise Foundation	1
II. Chairman's Acceptance Remarks	2
III. Statement by the Resident Representative of UNDP	2
2. PRESENTATION OF STUDY REPORT	3
3. ISSUES PRESENTED FOR DISCUSSION	3
4. CONCLUSION & RECOMMENDATION	12
5. CHAIRMAN'S CLOSSING REMARKS	13
6. APPENDIX	A-C
A: List of Participants	D-G
B: Pictures of Participants	

1. INTRODUCTION

Ghana with a population of over 20 million has only about 250,000 fixed telephone lines, mainly in Accra and Kumasi. With the advent of privatization in the telecommunication sector, there are presently six operators providing voice telephony and the number of telephone lines is said to have increased considerably. In spite of all these, the quality of reception is poor and a greater majority of people in the country are yet to have access to telephone services. There are also delays and difficulty in accessing telephone lines by private businesses. The problem of inadequate facilities and service delivery in the sector thus becomes pronounced.

Against this background, the Private Enterprise Foundation (PEF) commissioned a study on the Provision of Services by Ghana Telecom & the Telecom Sector to the Private Productive Sector.

A roundtable discussion on a study on the Provision of Services by Ghana Telecom & the Telecom Sector to the Private Productive Sector was organized by PEF to present the findings of the study to the stakeholders on Tuesday 13th July 2004 at Novotel Hotel, at 2.30 p.m. It was organized under the UNDP, under Component Two of the Ghana Government /UNDP Promoting Private Sector Development Programme with support from USAID. The objective of the roundtable discussion was to solicit inputs from stakeholders to enrich the final report of the study.

The discussion was led by the head consultant of Ebtel Ltd, Mr. Ebenezer Amoh Thompson. Participants at the discussion included various telecommunication service providers, telecommunication analysts and experts, industrialists, members of the Parliamentary Sub-Committee on Telecommunication, officials of the diplomatic missions in Ghana, representatives of both the private and public sectors, and the press.

It was chaired by Mr. Nik Amarteifio, Chief Executive Officer of African Selection Mining Company, who is also the President of West African Goldfields Limited, a member of the Ghana Investors' Advisory Council and a Lead Director of the Bank of Ghana.

I. Opening Ceremony by Dr. Osei Boeh-Ocansey, Director-General of the Private Enterprise Foundation

In his welcome statement Dr. Osei Boeh-Ocansey underscored the importance of the roundtable discussion on the study of services provided by Ghana Telecom and the Telecommunication sector to the private productive.

He mentioned that PEF has already conducted two such studies; one on ECG/VRA and the Ghana Water Company Ltd. He observed that since the commencement of the study on Ghana Telecom and the telecommunications sector, interesting reactions have occurred which should not be seen as mere coincidence. He was glad to record that already some attitudinal changes are being effected in the sector.

He was however not happy that in spite of the influx of telephone service operators in recent times, the quality of reception is poor and a greater majority of people in the country are yet to have access to telephone services. "There are also delays and difficulty in accessing telephone lines by private businesses" he said.

The Private Enterprise Foundation therefore felt that there was the need to ascertain the impact of the situation on private productive activities by conducting a study on the services provided by Ghana Telecom and other telecommunications firms to the private sector.

Dr. Osei Boeh-Ocansey was happy that many stakeholders have turned up to ask questions, make their comments, reactions, and recommendation to enrich the final report. He was hopeful that contributions from participants, and those of the general public, would assist PEF to advocate for policies and measures to help create an enabling environment for the development of the private sector in Ghana.

II. Chairman's Acceptance Remarks

In his acceptance remarks, Mr. Nik Amarteifio reiterated the important role that telecommunication plays in our daily lives in general and business in particular.

Mr. Nik Amarteifio said, "The Private Enterprise Foundation is today offering all private sector stakeholders the opportunity to listen to a report on the Study on Services Provision by Ghana Telecom & the Telecommunications Sector to the private productive sector in Ghana so as to solicit your views to improve the quality of services delivery to the private sector".

III. Statement by the Resident Representative of UNDP in Ghana

On his part Mr. Alfred Selia Fawundu said that under Promoting Private Sector Development Programme, the UNDP and the Private Enterprise Foundation are undertaking various activities that are aimed at enhancing the development of the private sector in Ghana.

Mr. Alfred Selia Fawundu also noted that water, electricity and telecommunications are essential to the development of **all** the sectors of the economy- agriculture, service, mining, construction, and manufacturing sectors. **It** was therefore important to examine the processes and attitudes in these sectors from time to time and to make the necessary recommendations to ensure effective services delivery to the private sector.

He recalled the present national ICT policy and strategy of Government, adding that beyond these policies and strategies, other companies are making efforts to provide vital services to the private and public sectors. He said one could not talk about the telecom sector without talking about internet services because globalization, he said has come to stay as a result of a combination of processes, of which the advancement of telecommunication service in particular is among. He emphasized the important role that telecommunication plays in the operation of industries and the attraction of foreign direct investment.

He therefore noted that for the private sector to play a meaningful role in socio-economic development of Ghana, improvement in the telecommunications sector is vital. In this regards, the processes and attitudes of public sector service providers to the private sector need to be changed for the better especially those in the utility services. He was not only mindful of companies' effective delivery of services, but of breaking even in their business operations.

As part of its support Programme for private sector development in Ghana, Mr. Alfred Selia Fawundu reiterated UNDP support for PEF and similar organizations to conduct studies on processes and attitudes of public sector service providers to improve the service sector. According to him, the outcome of such studies offers us the opportunity to advocate the concerted views of stakeholders for private sector development in Ghana. He urged PEF not to leave the final report as a shelve document.

2. PRESENTATION OF STUDY REPORT

Mr. Ebenezer Amoh Thompson outlines the scope of the and presented his findings accordingly. His approach to the study was interdisciplinary. It involved desk study, reviewing relevant documents on local and foreign sources, conducting interviews, and meeting the relevant authorities for discussions.

3. ISSUES PRESENTED FOR DISCUSSION

Mr. Ebenezer Amoh Thompson presented the following findings of his study for further discussion.

1. Status of Ghana Telecommunication Service Provision

He noted that the Post and Telecommunication sector has undergone changes in terms of its functions and capabilities over the years- market liberalization and regularization, with the central regulatory body as the National Communication Authority (NCA). NCA is responsible for regulating communication by wire, cable, radio, television, satellite and similar means of technology for the orderly development and operation of efficient communication services in Ghana. Also, the appointment to the board until recently was not in consonance with good corporate practices. The NCA has also not been able to regulate the system properly, leading to confusion and unfair competition in the market.

Mr. Thompson maintained that the NCA is not well resourced and its impact was not felt in terms of creating a level playing field for the rapid development of telecommunications in Ghana. The Authority is not able to stand on its feet principally because the Act 524 establishing it has failed to make it completely independent of undue political control. There are interconnectivity and tariff disputes which are mostly solved through ministerial intervention.

2. Distribution of Telecommunication Services within the Country

The number of telecommunication service providers has increased over the years, but the distribution network is still inadequate. There is a lot of congestion within the network. The network is also characterized by high distribution losses (about 30%) owing to deteriorated equipment and inefficiencies associated with billing and theft. This situation has not only negatively affected the revenue base of the telecommunication companies especially Ghana

Telecom but also the reliability of the provision of telecommunication services to customers.

The major telecommunication installations are in the urban areas which totals 80/o, with Accra alone taking about 53.6/o of the total lines in the country.

3.1 Mandate of Ghana Telecommunication Company Ltd, Western Tele Systems (Ghana) Ltd and Capital Telecom

The reforms of the Telecommunication sector began with the launch of the Accelerated Development Plan (ADP) in 1994. In order to realize its goals, the ADP spelt out strategies like the privatization of Ghana Telecom, creation of a competitive duopoly in the telecom sector, liberalization of value added services and the establishment of a regulatory body for the sector.

With this, the Ghana Post and Telecommunication was split into Ghana Post and Ghana Telecom as separate companies. Ghana Telecom (GT) was privatized under the name Ghana Telecommunications Company Ltd.

A second network operator Western Tele systems (Westel) Ltd. was licensed. A letter of Authorization was also issued to Capital Telecom Ltd. a private indigenous telecommunications company, to provide rural telephony to some villages and towns in the southern parts of Ghana.

Ghana Telecommunications Company Ltd (GT) and Westel, the two main fixed line operators, which formed the duopoly, were mandated specifically

- To provide telecommunications services nationwide,
- To guarantee service quality of international standards, and
- To subscribe to universal service obligations.

The operators are expected to contribute annually one percent of their net revenue to the Ghana Investment Fund for Telecommunication Development (GIFTEL)'- a fund established to assist the development of rural telephony.

These two companies by their mandate exercised exclusive rights for fixed voice services and therefore were the only companies that could provide Voice over Internet Protocol (VoIP). That right was for 5 years and was scheduled to expire in February 2002 subject to renewal by the regulator (NCA).

Ghana Telecom and Westel were also licensed to provide fixed basic services including telephony, data, video, telex, facsimile as well as cellular mobile services. GT and Westel were not able to fulfil their targets and were subsequently sanctioned by NCA. These sanctions and penalties are still outstanding.

4. Mandate of Operators of predominantly Mobile Telephone Services

Cellular mobile telephony has made very impressive entry into the Ghanaian telecommunication market barely ten years after its introduction. There is no Government

participation. It is worth noting that during the 5-year period that GT and Westel enjoyed monopoly, other companies were not allowed to go into the fixed line telephony business at all.

Since the expiry of the monopoly, there have been attempts by some of these predominantly mobile phone operators to enter the market. Presently some mobile phone operators have unofficially entered the market but have not attracted any official approval/sanction/comment by Government or the Regulator NCA. There is therefore an urgent need for the NCA to become more active so that sanity will prevail in the telecommunication sector.

The consequence of the weaknesses found with the NCA is that, it is preventing the much needed capital for revitalizing the telecommunication sector from entering the country.

5. Institutional and Policy Framework

The telecommunication sector policy and institutional framework have undergone positive and significant changes/reforms through the introduction of the ADP.

The reforms were aimed at increasing access of telecommunication services to all sectors of the economy and ensuring efficiency in the operations of telecommunication service providers. This has led to the opening up of the telecommunication market to private sector investment and operation. The regulation and rationalization was to bring sector management and operation in line with the reform programme for implementing the

necessary operational and institutional mechanisms at the level of

telecommunication services, a sound macro-economic climate in the country. This is a key pre-requisite for the participation of the private sector in the telecommunication sector as envisaged under the reform.

6. Constraints on Service Delivery

The study confirmed the incessant complaints about falling quality in the services provided by Ghana Telecom. Some of these include:

- Inadequate physical telecommunication infrastructure.
- Absence of competition and regulatory laws to guide the market.
- Lack of funds for substantial investment in the sector.
- Low patronage and sometimes the uncertainty in the user demand for Information and Communication Technology (ICT) goods and services from ordinary Ghanaians. This has been perpetuated by the lack of appropriate and viable internet content provision.
- There is no developed and functioning Railway System in Ghana due to its high quality demand for sophisticated ICT goods and services to push that sector of the economy forward.
- There is no robust local ICT sector. The absence of a strong local IT or ICT related sector (electronics, software development, etc.) prevents the accelerated development of ICT.
- No local Internet Exchange is available in the country.
- The 1996 Telecommunication Act 524 is not adequate to address the emerging technologies and complexities.
- Competition in Network Deployment is still below expected levels.

- The absence of a solid and functioning industry-university linkage to champion local industrial growth.

7. Perception of Consumers on Quality of Service (QoS)

The study also found out that customer satisfaction on quality of telecommunication service delivery was woefully inadequate and thus increasing cost of doing business to the private productive sector. Some of these include the poor:

- 1 Satisfaction with telephony quality (clarity, absence of echo, etc.), billing, handling of customer complaints, provision of diverse tariffs to customers and prompt attention to problems associated with determining accurate consumer consumption of telecommunications services,
- Supply of reliable telecommunication and related services which has to do with frequency of interruptions in these services and duration of down times for telecommunication services.
- Availability of a 24-hour day, 7-day week customer service provision pertaining to customer problems and complaints.
- Responsiveness of service providers to general customer-core issues.

These issues Mr. Thompson noted applied to both the fixed line and mobile operators, but that was not to say customers were dissatisfied with everything he said.

8. Reliability in the Provision of Telecommunication Services

Connectivity problem in the Telecommunication sector is still very conspicuous. This applies to both fixed and mobile telecommunication provision but more predominant with mobile telecommunication service provision.

Interconnection between fixed and mobile telecommunication networks is another major problem identified. The study uncovered that the average connection time between mobile network and fixed network is about 60 minutes. In many cases customers give up when calling from the fixed line network to the mobile network and vice versa. This is particularly so during business hours between 9am and 6 pm. Telephone equipment without the redial facility poses a big problem to Managers, Business Executives and Secretarial. The difficulty with connectivity is very unfriendly to production since telecommunication is a facilitator and very important to the provision of other goods and services.

The study also established serious connectivity problem within and to the three northern regions - Upper West, Upper East and Northern Region. Greater Accra region comes next followed by Ashanti region. It was noted that GT sometimes requests its customers to provide telephone poles needed for connection to their premises if the location is far from GT. service provision domain.

9. Good Corporate Governance and Regulations

Good corporate governance indicators such as effectiveness, equity, integrity, transparency, accountability and public participation in the operations of the telecommunication services

provision form part of the study.

- **Effectiveness**

About 86% of all respondents said the services provided by the telecommunication sector have not had any positive effect on their businesses. Inter-connectivity problems between GT and the mobile phone companies especially Scancom Ltd was cited by almost all respondents (98%). The introduction of Customer Service Centers (CSC) within GT and others has not achieved the desired impact. To contain the situations, Call Centers (CC) are recommended to augment the operations of these CSCs.

- **Equity**

Universal access, that is, the provision of telecom services to the majority of the population especially those in rural areas is a major problem in the service delivery of the telecom sector. 98% of businesses interviewed in the rural areas complained about their inability to have access to telephony due to high tariffs and installation charges.

The whole telecom sector needs to expand the capacity of its network and extend services to the rural areas. This will require the provision of physical infrastructure and the availability of affordable tariffs to the vulnerable groups of rural areas and small businesses. Tariffs of GT, Westel and Capital Telecom have also not made it easy for small businesses which are not so financially endowed to afford such services.

Capital Telecom which is supposed to provide telecommunication services to the rural folk (southern sector) has not lived up to expectation and the second national fixed network operator Westel has not also done better. These telecommunication companies have also not developed any innovative packages to attract small businesses and/or rural and cottage industries.

- **Honesty**

Generally, most operators of the telecommunication sector are committed to the implementation of policies towards the provision of telephone services to industrial and domestic users.

About 85.4% of interviewees indicated that GT was honestly committed to provide these services but due to certain impediments such as inability to access finance have hindered

their desire to do so. Customers were impressed with Scancom Ltd rating it 97.6% honestly committed to providing good quality services to Ghanaians. About 90.5% of respondents

however, think that Capital Telecom lacked commitment.

- **Transparency**

Transparency in services rendered by the telecom sector was rated very, very low. That was attributed mainly to the billing system of operators. Other factors which affected

transparency was availability of a formulated vision and mission statements by companies.

97% of all respondents think that the bills from GT are very doubtful. There were occasions where bills contained telephone numbers that were unknown to them. 58.9% of respondents were harsh to say that GT was cheating. Apart from the usual "doubtful" monthly billing system access to phone bills such as through internet is not available to customers. Scancom was rated very low when it comes to transparency. Most of the respondents (75.8%) think Scancom is a monolithic non-transparent business entity. On the contrary only about 35% of

the respondents think Millicom is not transparent with about 40% rating Kasapa as lacking transparency.

There are no occasional for a to brief industrial and domestic users on burning issues such as billing processes.

- Accountability

Accountability within the telecom sector is almost a taboo. About 65% of respondents attributed the many illegal connections within the network of GT to lack of accountability.

The staff of some telecom operators however thought that there were processes within the sector which made accountability a reality. They cited the example of increased computerization of their working processes that helped to establish the accountability of the staff.

RECOMMENDED ACTIONS FOR KEY STAKEHOLDERS

To be able to improve on the quality of telecommunication service delivery in the country and to realise the vision of transforming Ghana into an information-rich knowledge-based society and economy through the development, deployment and exploitation of ICTs within the economy and society, all stakeholders, particularly Government, regulatory bodies and agencies, and also the private productive sector and consumers generally, have very important roles to play.

A. Government Role

- Government should react very quickly and promptly in view of the fact that the 5-year monopoly status given to Ghana Telecom and Westel has expired.
- With the ending of the 5-year monopoly period efforts should be made to enforce a fair playing ground in the sector.
- Capital Telecom which was mandated to provide telecommunication services in the rural southern sector should be made to live up to its duties.
- **It** is very urgent that regulation and competition are properly monitored in the interest of the national economy.
- The NCA should be made to provide the necessary competition and regulatory bills to be put before parliament for approval.
- The NCA should be given a substantive Director-General and not an Acting Director-General as the case has been for the past several years.
- Redefine telecommunication sector development policy towards fully fulfilling sector reform objectives.
- Support re-capitalization of telecommunication companies, particularly to provide key up-front investments in physical telecommunication infrastructure provision.
- Government should take prompt action on code of practice and standards of performance legislative instruments developed by NCA.
- There is the need to ensure effective Telecommunication Managements Bodies and Boards, which are judged by performance criteria and who are accountable for stewardship.
- The NCA Act should be revised to amend things in the Act which betray the independence of the NCA and renders it helplessly ineffective in the discharge of its functions and responsibilities.

- No local Internet Exchange is available in the country. It was recommended that Government takes a serious look at removing the other constraints in telecommunication service delivery as already discussed.

B. Public Utility Regulatory Commission (PURC) Role

Though PURC was instituted as the regulatory body for the public utilities especially Water and electricity sector of the economy, there are possibilities of synergies between the two regulatory bodies namely NCA and PURC.

The way the energy sector was developed especially in the rural areas could be a possible way to roll over telecommunications services into the rural sector of the country. It was therefore, recommended that PURC and NCA engage in constant dialogue.

C. National Communication Authority Role

The National Communications Authority (NCA) should be reminded of its roles and functions as stipulated in the objectives of the NCA Act 524. In this respect the NCA should implement the following objectives as stated in the NCA Act section 2:

- Promote fair competition among persons engaged in the provision of communications services.
- Ensuring that communication system operators achieve the highest level of efficiency in the provision of communication services and are responsive to customer and community needs.
- Protect operators and consumers from unfair conduct of other operators with regard to quality of communication services and payment of tariffs in respect of the services.
- Protect the interest of consumers.
- Designate standards of communication equipment's.
- Determine a code of practice relating to dealings by operators with international communications operators and regulate international accounting rates.
- " Provide guidelines on tariffs chargeable for the provision of communication services.
- There is the need to bring in more competition in network deployment.

PURC is more independent than NCA in two major areas:

- The independence of PURC is categorically stated in the PURC Act
- PURC is independent of the sector ministry.

D. Ghana Telecommunication Company Ltd (Ghana Telecom) Role

GT should increase the number of lines to get more people connected by

- Increasing the capacity of their network.
- Making the connection process (process of applying for lines) easier and more transparent.

It was recommended that GT should:

- Issue reminders to customers before disconnecting them.
- Embark on checking bills critically before mailing them to customers.
- Review its billing systems because of unrealistic high bills with sometimes unfamiliar or "ghost" numbers on the itemised bills.
- conduct regular market research to find out about how its customers rate its service provision

- Find out potential areas for improvement.
- should as a policy bury its transmission cables underground

It was clear that there are very well written plans about things that need to be changed and there are also good business plans. No external team knows GT better than its own management. Therefore, the good ideas within GT should be made to come to the fore in order to make good things happen.

About 95% of the respondents encouraged GT to look for talents with the right attitude to work, develop people who can manage the company citing the inability of Westel to pose any competitive challenge to GT as example.

E. Distribution Centres (Telecommunication Business Centres)

The distribution centers including telecommunication business centers, kiosk operators, telecommunication infrastructure provision companies, etc., must be committed to:

- Establishing and expanding Customer Service Centres.
- Creating and adopting customer relations guidelines which could be in the form of charters as seen in the water and electricity utilities sectors.
- Improving managerial and operational efficiency.
- improving staff performance through more focused job descriptions and performance incentives
- Initiating, planning and implementing computerisation programmes to automate most of their daily routine work.
- Improving quality of service through rehabilitation and regular maintenance, reduction in operational losses and giving better response to customer complaints.

F. Other Private Sector Businesses

As prevalent in all service industries, they should

- Pay their bills promptly.
- Maintain vigilance over the performance of telecommunication service provision companies.
- Avoid illegal connections and telecommunication equipment theft.
- Pursue telecommunication service utilization processes by cultivating attitudes which reduce their number of telephone calls they need to make to their customers, especially considering the fact that they need to dial many times to get their business partners on telephone.
- Establish strong lobby mechanism e. g. consumer protection groups to ensure the enforcement of the rules and regulations that govern the provision of telecommunication services.
- Be persistent in making grievances known to the right organisations and follow them through for the ultimate and total benefit of the business sector and therefore the national economic growth.

Mr. Thompson drew the curtains to his presentation when he posed some challenging questions to participants for further brainstorming:

- Can the National Communication Authority live up to its assigned responsibilities as per the NCA Act 524 which itself leaves the National Communications Authority vulnerable to possible political and other controls?

- With the expiration of the monopolistic right of GT and Westel since February 2002 what will happen if an existing telecommunication operator decides to offer such services?
- Was it an infringement on GT and Westel right? Is it a violation of NCA authority? What are the rewards or sanctions for such entries? For how long should GT and Westel exercise that right "unofficially", as it prevails now?

The opportunity was given to some of the main players in the sector to make comments on comments on the presentation. On the question of living up to its assigned responsibility NCA responded "yes, a resounding yes". On the question of independence of the NCA, NCA said, "there has been unfettered independence". NCA refuted the issues of post exclusive exclusivity position saying that subject to the rules of engagement and regulations after February 2002, the NCA decided to reorganize the members of shareholders. It cited WESTEL as example saying that article 4 of WESTEL license and GT creates an environment for the wireless entities. Therefore, there was nothing like market restriction. Whether this was perfect NCA said No, and said that they are making efforts to have an ideal and harmonious environment.

The NCA appreciated the discussion, and described the situation of as "a glass half full and not half empty", adding that NCA does not "think the hall mark excellence should become the enemy of growth". NCA pleaded with the participants to understand the local economic conditions. NCA refuted the findings that board members were elected. Having said this, the NCA admitted that they desire to have complete independence from political interference. The NCA has come to learn and will try to put what has been learned from the discussion to good use.

In a related development some participants strongly challenged the non-existence of NCA as a regulatory authority but this was denied by NCA. It also denied the case that NCA was restricting market entry, rather NCA believes in competition for efficiency, but that investors enter the market only to realized that it is choked.

There were some interventions and reactions also from GT that most of the problems that were identified will soon be taken care off with the introduction of the Broadband System for customers. GT maintained the system has other added facilities to enhance service delivery when it is launched and that the dialling problem has already been rectified.

GT admitted that they don't handle customers well, but blamed it on the human institution. GT said they are making effort to improve service delivery and that they are currently testing video telecommunication system and their intelligent network path is constantly on a vigil to resolve consumer problems. They announced that the number of fixed line is going to be increased to 750,000 by first quarter 2005.

4. CONCLUSION AND RECOMMENDATION

To a large extend most of the recommendations proposed by the consultant were accepted. In fact, in spite of the heated debate that ensued throughout the discussion, participants were able to come to agreement with the following issues recommended:

'If Ghana Telecom has performed well so far but that a lot still has to be done in terms of physical infrastructure expansion, management and technical expertise development. Participants noted that GT, like the other service providers were not communicating with the consumers enough and encouraged them to conduct consumer research from time to time in order to identify the peculiar needs of their cherished customers. Service providers were called upon to educate the consuming public on their rights.

These participants said will make service delivery customer friendly. They called on all service providers to respect the rights of the consumers.

'If Participants encouraged GT to be tolerant and open up to constructive criticisms, and that as the nation embarks on liberal democratic economics it was no longer possible for public sector to be insulated from serious criticism. Some of the affected sectors- GT

and NCA particularly took note of some concerns brought out by the study findings and said they will do everything within their purview to incorporate the comments and reactions therefrom.

'If Participants did not understand why the Universal Service Fund was exclusively enjoyed by only GT and WESTEL when the facility is to help in the penetration of rural telephony. They called for equity in the distribution of service, and subsidy for rural

telephony. They maintained that this will go a long way to boost business and attract investments to rural areas.

'If Participants also noted that NCA was not doing enough to draw the attention of service providers who flout the rules and regulations governing the operations of business within the telecom and internet sector. NCA was not doing enough to protect the

interest of consumers especially SMEs. They called for NCA to be up to its task and a more collaborative role the PURC and NCA. They recommended that the NCA needs a substantive head. It also recommended that NCA Act 524 should be amended to make it more independent of any possible political interference.

'If On the issues of short notice for disconnection, participants felt that, the 51 days (2- months) grace period was long enough. They therefore called on the general public to rather live up to their responsibilities. They agreed that the service providers have be

in business and not operate as charity organizations, and that bills should be sent to them promptly rather than they chasing for it. They noted that they style of ECG in the approach to billing is good. Therefore, GT attitude in billing should change since they do not even have to go out to read the bills. On the issues of delays and non-transparent billing participants recommended a more pro-active relationship with different

categories of customers.

'If Some participants were of the view that the most crucial issue of concern is NCA and its entire structure of authority. They contend that the problem is not about Foreign Direct Investment (FDI) or opening up investment for more competition in the telecom

sector, rather it should be Ghana direct investment or national direct investment.

The issue is not about finance. They suggested that a proper strategy should be formulated for NCA. It was therefore agreed that the telecom sector needs capitalization and not necessarily more operators.

"If The PURC concept was mooted as a pivot for consumer interest related issues. The house also agreed that, in its regulating function, the NCA should also emphasize regulating equipment's and services and not only operators.

5. THE CHAIRMAN'S CLOSING REMARKS

The chairman closed the discussion noting that the study was more like a consumer survey and that there are a few more areas that need to be explored citing the role of PURC, and NCA among others, which require some deeper analysis. He called for collaboration in their operations. Mr. Fawundu added that there is the need to continue with the process of dialogue He said that the policies highlighted should be forwarded to the appropriate quarters for action.

