



PUBLIC UTILITIES REGULATORY COMMISSION



Consumer Preference for Utility Services Relative to Other Essential Services

Research Report

AUGUST 2026

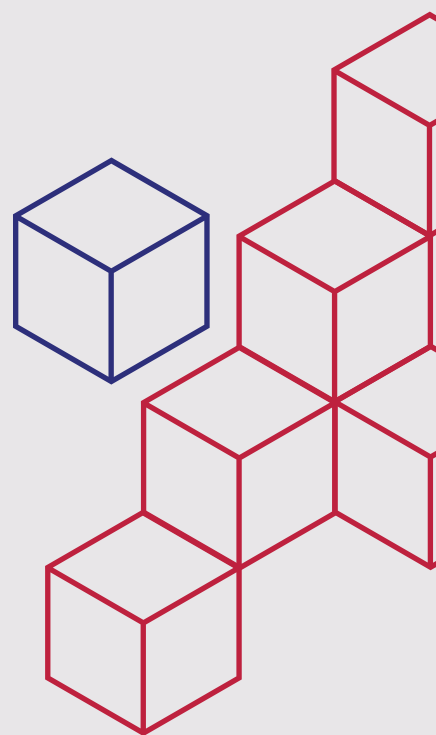


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EXECUTIVE SUMMARY

This report presents the findings of a nationwide study, which was commissioned by the Public Utilities Regulatory Commission (PURC) to assess consumer preferences for electricity and water services relative to other essential public services in Ghana. The study was undertaken to provide empirical evidence to support regulatory decision-making, tariff reviews, consumer protection initiatives, and policy advocacy, particularly in the context of increasing pressure on public resources and competing national development priorities.

The study employed a mixed-methods cross-sectional survey design using a structured questionnaire administered electronically through the KoboCollect platform. A total of 1,288 valid household responses were collected from consumers across Ghana, representing diverse socio-economic backgrounds and geographic locations. The survey explored consumers' perceptions of the importance of utility services, household expenditure priorities, willingness to pay, factors influencing consumer choices, and views on government investment priorities.

The findings demonstrate that water and electricity are regarded as indispensable services, consistently ranking among the most important of the eleven essential services examined. Water supply recorded the highest importance rating (mean score of 4.90/5.00), followed by food (4.85), healthcare (4.80), and electricity (4.77). However, when respondents were required to make trade-offs under conditions of limited household resources, food emerged as the foremost household priority, followed by water, healthcare, and electricity. This distinction highlights the difference between consumers' recognition of the strategic importance of utilities and their immediate subsistence needs.

The study further reveals that utility services occupy a uniquely prominent position in public investment preferences. When respondents were asked which sectors

Government should prioritize if resources were constrained, water supply (76.6%) and electricity (62.5%) emerged as the two highest priorities, ahead of food, healthcare, education, and infrastructure. This finding reflects strong public support for sustained investment in utility infrastructure and service delivery.

Consumer prioritization is influenced primarily by necessity, the consequences of service deprivation, and affordability. Household expenditure patterns similarly demonstrate the importance of utility services, with electricity and water constituting the second and third largest areas of household expenditure after food. These findings suggest that consumers are highly sensitive to utility pricing and service quality, reinforcing the need for regulatory decisions that balance affordability with the financial sustainability of service providers.

Although respondents acknowledged ongoing government efforts in utility service provision, perceptions regarding the adequacy of government attention were mixed. More respondents believed that government was not providing sufficient attention to essential services than those who believed current efforts were adequate, with notable regional variations. Participants consistently called for increased investment in electricity and water infrastructure, improved service reliability, greater affordability, and stronger private-sector participation.

Overall, the study demonstrates that while Ghanaian households prioritize food when managing limited household resources, they consider reliable electricity and water services indispensable to national development, household welfare, and economic productivity. The findings provide a robust evidence base for PURC's tariff regulation, consumer engagement, regulatory advocacy, and policy dialogue with Government and utility service providers.

1. INTRODUCTION AND BACKGROUND

The provision of utility services, particularly electricity and water, is fundamental to socio-economic development, public health, and the overall well-being of citizens. These services underpin virtually every aspect of economic and social life by supporting households, businesses, healthcare delivery, education, sanitation, and industrial productivity. As such, reliable, accessible, and affordable utility services are widely recognised as indispensable public goods that contribute significantly to national development and improvements in the quality of life.

Despite their critical importance, the provision and continuous improvement of utility services require substantial financial and infrastructural investments, which compete with other equally important government expenditure priorities such as healthcare, education, road construction, housing, sanitation, and transportation. In the context of constrained public resources and increasing demand for quality public services, policymakers are often confronted with difficult decisions regarding the allocation of limited resources among competing sectors. Consequently, it has become increasingly important to understand how consumers themselves perceive and prioritise electricity and water services relative to other essential public services, and the extent to which they are willing to allocate household resources towards these services.

As the statutory economic regulator of the electricity and water sectors in Ghana, the Public Utilities Regulatory Commission (PURC) has a mandate to ensure the efficient, reliable, and sustainable provision of utility services while protecting the interests of consumers and service providers. In fulfilling this mandate, the Commission recognises the importance of evidence-based regulation

and consumer-centred policymaking. Understanding consumers' perceptions, expenditure priorities, willingness to pay, and the factors that influence their preferences for utility services provides valuable insights for tariff determination, consumer protection, regulatory interventions, and long-term sector planning.

Beyond informing tariff policy, such evidence will enable the Commission to assess how the reliability, quality, accessibility, and affordability of utility services influence consumers' valuation of electricity and water relative to other essential public services. It will also facilitate a better understanding of the socio-economic and demographic factors that shape consumer preferences and expenditure decisions, thereby strengthening PURC's engagement with Government, utility service providers, development partners, and other stakeholders on the prioritization of investments in the utility sector.

Against this backdrop, and pursuant to a memorandum from the Executive Secretary, a Research Committee was constituted to undertake a comprehensive study to examine consumers' preferences for electricity and water services relative to other essential public services. Specifically, the study seeks to assess consumers' awareness and perceptions of the importance of utility services; examine household expenditure priorities and willingness to pay; identify the socio-economic, demographic, and service-quality factors influencing consumer preferences; evaluate the effect of service reliability, quality, and accessibility on consumers' ranking of utility services; and draw policy implications and recommendations to guide PURC and other stakeholders in promoting the sustainability, prioritization, and effective regulation of utility service delivery in Ghana.

1.1 Objectives and Terms of Reference

The study was guided by the following terms of reference:

1. Assess consumers' level of awareness and perception of the importance of utility services (water and electricity) relative to other essential services.
2. Determine how consumers prioritise and allocate household expenditure on utility services vis-à-vis other competing essential needs.
3. Identify the socio-economic, demographic and service-quality factors that influence consumer preference and willingness to pay for utility services over other essential services.
4. Evaluate the extent to which the reliability, quality and accessibility of utility service delivery affect consumers' ranking of utilities against other essential services.
5. Draw out policy implications and make recommendations to guide PURC and other stakeholders in the prioritization, sustainability and regulation of utility service provision.

1.2 Scope of the Study

This study examines consumers' preferences for utility services, specifically electricity and water, relative to other essential public

services in Ghana, including healthcare, education, housing, road infrastructure, sanitation, public transportation, food, telecommunication, and security. The study seeks to understand how consumers perceive the importance of utility services, the priority they assign to them, and the trade-offs they make when allocating limited household resources among competing essential needs.

The study focuses on households across Ghana and collects information from adult respondents representing residential consumers. It captures respondents' socio-economic and demographic characteristics, including age, gender, education, employment status, household size, income level, type of dwelling, and locality (urban, peri-urban, or rural), to examine how these characteristics influence consumer preferences and expenditure decisions.

Geographically, the study covers selected urban, peri-urban, and rural communities across all sixteen regions of Ghana, ensuring broad national representation and capturing regional and socio-economic variations in consumer preferences. The findings are intended to provide an evidence base for PURC's regulatory decision-making, tariff policy, consumer advocacy, and engagement with Government and other stakeholders on the sustainable provision and prioritization of electricity and water services in Ghana

2. METHODOLOGY

2.1 Overview of Research Philosophy and Design

This study adopts a pragmatism research philosophy and a mixed-methods research design, combining quantitative and qualitative approaches to examine consumer preferences for utility services (electricity and water) relative to other essential public services in Ghana. The pragmatist approach was considered appropriate because the study seeks to generate practical evidence to inform regulatory decisions, tariff policy, investment prioritization, and stakeholder engagement.

The integration of quantitative and qualitative methods enhances the depth and reliability of the study by capturing both measurable patterns in consumer preferences and the underlying reasons influencing consumer choices. The quantitative component provides statistical evidence on consumer perceptions, ranking of essential services, expenditure priorities, willingness to pay, and the factors influencing preferences. The qualitative component provides further insights into consumers' explanations, experiences, and recommendations regarding the provision of utility services.

The study employed a cross-sectional survey design, collecting data from consumers at a single point in time. This design enabled the assessment of consumer attitudes, perceptions, experiences, and behavioural intentions regarding electricity and water services in relation to competing essential needs. The approach also allowed for comparisons across different socio-economic and demographic groups, including income categories, household characteristics, and locality types (urban, peri-urban, and rural).

The study targeted consumers across Ghana and was designed to ensure broad representation of different consumer groups

and geographic locations. The survey instrument generated both quantitative and qualitative data suitable for descriptive and inferential analysis, while open-ended questions allowed respondents to provide explanations and policy recommendations based on their lived experiences.

2.2 Field Survey

The study employed a field-based survey approach involving direct engagement with consumers across selected communities in Ghana. A structured face-to-face field survey was conducted across the country, covering selected urban, peri-urban, and rural communities. The field approach was adopted to ensure representation of diverse consumer groups, including households with varying levels of income, education, and access to electricity and water services. Trained enumerators administered the questionnaire to adult household representatives. The questionnaire was administered in English and, where necessary, translated into appropriate local languages to enhance understanding and improve response accuracy.

Regional staff together with research department staff at the head office trained on the objectives of the study, questionnaire administration procedures, respondent selection techniques, ethical considerations, confidentiality requirements, and data quality assurance protocols. Supervisors were assigned responsibility for monitoring field activities, reviewing completed questionnaires, and ensuring compliance with established data collection procedures.

Quality assurance measures included enumerator training, daily review of completed questionnaires, supervisor verification, and checks for completeness and consistency of responses before data processing and analysis.

2.3 Survey Instrument Design

2.3.1 Structure of the Survey Instrument

A structured questionnaire was developed by the Research Committee, covering seven thematic sections designed to progressively collect information on respondent characteristics, access to utility services, perceptions, prioritization, expenditure decisions, factors influencing preferences, and policy recommendations. The approved questionnaire was thereafter programmed onto the KoboCollect digital data collection platform prior to deployment.

Section A: Respondent and Household Background Information

This section collected information on respondents' demographic and socio-economic characteristics, including Region and district, Locality type (urban, peri-urban, or rural), Gender, Age category, Educational attainment, Employment status, Household size, Household income level, and Type of dwelling. The information obtained from this section was used to examine how socio-economic and demographic characteristics influence consumer preferences and prioritization of utility services.

Section B: Access to and Experience with Utility Services

This section assessed consumers' access to electricity and water services and examined the nature of their service experiences. It collected information on: Main sources of household water supply, accessibility of water sources within households, availability of electricity access; main sources of electricity supply; and the extent to which locality characteristics influence the importance attached to utility services. This section provided insights into how access conditions and service availability shape consumers' perceptions of electricity and water services.

Section C: Perception of Importance of Utility Services Relative to Other Essential Services

This section examined consumers' perceptions of the importance of electricity and water services compared with other essential household and public services, including Food, Healthcare, Education, etc. Respondents were asked to rate the importance of each service using a five-point scale and explain their perceptions regarding the relative importance of utility services in their daily lives.

Section D: Ranking and Prioritization of Essential Services

This section assessed how consumers prioritise competing essential services when faced with limited resources. Respondents were required to rank services according to their household priorities and indicate: The relative importance of electricity and water compared with other services; their preferred government investment priority where resources are limited; and how they would allocate additional household income among competing needs. This section provided evidence on consumer trade-offs and preferences regarding public investment priorities.

Section E: Household Expenditure on Utility Services and Other Essential Needs

This section examined household spending patterns and the financial importance of utility services relative to other essential needs. It assessed: The service category receiving the highest household expenditure; the proportion of household expenditure allocated to essential services; the percentage of household income spent on electricity and water bills; household payment priorities during periods of financial constraint; and consumers' perceptions regarding the value obtained from essential services.

Section F: Factors Influencing Consumer Preference

This section explored the factors that determine how consumers prioritise utility services relative to other essential needs. Respondents were asked to identify factors such as: affordability and cost, reliability of electricity and water supply, health and social consequences of limited access etc. The section also provided respondents an opportunity to explain, in their own words, the reasons underlying their service priorities.

Section G: Policy Views and Recommendations

The final section examined consumers' views regarding government and regulatory interventions in balancing utility provision with other essential services. It assessed: whether consumers believe sufficient attention is being given to utility service provision, their recommendations for improving electricity and water service delivery; and measures for improving affordability, reliability, and sustainability of utility services. The responses from this section will support the development of policy recommendations for PURC, Government, utility providers, and other stakeholders.

2.2 Sampling and Field Deployment

Regional Operations nominated two enumerators for each of eleven regions, supported by a three-member Research Team providing overall field coordination and quality assurance, together with regional drivers. In total, twenty-five enumerators (Twenty-Two regional and Three Head-office) were trained on the study objectives, questionnaire administration on KoboCollect, interview technique, research ethics and field logistics, before being deployed to commence data collection. Participants were approached at the household level using a purposive, quota-based approach rather than strict probability sampling.

2.3 Data Collection and Processing

Data collection exercise yielded 1,288 valid, non-duplicate submissions, verified by unique record identifiers. Each response was tagged with the submitting enumerator's code, permitting quality checks by region and by enumerator. Responses were exported from KoboCollect and analysed using Microsoft Excel. Percentages reported throughout this report are calculated on the base of participants who answered the relevant question, unless otherwise stated

3. SURVEY FINDINGS, ANALYSIS AND DISCUSSION

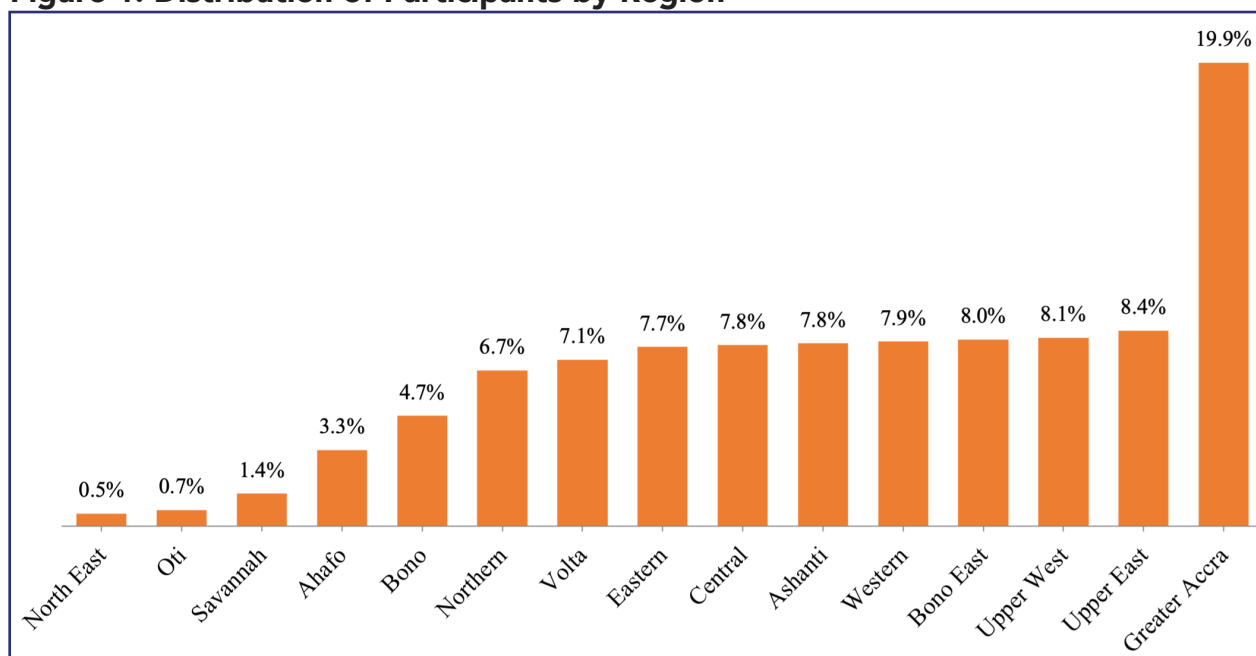
3.1 Demographic Profile of Respondents

A total of 1,288 valid responses were obtained from consumers across the country. The regional distribution of respondents is presented in Figure 1. The findings show representation from most regions of Ghana, with Greater Accra Region recording the highest proportion of respondents (19.9%; n=256). This relatively higher representation reflects the region's large population concentration, urbanization, and the presence of a significant proportion of electricity and water consumers. This was followed by Upper East Region (8.4%), Upper West Region (8.1%), Bono East Region (8.0%), and Western Region (7.9%). Other regions contributed varying proportions of responses, reflecting differences in population distribution, accessibility, and survey coverage.

The lowest levels of participation were recorded in the Northeast Region (0.5%; n = 6) and Oti Region (0.7%; n = 9). No valid responses were received from the Western North Region. The variations in regional participation may be attributed to differences in population size, availability of regional offices in the region, field accessibility, respondent availability, and logistical considerations during data collection.

Although response distribution varied across regions, the survey captured perspectives from diverse geographic locations, including urban, peri-urban, and rural communities, thereby providing useful insights into consumer perceptions and preferences regarding electricity and water services relative to other essential services across Ghana.

Figure 1: Distribution of Participants by Region

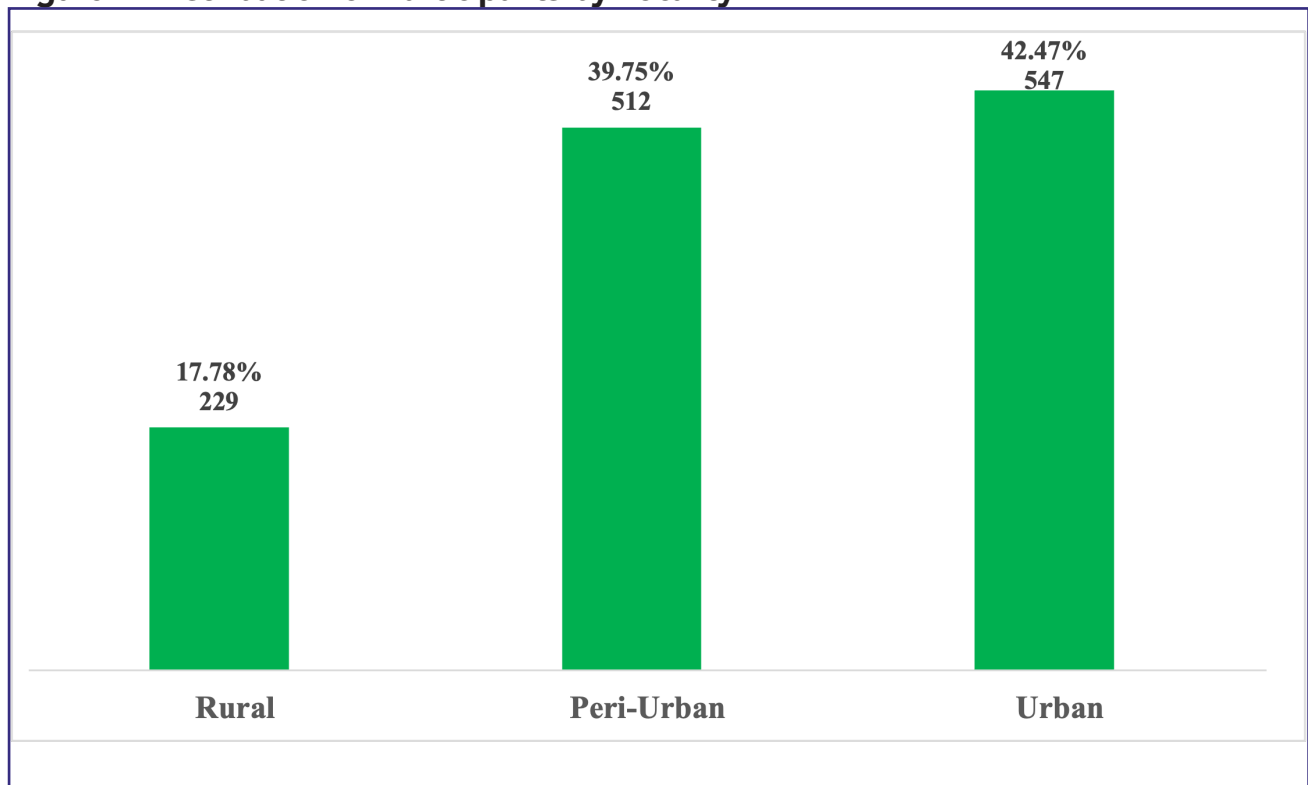


3.1.2 Locality, Gender, Age, Education, Employment status, household income and Type of dwelling

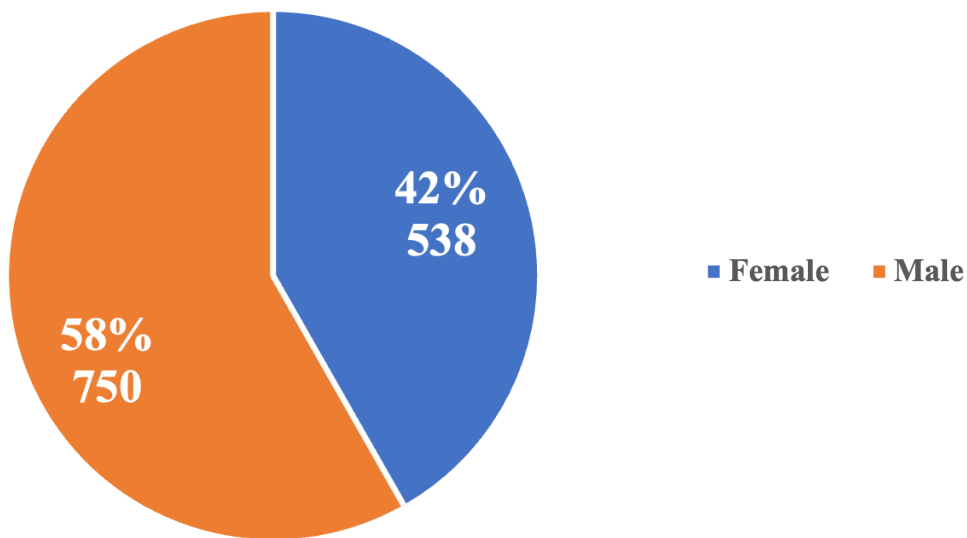
This section presents the socio-demographic characteristics of the 1,288 respondents who participated in the study. Understanding the background characteristics of respondents is important because perceptions, preferences, expenditure priorities, and willingness to pay for utility services may vary according to factors such as locality, gender, age, education, employment status, income level, and housing arrangements.

The results indicate that the majority of respondents were drawn from urban (42.5%) and peri-urban (39.8%) communities, while 17.8% were from rural areas. The relatively higher representation of urban and peri-urban respondents reflects the concentration of population and utility consumers in these areas, while the inclusion of rural respondents provides insights into experiences where access, availability, and alternative sources of electricity and water may differ.

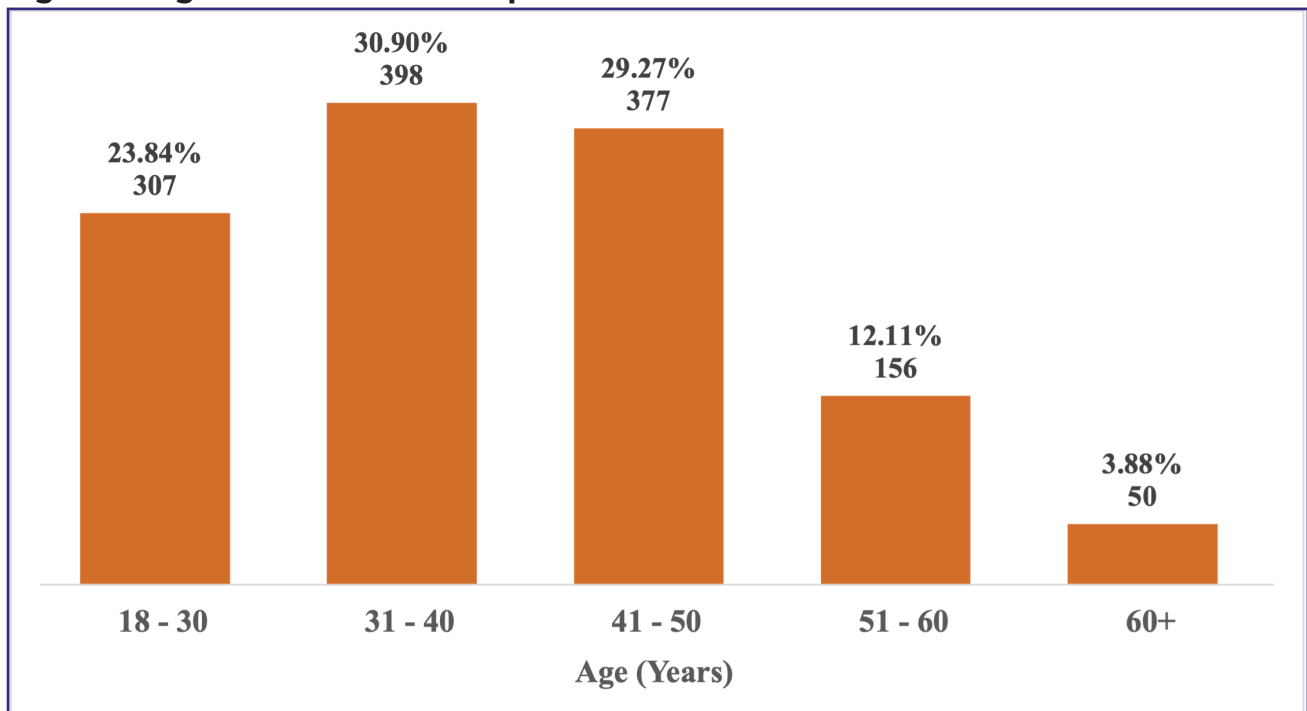
Figure 2: Distribution of Participants by Locality



The sample comprised 58.2% male respondents and 41.8% female respondents. Although males constituted a larger proportion of participants, female respondents accounted for a substantial share of the sample, allowing the study to capture diverse household perspectives on utility access, expenditure decisions, and service priorities.

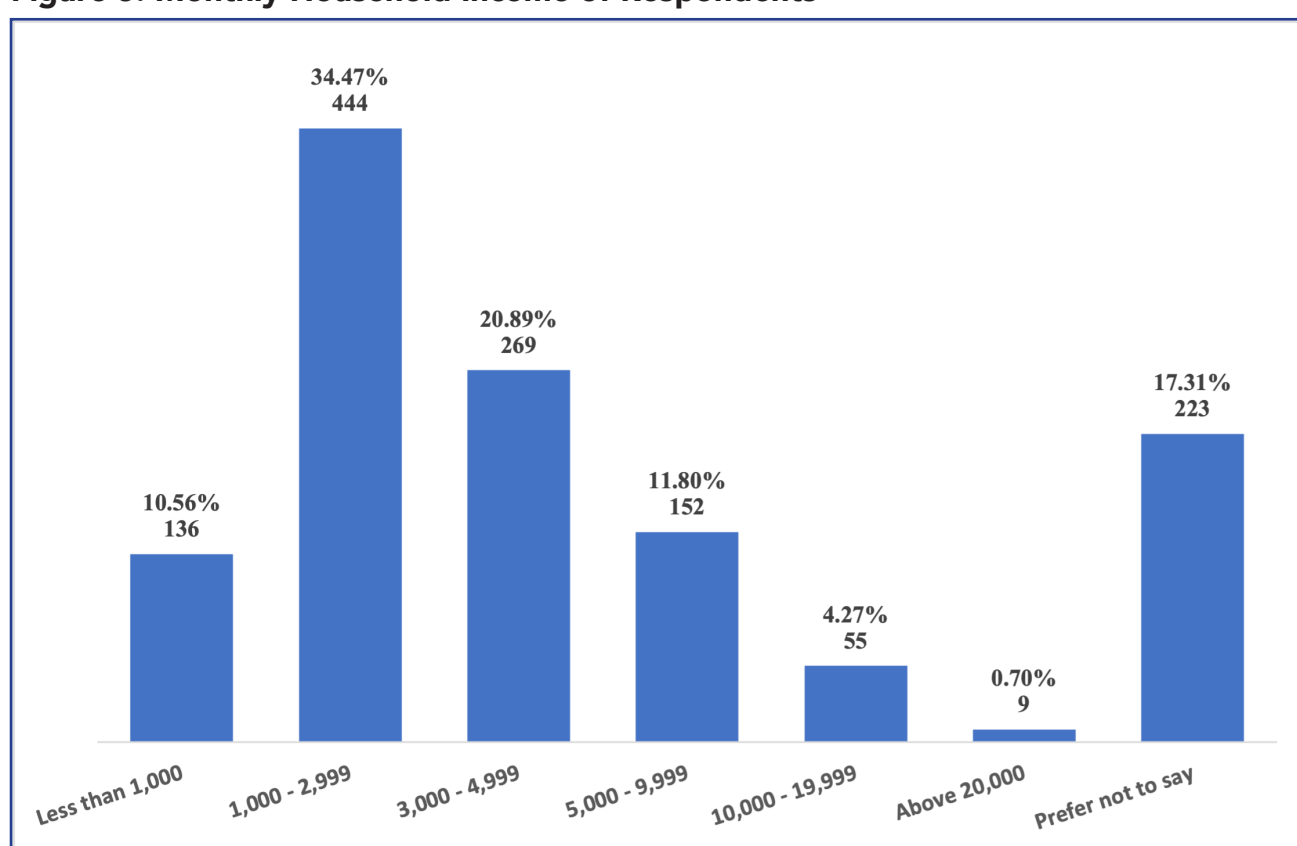
Figure 3: Sex of the Respondents

The age distribution in Figure 4, shows that most respondents were within economically active age groups. Respondents aged 31-40 years constituted the largest group (30.9%), followed closely by those aged 41-50 years (29.3%). Young adults aged 18-30 years accounted for 23.8%, while respondents aged 51-60 years represented 12.1%. Only 3.9% of respondents were aged 60 years and above. The dominance of working-age respondents suggests that most participants were likely to be directly involved in household income allocation and decisions regarding payment for utility services.

Figure 4: Age Distribution of Respondents

In terms of monthly household income as shown in Figure 5, the largest proportion of respondents reported incomes between GHS 1,000 and GHS 2,999 (34.5%), followed by those earning GHS 3,000 - GHS 4,999 (20.9%). About 11.8% reported incomes between GHS 5,000 and GHS 9,999, while 10.6% earned less than GHS 1,000 per month. Higher-income groups were less represented, with 4.3% reporting incomes between GHS 10,000 and GHS 19,999 and 0.7% reporting incomes above GHS 20,000. A further 17.3% preferred not to disclose their income levels. The income distribution indicates that the study captured a broad range of economic circumstances, including low-, middle-, and higher-income households, which is important for assessing affordability concerns and expenditure trade-offs involving utility services.

Figure 5: Monthly Household Income of Respondents



The education profile indicates relatively high levels of educational attainment among respondents as shown in Table 1. Approximately 38.2% had tertiary education, while 34.3% had completed secondary education (SSS/SHS/Technical). Respondents with basic education accounted for 20.0%, and 7.5% had no formal education. The education distribution suggests that a large proportion of respondents were likely able to understand and provide informed opinions on utility service provision, tariffs, and competing household priorities.

The employment characteristics show that most respondents were engaged in economic

activities, with 56.9% employed in the informal sector and 26.3% employed in the formal sector. The remaining respondents comprised the unemployed (8.9%), students (5.1%), and retired persons (2.8%). The dominance of informal sector employment reflects the structure of Ghana's labour market and provides useful insights into the perspectives of consumers whose incomes may be variable and more sensitive to changes in household expenditure.

Regarding dwelling type, the largest group of respondents lived in rented compound houses (33.4%), followed by those living in their own houses (28.8%) and family houses (22.7%). Respondents living in rented single dwellings accounted for 14.7%. Housing arrangements are relevant to utility preferences because rental conditions, shared meters, and landlord-tenant arrangements may influence consumers' experiences with electricity and water access, payment responsibilities, and service reliability.

Overall, the socio-demographic profile demonstrates that the study captured perspectives from a diverse range of consumers across different locations, income groups, employment categories, and household circumstances, providing a suitable basis for analysing consumer preferences for electricity and water services relative to other essential services.

Table 1: Education, Employment status and Type of dwelling

CHARACTERISTIC	CATEGORY	PERCENTAGE
Education	Tertiary	38.2%
	Secondary (SSS/SHS/Technical)	34.3%
	Basic (Primary & JHS)	20.0%
	No formal education	7.5%
Employment status	Employed (informal)	56.9%
	Employed (formal)	26.3%
	Unemployed	8.9%
	Student	5.1%
	Retired	2.8%
Type of dwelling	Rented (compound house)	33.4%
	Own house	28.8%
	Family house	22.7%
	Rented (single dwelling)	14.7%

4. RESULTS AND DISCUSSION

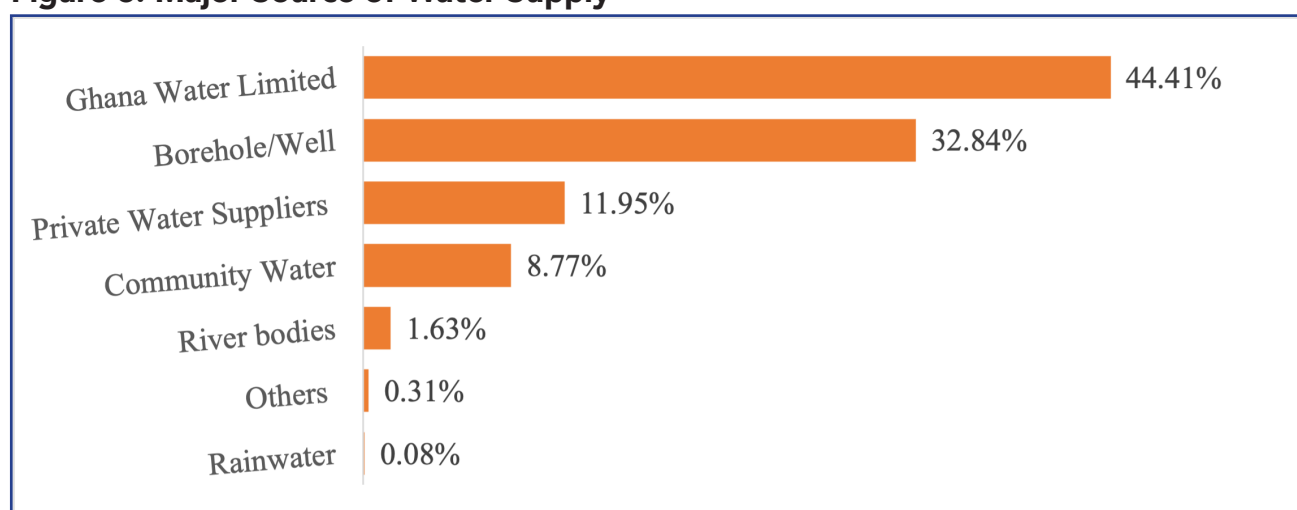
4.1 Access to and Experience with Utility Services

This section presents findings on respondents' access to electricity and water services, including the main sources of supply and accessibility of these services at the household level. Understanding consumers' access conditions is important because availability, reliability, and ease of access influence how households perceive the importance of utility services relative to other essential needs.

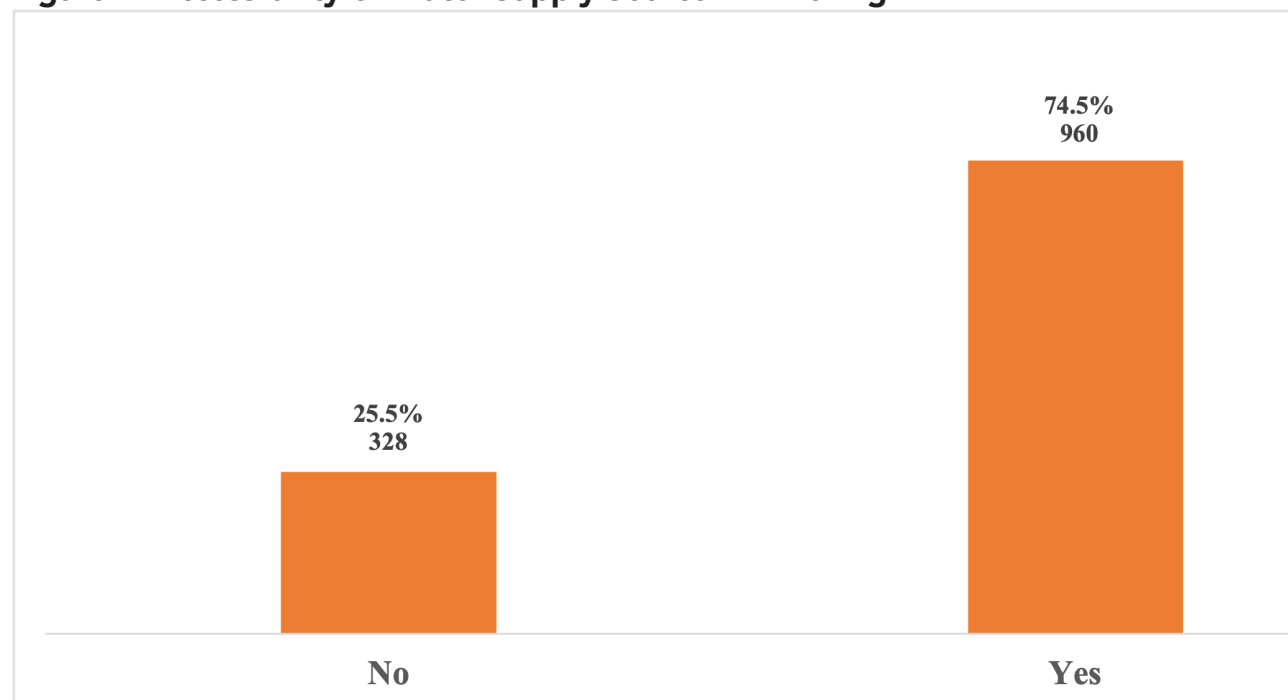
4.1.1 Access to Water Services

The findings indicate that Ghana Water Limited (GWL) is the main source of water supply for respondents, accounting for 44.4% of households. This was followed by boreholes and wells (32.8%), indicating that alternative water sources remain important for a significant proportion of households. Approximately 12.0% of respondents relied on Private Water Suppliers, including water tankers and standpipes, while 8.8% accessed water through the Community Water and Sanitation Agency (CWSA). A smaller proportion of respondents reported reliance on less conventional sources, including river bodies such as streams, rivers, and lakes (1.6%) and other sources, including rainwater (0.4%). The continued reliance on alternative sources suggests that, although formal water supply systems serve a substantial proportion of households, supplementary sources remain important in ensuring household water security.

Figure 6: Major Source of Water Supply



Regarding accessibility, 74.5% of respondents indicated that their main water source was located within their dwelling, while 25.5% reported that their water source was outside the dwelling as shown in Figure 7. Households without water access within their premises may experience additional time and financial costs associated with water collection, which may influence their perception of the importance and value of reliable water service provision.

Figure 7: Accessibility of Water Supply Source in Dwelling

4.1.2 Access to Electricity Services

Access to electricity among respondents was almost universal, with 99.2% indicating that their households had access to electricity, while only 0.8% reported having no electricity access. This high level of reported access reflects the extensive expansion of electricity coverage in Ghana and indicates that electricity has become an essential component of household life for the majority of consumers. Among households with electricity access, almost all respondents (99.9%) indicated that their primary electricity source was the national electricity grid, including ECG and NEDCo supply arrangements. Only 0.1% reported relying on off-grid sources such as mini-grids. As noted in Section 3.1.2, this near-universal electricity access reflects the urban and peri-urban skew of the sample and should not be read as representative of national electrification rates, particularly in remote and off-grid rural areas.

Table 2: Access to Electricity

INDICATOR	CATEGORY	PERCENT
Household has access to electricity	Yes	99.2%
	No	0.8%
Major electricity source	National Grid	99.9%
	Off-grid (mini-grid)	0.1%

4.1.3 Implications for Consumer Preference Analysis

The findings demonstrate that electricity and water services are accessed through different service delivery arrangements. While electricity access is largely dependent on the national grid, water access is more diverse, with a considerable number of households relying on boreholes, wells, and private suppliers. These differences in access arrangements are likely to influence consumers' experiences, expenditure patterns, perceptions of reliability, and the priority they assign to electricity and water services relative to other essential needs. The high level of electricity access and relatively diverse water supply sources provide an important context for interpreting subsequent findings on consumer preferences, expenditure priorities, willingness to pay, and perceptions regarding utility service improvements.

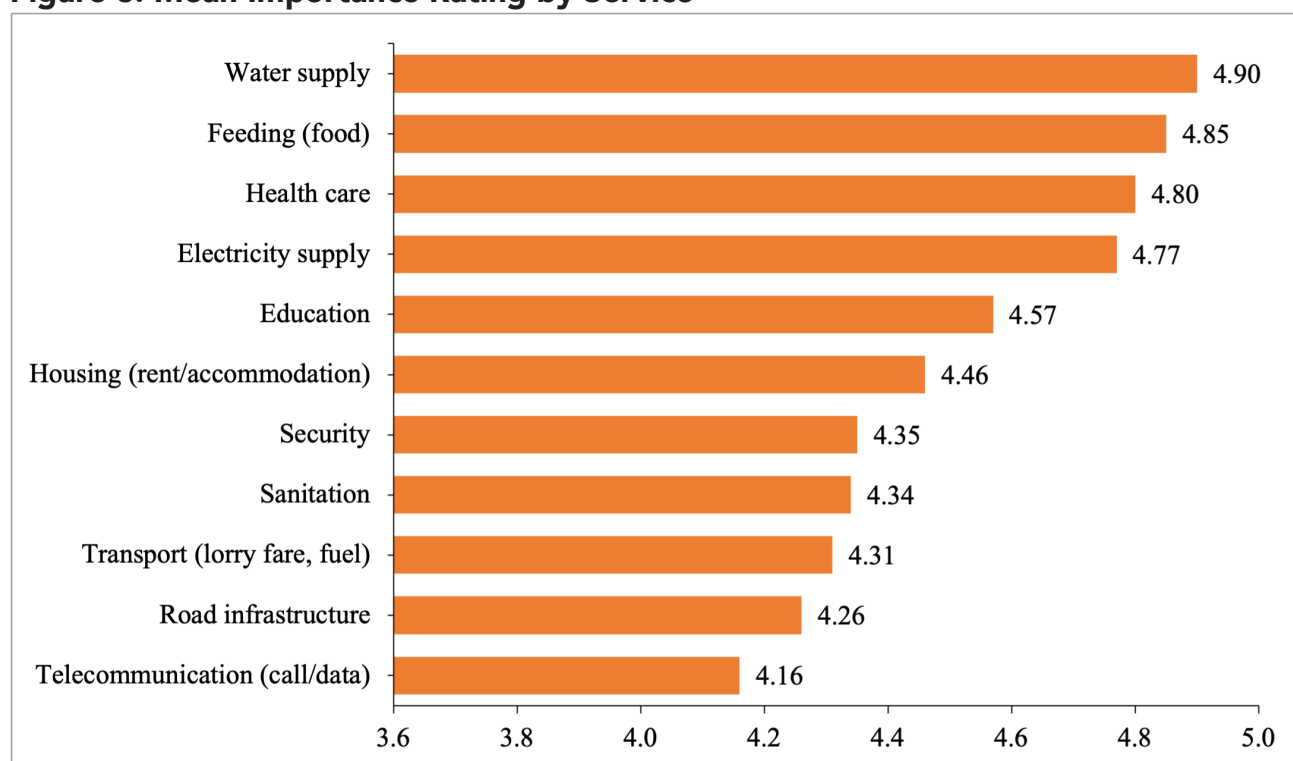
4.2 Perceived Importance of Utility Services Relative to Other Essential Services

Respondents were asked to rate the importance of eleven essential services, including water and electricity supply, using a five-point Likert scale ranging from 1 (Not Important) to 5 (Extremely Important). The assessment sought to understand how consumers value utility services relative to other essential household and public services.

As presented in Figure 8, water supply received the highest overall importance rating, with a mean score of 4.90 out of 5.00. The result highlights the critical role of water services in households' daily activities and overall well-being. A substantial 92.3% of respondents rated water supply as Extremely Important, while only 0.2% considered it Not Important, demonstrating a near-universal recognition of the essential nature of water provision. Feeding/food ranked second, with a mean rating of 4.85, followed by healthcare (4.80) and electricity supply (4.77). The high rating assigned to electricity indicates that consumers consider reliable electricity supply to be a fundamental necessity, closely comparable in importance to other basic needs such as food, healthcare, and water.

Other services assessed also received high importance ratings, reflecting their relevance to household welfare and quality of life. Although telecommunication (call/data) recorded the lowest mean rating among the eleven services (4.16), the score remains substantially above the midpoint of the scale. This suggests that while telecommunications may be considered relatively less essential compared with basic utilities and social services, it is still viewed as an important service by most consumers.

Overall, the findings indicate that respondents attach significant importance to all services included in the assessment, with no service recording a mean rating that suggests general public perception of being unimportant. However, the ranking demonstrates that basic necessities particularly water, food, healthcare, and electricity occupy the highest position in consumers' value systems. The strong rating of electricity and water services provides evidence of their central role in household welfare and supports the need for sustained investment, effective regulation, and policies that promote reliable and affordable utility service delivery. Section 6 therefore examines participants forced-choice rankings, which provide a sharper test of relative preference.

Figure 8: Mean Importance Rating by Service

The finding that water and electricity rank among the most important services is broadly consistent with previous consumer studies undertaken by the Public Utilities Regulatory Commission (PURC, 2025). A nationwide PURC survey on consumer perceptions of electricity supply and pricing similarly found that over 84% of respondents considered reliable electricity supply to be extremely important, with nearly two-thirds indicating a willingness to pay higher tariffs in exchange for improved service reliability. The consistency between the two studies suggests that Ghanaian consumers place greater value on service quality and reliability than on price alone, provided that tariff adjustments translate into tangible improvements in service delivery.

4.3 Prioritization of Utility Services Relative to Other Essential Services

Given the high importance ratings recorded across all services, which created a potential ceiling effect in the five-point importance scale, respondents were further asked to rank the eleven services in order of priority. Each respondent was required to assign a unique rank from 1 (highest priority) to 11 (lowest priority). This forced-ranking approach provided a clearer understanding of consumers' relative preferences when required to make trade-offs among competing essential needs. Figure 9 presents the mean ranking of each service across the full sample, where a lower mean rank indicates a higher overall priority.

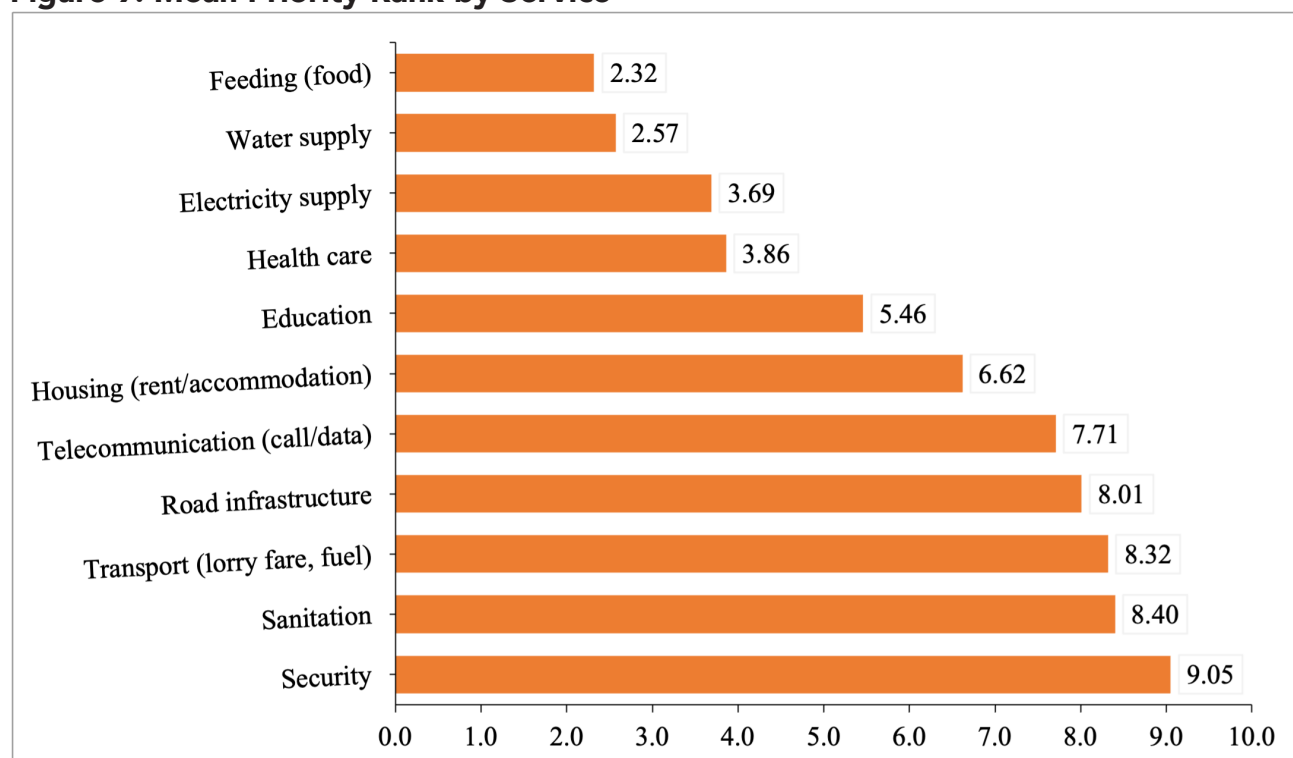
The findings show that food/feeding received the highest overall priority, recording the lowest (best) mean rank of 2.32. This was followed by water supply (2.57), electricity supply (3.69), and healthcare (3.86). These four services formed a clear top priority group, ranking considerably ahead of education (5.46) and the remaining services assessed.

The results demonstrate that while consumers recognised the importance of utility services, basic subsistence needs remain the most immediate household priority when faced with competing demands. Food and water, which are directly linked to daily survival and well-being, occupy the highest positions in household priorities, while electricity remains one of the most highly valued services due to its critical role in supporting household activities, communication, education, healthcare access, and economic activities.

Further analysis of respondents' first-choice priority provides additional insight into consumer preferences. Food/feeding was selected as the highest priority by 40.8% of respondents, making it the most frequently selected first-ranked service. This was followed by water supply (28.8%), healthcare (13.4%), and electricity supply (7.5%). No other service was selected as the top priority by more than 4% of respondents. The findings reveal an important distinction between consumers' perceived importance of services and their actual prioritization when required to make a choice. While the earlier importance-rating exercise showed that water, food, healthcare, and electricity were all considered extremely important with mean scores differing by only 0.13 points the forced-ranking exercise revealed a more distinct hierarchy of needs. Consumers prioritize immediate basic needs, particularly food and water, above others essential services when resources are limited.

Nevertheless, the ranking of electricity as the third-highest priority service by mean rank and fourth in terms of first-choice priority confirms its strategic importance in consumers' lives. The result suggests that electricity is viewed not merely as a convenience but as an essential service that significantly contributes to household welfare, productivity, education, healthcare, and overall quality of life. This finding reinforces the importance of maintaining reliable, affordable, and sustainable electricity supply while recognizing the broader socio-economic pressures households face when allocating limited resources.

Figure 9: Mean Priority Rank by Service



The finding that households ranked food above all other services when required to make expenditure trade-offs is consistent with evidence from the Ghana Living Standards Survey (GLSS), which consistently shows that food constitutes the largest component of household expenditure, particularly among lower-income households. Although households naturally prioritise immediate consumption needs, the present study demonstrates that electricity and water remain among the highest-ranked services after food, highlighting their indispensable role in supporting household welfare and productive activities. This distinction between consumption priorities and perceived societal importance provides important context for tariff and social protection policies (World Bank, 2016).

4.3.1 Factors Influencing Preference

Respondents were asked to identify the factors that most influence how they prioritise essential services when faced with competing household needs. The question sought to understand the considerations that shape consumer decisions regarding the relative importance of services such as food, water, electricity, healthcare, education, housing, sanitation, transportation, and other essential needs. The findings indicate that the most important consideration influencing consumers' prioritization of essential services is necessity, with 52.48% of respondents identifying the extent to which a service is essential for daily life or meets a basic need. This suggests that consumers primarily rank services based on their immediate contribution to household welfare, survival, and day-to-day functioning. The negative implications of lack of access were the second most frequently cited factor, reported by 16.77% of respondents. This indicates that consumers consider the consequences associated with not

having access to a particular service when determining priorities. Services that directly affect health, safety, productivity, education, and general living conditions are therefore likely to receive greater priority.

Similarly, cost and affordability influenced the prioritization decisions of 16.69% of respondents. This highlights the role of household financial constraints in shaping choices among competing essential needs. Even where consumers recognised the importance of multiple services, affordability considerations may determine which needs receive immediate attention when resources are limited.

Other factors, including reliability of supply (6.52%) and availability of alternatives (5.51%), were identified by relatively smaller proportions of respondents. These factors suggest that consumers also consider whether a service is consistently available and whether substitutes exist when assigning priority to essential services. Only a small proportion of respondents identified public education and awareness (1.32%), cultural or social norms (0.47%), or other factors (0.23%) as influential. This indicates that prioritization decisions are driven predominantly by practical considerations rather than social influences or information campaigns.

Overall, the results demonstrate that consumers prioritize essential services mainly based on their necessity, the consequences of limited access, and affordability considerations. These findings provide important context for understanding consumer choices and trade-offs among essential services, particularly in situations where households or policymakers must allocate limited resources across competing needs.

4.3.2 Factors Influencing Consumer Prioritization of Utility Services

Table 3: Factors Influencing Consumer Prioritization of Utility Services

FACTOR	FREQUENCY	PERCENTAGE (%)
Necessity (essential for daily life or basic need)	676	52.48
Negative implications of lack of access	216	16.77
Cost/Affordability	215	16.69
Reliability of supply	84	6.52
Limited alternatives	71	5.51
Public education and awareness	17	1.32
Cultural or social norms	6	0.47
Other (specify)	3	0.23

The prominence of necessity, affordability and the consequences of service deprivation as the principal determinants of consumer preference aligns with existing empirical literature on utility demand in Ghana. Previous studies on willingness to pay for improved electricity services have found that household income, education, household size and business ownership significantly influence consumers' willingness to pay for improved reliability (Taale & Kyeremeh, 2016). Similarly, studies on piped water services report that affordability and service reliability remain major determinants of household demand for improved water services. The present findings therefore reinforce the view that while consumers recognise the importance of utility services, affordability remains a critical consideration in household decision-making (Amoah & Moffatt, 2021).

4.4 Comparative Standing of Utility Services and Government Funding Priorities

The overwhelming importance attached to electricity and water is consistent with broader evidence across Sub-Saharan Africa. Studies examining household utility

preferences have generally concluded that reliable electricity and safe water supply are fundamental determinants of household welfare, productivity and human development. Evidence from Ghana further demonstrates that households are willing to pay a premium for more reliable electricity and water services when improvements in service quality are credible and sustained. These findings support the continued prioritization of investment in utility infrastructure as an important contributor to economic growth and improved living standards.

4.4.1 Electricity and Water Compared with Other Essential Services

Respondents were asked to directly compare the importance of electricity supply and water supply with other essential services included in the study. This question sought to capture consumers' overall perception of the relative importance of utility services when considered against competing essential needs such as healthcare, education, housing, sanitation, transportation, and road infrastructure.

As presented in Figure 10, the findings indicate that electricity and water services are perceived as highly important relative

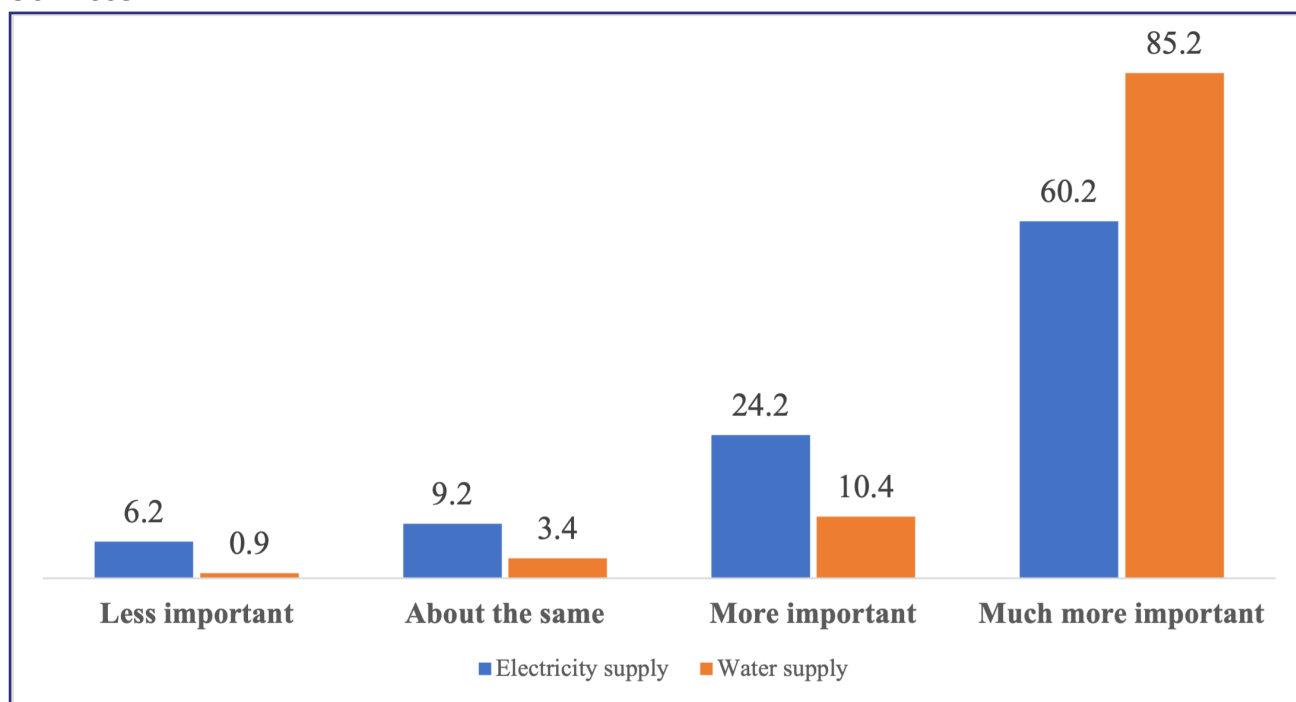
to other essential services. For electricity supply, 60.2% of respondents indicated that it was “much more important” than other essential services, while an additional 24.2% considered it “more important”. Combined, 84.4% of respondents therefore viewed electricity supply as more important than other essential services. Only 6.2% considered electricity to be less important, while responses indicating that electricity was “much less important” were negligible.

The perception was even stronger for water supply. A substantial 85.2% of respondents considered water supply “much more important” than other essential services, while 10.4% rated it as “more important”. Overall, 95.6% of respondents perceived water supply as more important than other essential services. Only 0.9% considered water to be less important, with virtually no respondents indicating that water was “much less important.”

The results demonstrate the particularly high value consumers place on utility services, especially water supply, when making broad comparisons across essential services. The findings are consistent with earlier sections of the study, where water and electricity received among the highest importance ratings and priority rankings. However, the direct comparison question provides additional evidence that consumers view access to reliable water and electricity as fundamental to household welfare and daily functioning.

Overall, the results suggest that electricity and water services occupy a central position in consumers’ hierarchy of essential needs. While consumers recognised the importance of other public services, the overwhelming preference for water and electricity highlights their perceived indispensability and reinforces the need for continued investment, effective regulation, and sustainable service delivery in the utility sector.

Figure 10: Perceived importance of Electricity and Water relative to other Essential Services



The quantitative findings are further corroborated by respondents' explanations of the rationale underlying their prioritisation decisions. The qualitative responses indicate that respondents primarily prioritised services based on their perceived necessity, frequency of use, and contribution to everyday living and well-being. Electricity and water emerged prominently as fundamental necessities, while health and education were perceived as essential support services. This pattern suggests that respondents' prioritisation was not merely based on preference, but reflected an assessment of the relative importance of these services in meeting immediate household needs and sustaining daily activities.



4.4.2 Government Funding Priorities

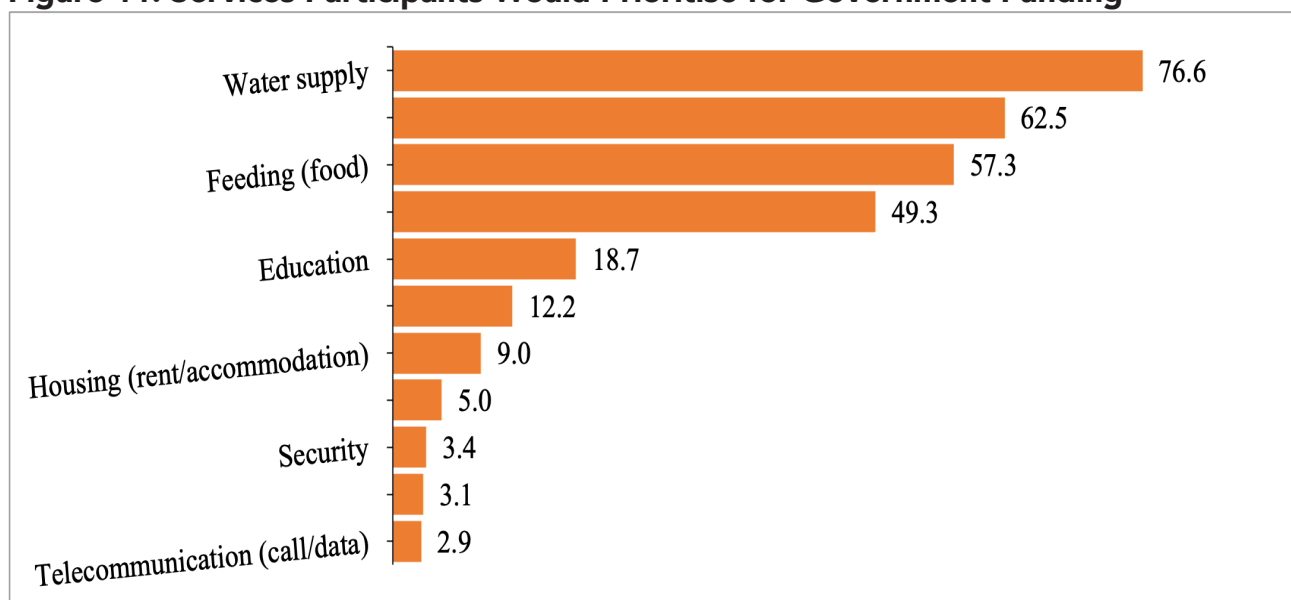
Respondents were asked to identify the three essential services they believed Government should prioritise for funding if public resources were limited. This question was designed to assess consumers' preferences regarding public investment priorities and to understand the relative importance they attach to utility services when faced with competing national development needs. As presented in Figure 11, water supply emerged as the most preferred priority for government funding, selected by 76.6% of respondents. This was followed by electricity supply (62.5%), food (57.3%), and healthcare (49.3%). These four services were clearly identified as the most critical areas requiring government attention when resources are constrained.

Other services received considerably lower levels of support. Education was selected by 18.7% of respondents, while road infrastructure (12.2%), housing (9.0%), transportation (5.0%), security (3.4%), sanitation (3.1%), and telecommunication (2.9%) were identified by relatively smaller proportions of participants. The findings provide important insights into consumer preferences regarding public resource allocation. In particular, they demonstrate a strong preference for investment in utility services, with water and electricity ranking as the first and second most frequently selected priorities, ahead of other essential services such as food and healthcare.

This suggests that consumers view reliable access to water and electricity as fundamental requirements that significantly influence household welfare, economic activity, health outcomes, and overall quality of life.

The results also complement earlier findings from the importance ratings and ranking exercises, where water and electricity consistently emerged among the highest-valued services. However, this funding-priority question provides a more direct measure of consumer preference because respondents were required to make choices within a context of limited public resources. The strong prioritizations of utilities in this scenario indicates that consumers perceive investment in electricity and water infrastructure as a critical public responsibility. Overall, the findings suggest that, when faced with competing government expenditure choices, consumers place a high priority on ensuring the availability and sustainability of utility services. This has important implications for public investment planning, regulatory advocacy, and stakeholder engagement on the prioritization of utility sector development.

Figure 11: Services Participants Would Prioritise for Government Funding



Consequently, when asked why respondents made such prioritization decisions, the findings indicated that their choices were largely influenced by the perceived importance and necessity of the identified essential services. Respondents tended to prioritize issues that they considered essential to their daily lives, operational responsibilities, and overall well-being, while matters perceived as less critical were accorded comparatively lower priority. This suggests that prioritization decisions were not necessarily arbitrary, but reflected respondents' assessment of the relative significance of competing needs and the resources available to address them.



4.5 Household Expenditure and Willingness to Pay

Respondents were asked to rank the eleven services according to their monthly household expenditure priorities to determine which essential needs represent the largest financial commitments for households. The results provide insight into the relationship between consumers' perceived importance of services and their actual spending patterns.

As presented in Figure 12, food/feeding recorded the lowest mean rank (1.91), indicating that it represents the highest household expenditure priority among the services assessed. This finding is further supported by the fact that 55.3% of households identified food as the service on which they spend the most each month. The result highlights the continued dominance of food expenditure in household budgets, reflecting its fundamental role in meeting basic subsistence needs.

Electricity supply ranked as the second-largest expenditure item, with a mean rank of 3.07, and was identified by 15.3% of households as their highest monthly expenditure category. Water supply followed closely, with a mean rank of 3.63, and 16.8% of households reporting it as their largest expenditure item. These findings demonstrate that utility services constitute a significant component of household expenditure, ranking ahead of several other essential needs.

Other services, including healthcare (mean rank 4.61) and education (mean rank 5.22), recorded relatively lower expenditure rankings, while security, sanitation, and other expenditure categories occupied the lowest positions. This does not necessarily imply lower perceived importance but rather reflects differences in the frequency and regularity of household spending on these services.

The study shows that electricity and water constitute two of the largest components of household expenditure after food. This finding is consistent with earlier Ghanaian willingness-to-pay studies which report that households are generally prepared to incur higher utility expenditures where these are accompanied by improvements in service reliability. For example, Taale and Kyeremeh (2016) found that households were willing to pay approximately 44% above their existing electricity bills for reliable electricity supply, while Amoah and Moffatt (2021) similarly reported positive willingness to pay for improved piped water services among urban households. These studies reinforce the importance of balancing tariff affordability with measurable improvements in service quality.

4.5.1 Household Payment Priorities During Financial Constraints

To further understand household decision-making under financial pressure, respondents were asked which essential services they typically pay for first when household funds are limited. The findings show that food remains the dominant immediate priority, with 61.2% of respondents selecting it as the first expense they settle. This was followed by water supply (14.3%) and electricity supply (13.6%).

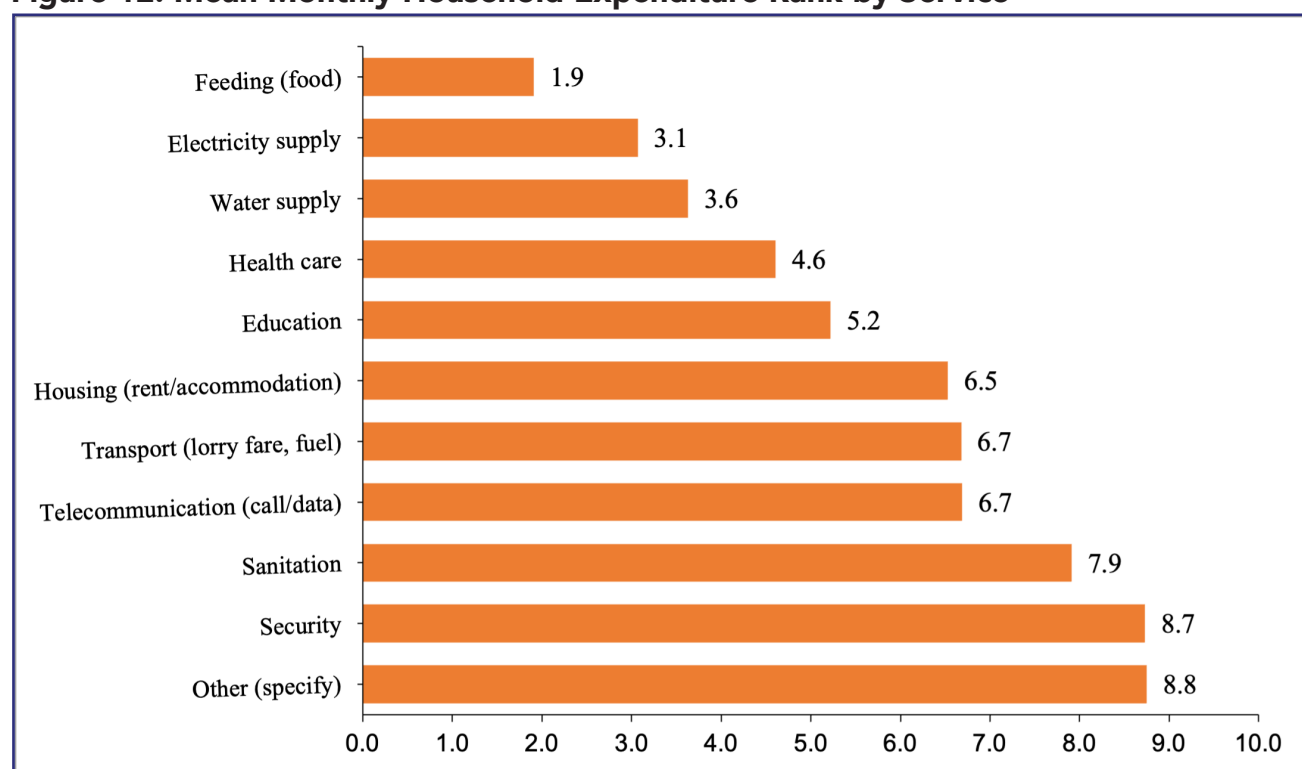
When the first, second, and third payment priorities are considered together, food (30.4% of all selections), electricity (22.3%), and water supply (21.7%) remained the most frequently prioritised services. Collectively, these three services accounted for almost three-quarters of all selections, demonstrating their central role in household expenditure decisions when resources are constrained.

4.5.2 Allocation of Additional Household Income

Respondents were also presented with a hypothetical scenario in which they received an additional GHS 200 and were asked how they would prioritise its use among essential needs. The results show that food remained the most preferred use of additional income, selected by 34.8% of respondents as their first priority. However, unlike the expenditure and payment-priority questions, healthcare (16.5%) slightly exceeded electricity supply (14.9%) as the second most preferred allocation. Water supply (10.6%) and education (9.5%) followed.

These findings suggest that while food and utility services dominate regular household expenditure decisions and immediate payment priorities, additional or discretionary resources may be directed towards other important welfare-enhancing services, particularly healthcare and education. This indicates that consumers distinguish between maintaining essential daily needs and allocating additional resources towards longer-term investments in household well-being.

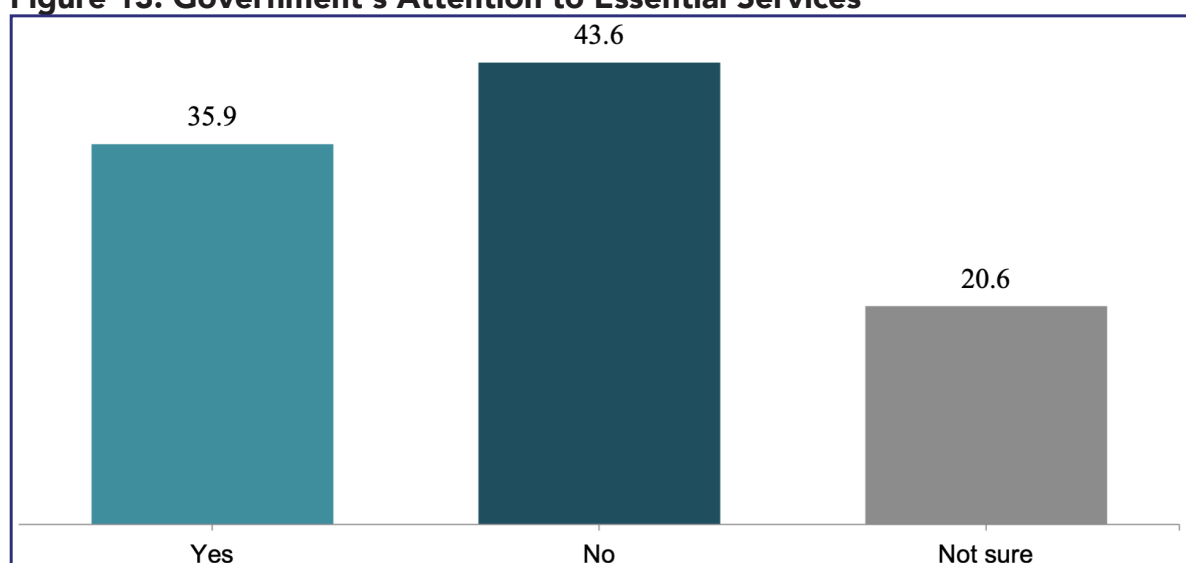
Overall, the findings demonstrate that food, water, and electricity occupy the highest positions in household expenditure priorities, reflecting their fundamental importance to daily life. At the same time, consumer choices reveal a hierarchy of needs in which additional financial resources may be allocated differently depending on whether households are meeting immediate necessities or seeking to improve broader welfare outcomes. These insights are important for understanding consumer affordability, expenditure pressures, and the relative position of utility services within household budgets.

Figure 12: Mean Monthly Household Expenditure Rank by Service

4.6 Policy Views on Government Attention to Essential Services

Respondents were asked whether, in their opinion, Government was providing an appropriate level of attention to the delivery of utility services (electricity and water) alongside other essential public services. The question sought to understand consumer perceptions regarding the adequacy of current government efforts in balancing investment and service delivery across competing sectors.

As presented in Figure 13, respondents expressed mixed views. Approximately 43.6% of participants indicated that Government was not doing enough to support the provision of essential services, while 35.9% believed that Government was giving adequate attention. A further 20.6% were not sure. The results suggest that, although a significant proportion of consumers recognise ongoing government efforts, a larger proportion perceive a need for increased attention and investment in essential service delivery.

Figure 13: Government's Attention to Essential Services

Consumer perceptions varied across regions, indicating differences in experiences, expectations, and views regarding public service provision. Table 4 presents responses from the six most-represented regions in the sample. The results show that respondents in Ashanti Region expressed the highest level of confidence in Government's attention to service provision, with 61.4% responding "Yes". This was followed by the Western Region, where 50.0% of respondents considered Government's attention adequate. In contrast, perceptions of inadequate attention were more pronounced in some regions. Upper West recorded the highest proportion of respondents indicating that Government was not doing enough (48.1%), followed by Western Region (46.1%) and Greater Accra Region (42.2%). The relatively high level of uncertainty in Upper West (31.7%) and Upper East (21.3%) suggests that some consumers may have limited information or mixed experiences regarding government interventions in essential service provision. The regional variations highlight the importance of considering differences in service access, reliability, infrastructure conditions, and public awareness when assessing consumer perceptions of government performance.

Table 4: Perceived Adequacy of Government Attention to Service Provision, by Region (six most-represented regions)

REGION	YES	NO	NOT SURE
Ashanti	61.4%	34.7%	4.0%
Western	50.0%	46.1%	3.9%
Bono East	48.5%	35.9%	15.5%
Upper East	49.1%	29.6%	21.3%
Greater Accra	37.5%	42.2%	20.3%
Upper West	20.2%	48.1%	31.7%

Respondents' call for increased investment in electricity and water infrastructure reflects broader international evidence. The World Bank has consistently argued that reliable utility infrastructure is essential for inclusive economic growth and that cost-reflective tariffs should be complemented by targeted subsidies to protect vulnerable consumers rather than suppress investment in infrastructure (World Bank, 2016). Likewise, the World Health Organization recognises access to safely managed drinking water as a fundamental public health intervention and a prerequisite for achieving the Sustainable Development Goals, emphasising that sustained investment in water infrastructure yields substantial health and economic benefits. These international perspectives are consistent with the strong public support for increased government investment in utility services observed in this study.

Overall, the findings suggest that consumers desire a balance between expanded investment, improved service reliability, and affordability. While respondents recognise the importance of electricity, water, and other essential services, they also expect stronger government action to ensure that these services are accessible, reliable, and financially sustainable. A more detailed qualitative content analysis of the open-ended responses would provide further insight into specific consumer concerns and recommendations and would strengthen the policy implications arising from the study.

4.7 Comparison with Previous PURC and International Studies

Overall, the findings of this study are broadly consistent with previous research undertaken by the Public Utilities Regulatory Commission and with the wider literature on consumer behaviour in utility markets. Similar to PURC's 2025 nationwide study on electricity supply and pricing, respondents placed considerable emphasis on service reliability and demonstrated a willingness to support improvements in utility services where such improvements justify the associated costs (PURC, 2025).

The prioritization of food, water and electricity observed in the present study also accords with evidence from the Ghana Living Standards Survey, which consistently identifies food as the largest component of household expenditure while highlighting the importance of utility services in maintaining household welfare. Furthermore, the findings are consistent with empirical studies from Ghana and elsewhere in Africa showing that affordability, reliability and service quality remain the principal determinants of consumers' willingness to pay for improved utility services (Taale & Kyeremeh, 2016).

Taken together, these comparisons demonstrate that the current study is well aligned with both national and international evidence and provides additional empirical support for consumer-centred regulation, balanced tariff setting and sustained investment in electricity and water infrastructure in Ghana.

5. CONCLUSION

The study provides clear empirical evidence that electricity and water services remain central to the welfare and socio-economic aspirations of Ghanaian households. Although households naturally prioritize food and other immediate survival needs when faced with financial constraints, consumers overwhelmingly recognised that reliable utility services are fundamental enablers of health, education, productivity, and overall quality of life.

The research further demonstrates that consumers distinguish between household expenditure priorities and national investment priorities. While food dominates household spending decisions, respondents consistently identified water and electricity as the sectors Government should prioritize for investment under conditions of limited public resources. This reflects widespread recognition that sustainable utility services generate significant economic and social benefits extending beyond individual households.

The findings also underscore the importance of balancing affordability with sustainability. Utility services constitute a significant share of household expenditure, making consumers highly responsive to tariff adjustments, while simultaneously expecting improvements in service quality, reliability, and accessibility. Consequently, regulatory decisions must continue to protect consumers without undermining the financial viability and investment capacity of utility service providers.

Furthermore, regional differences in consumer perceptions highlight the need for targeted regulatory engagement and differentiated policy interventions that respond to local service challenges. The study therefore provides an important evidence base for strengthening consumer-centred regulation and supports the adoption of policies that promote equitable, reliable, affordable, and sustainable utility service delivery across Ghana.

6. RECOMMENDATIONS

In light of the study findings, the following recommendations are proposed for consideration by PURC and other sector stakeholders:

1. Intensify Advocacy for Increased Public Investment

The Commission should utilize the evidence generated by this study to strengthen advocacy with Government, the Ministry of Finance, and development partners for increased investment in electricity and water infrastructure, given the strong public support for prioritizing utility services.

2. Maintain Affordability While Ensuring Sector Sustainability

Future tariff adjustments should continue to balance affordability with cost recovery by promoting operational efficiency, reducing system losses, and expanding social protection measures for vulnerable and low-income consumers.

3. Prioritise Service Reliability and Quality

Regulatory interventions should place greater emphasis on improving service reliability, continuity of supply, and customer service performance, as consumers value dependable access more than price considerations alone.

4. Promote Consumer-Centred Infrastructure Planning

The Commission should encourage utilities to incorporate consumer preference evidence into infrastructure planning through regulatory engagement particularly in underserved communities where dependence on alternative unsafe water sources remains high.

5. Address Regional Service Disparities

PURC should undertake targeted stakeholder engagements and regional performance assessments in areas where dissatisfaction with service delivery is highest to better understand local concerns and develop tailored regulatory responses.

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