

Suwaiba, an unemployed mother of six, began each day with two heartfelt wishes: to navigate the day without more than one child falling sick and to be able to provide a meal for her family. These were the simple yet profound aspirations that underscored the struggles of her daily life, similar to the estimated 84 million Nigerians living below the poverty line. She felt she was well beyond the government's reach, and never dared to entertain the idea of benefiting from free public services. Yet, the information she heard about accessing free health services almost sounded like an appeal, leaving her to ponder, "Is the government begging us to go to the hospital without money in our hands?"

Sceptical, she turned to her friend, seeking her opinion: "Can we trust these people? I don't want false hopes." Her words were accompanied by a sigh, betraying the uncertainty that clouded her mind. Unaware of the Kaduna State Government's aspirations to establish a resilient, responsive, and inclusive healthcare system, Suwaiba grappled with the news. How could she have known that the announcement was in response to the government's plan to address healthcare challenges like poor infrastructure, scarce human resources, high out-of-pocket expense, limited access to health facilities, disparity in care, and recently, insecurity. It was undoubtedly reassuring for Suwaiba, when she made a successful attempt, "I heard

about the scheme, I reached out and finally got enrolled," she expressed, prompting her to reconcile the idea that the government's commitment could indeed spark hope for women like her.



Women in a healthcare facility in Kaduna

The Kaduna State Government, with technical support from the FCDO-funded Partnership to Engage Reform & Learn (PERL), utilised innovative tools for institutional strengthening including a Public-Private Partnership framework to improve healthcare

delivery and enhance Universal Healthcare Coverage. Another key aspect is the Kaduna State Health Insurance Scheme, funded through the Basic Health Care Provision Fund (BHCPF). These interventions have resulted in increased access to essential medicines, expanded health supplies to public facilities, and recorded a notable rise in enrolment from 300,000 in March 2020 to 511,797 by December 2022 in the State Health Insurance Scheme.

Since becoming an enrolee, Suwaiba and her children have accessed healthcare services at the Primary Healthcare (PHC) facility, all for free. Before, she juggled between the local chemist, a traditional healer's house, and occasionally kept a sick child at home, resorting to prayers for healing. Reflecting on her life before enrolment, she shared, her eyes misty with tears, "It was very difficult for us." Her countenance told a story of mixed emotions. "Honestly, this has been a relief," she continued, emphasising that joining the scheme has significantly reduced her out-of-pocket expenses. She explained that now, all that is needed is the presentation of the enrolment identity card for her family to receive care.

Suwaiba's narrative depicts the need for enhanced healthcare delivery across various Nigerian states. Her journey, once marked by struggles to access basic healthcare, now reflects emerging improvements from healthcare reforms in Kaduna State. As Suwaiba expresses gratitude, her wish is clear – for the government to sustain the program, raise awareness, and extend its benefits to others.

Suwaiba's story encapsulates the power of a healthcare scheme that reaches the poor and less privileged, offering them not just relief, but a newfound sense of support and hope. By working towards Universal Health Coverage, the Kaduna State Government, supported by programmes like PERL, offer new prospects for access to effective, quality and affordable health services.

"I have to thank the government and our leaders. It is important for the government to provide access to these services for the poor and less privileged. My prayer is that the government continues the program and increases awareness, so that others can benefit."

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The Partnership to Engage, Reform and Learn (PERL) is a five-year pubic sector accountability and governance programme, funded by the UK's Foreign, Commonwealth & Development Office. The programme provides support to governments in the core areas of policy development and implementation towards delivering public goods and services; supports citizens to engage with these processes and facilitates evidence-based learning and advocacy.