



Empathy in Action: Mallam Musa's Story of Accessible Healthcare



VOICES

Mallam Musa Talle once had great plans for his future – he was a petty trader with dreams of building a successful enterprise. However, life took an unexpected turn twelve years ago, when a tragic road accident inflicted a severe spinal cord injury, rendering him bedridden with painful sores and wounds. Since then, his journey through life has been marked by daily struggles for basic needs like feeding, clothing, and shelter. Immobility brought constant battles with sores and wounds, demanding regular medical attention.

"This is not how I envisioned I would live the rest of my life—depending on people to take me around, frequent hospital visits, unbearable pain, and medication. I wish I could take back the hands of time and not make that journey," lamented Mallam Musa as his brother arranged to take him to the hospital for his next appointment.

His bigger challenge, however, was affording the cost of medical care, far beyond his financial reach. After more than a decade of hardships, fate smiled upon him two years ago when he became a beneficiary of a government-funded health insurance scheme for vulnerable individuals—the Basic Healthcare Provision Fund (BHCPF).

Through the scheme, he gained access to free basic healthcare services at the Primary Healthcare Centre in his locality and could be referred for follow-up treatment at secondary health facilities within Jigawa State.

In 2019, the Jigawa State Government established the Jigawa Contributory Healthcare Management Agency (JICHMA) with the mandate to reduce out-of-pocket payments for health services and achieve Universal Health Coverage. Foreign Commonwealth Development Office programmes, PERL and LAFIYA, have been pivotal in strengthening the agency to improve health care services.

Operating a blend of formal and informal schemes, the agency's flagship initiative, the State Health Insurance Scheme aimed at civil servants, boasts of over 200,000 enrolled beneficiaries, while the Basic Healthcare Provision Fund caters to about 80,000 beneficiaries across more than 200 primary and secondary facilities. Through a 10-year strategic plan, PERL and LAFIYA have provided the agency with a coherent plan to guide its activities towards meeting its core function of improving access to healthcare services.



Mallam Musa Tale in a healthcare facility

Additionally, an investment case and a financial sustainability plan for the agency are steering the sourcing, allocation, and management of funding for its social healthcare schemes. Thereby, expanding coverage and improving access to quality, affordable and equitable health care for the people of Jigawa State. Improved data collection tools and dashboards to operationalise the agency's monitoring and evaluation plan also supported by PERL and LAFIYA is strengthening evidence-based decision-making on enrolment and healthcare service utilisation. While also aiding the tracking of strategic outcomes and repositioning the agency as a performance-driven healthcare insurance agency.

Mallam Musa Talle's story demonstrates the importance of accessible and affordable healthcare services for vulnerable individuals. The establishment of JICHMA and the BHCPF are significant strides toward achieving universal health coverage in Jigawa State. The support from PERL and LAFIYA has been instrumental in strengthening the agency and enhancing its performance. With sustained efforts and investment in the health sector, more vulnerable individuals like Mallam Musa Talle, can gain better access to basic healthcare services.

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