The failure of commercialised healthcare in Nigeria during the COVID-19 pandemic

Discrimination and inequality in the enjoyment of the right to health

A report by the Global Initiative for Economic, Social and Cultural Rights, in partnership with the Justice & Empowerment Initiatives and with the support of Corporate Accountability and Public Participation Africa.
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March 2022

DOI: 10.53110/ZYQT7031

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The failure of commercialised healthcare in Nigeria during the COVID-19 pandemic. Discrimination and inequality in the enjoyment of the right to health.
Executive Summary

Nigeria has the obligation to respect, protect and fulfil the right to health, which is guaranteed under both its constitution and the international human rights treaties which it has signed and ratified. While the right to health does not require States to ensure that everyone is healthy, it demands that they establish the best possible health system, within their capacities, to reach the highest attainable standard of health – and of pandemic prevention and response.

However, since the first COVID-19 case was confirmed on 27 February 2020,1 the West African country has been struggling to guarantee the right to health of all, amidst shortages of accessible health facilities, medical staff and drugs.2 Unfortunately, this was to be expected, as the flaws of Nigeria’s healthcare system predate the pandemic. Healthcare services are severely underfunded: health spending as a share of general government expenditure decreased from 7.3% in 2006 to as little as 4.4% in 2018.3 Access to these limited resources is also extremely unequal, with the most marginalised facing multiple and interconnected socio-economic, geographical, information and technological barriers in accessing healthcare services, including during the pandemic.

This report analyses the impacts of COVID-19 on the right to health in Nigeria, one of the largest economies in Africa,4 in the context of the privatised healthcare system in the country, with a focus on people living in urban informal settlements in Lagos and Port Harcourt. Through a systematic review of academic literature and reliable news as well as interviews with individuals living in poverty, the report explains how Nigeria’s healthcare

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system was largely unprepared to respond adequately to the current pandemic, with harmful impacts for several elements of the right to health. The report has four main findings:

1. Nigeria lacks universal, public healthcare services to respond to public health emergencies. The country is critically short of health facilities, staff and medical equipment necessary to deliver COVID-19 treatment, testing and vaccination to its population of more than 206 million in 2020.

2. Several barriers impede access to healthcare services amidst the pandemic, as such access is largely shaped by socioeconomic inequalities. The most marginalised groups not only face disproportionate hurdles in obtaining timely COVID-19 medical services but are also more exposed to the collateral damages of the pandemic on access to all medical services, as the healthcare system struggles to respond to the emergency.

3. Regulation and monitoring of private health providers by authorities are insufficient. There have been numerous cases of private clinics and hospitals not complying with scientifically appropriate medical standards and practices during the pandemic. The report documents how private facilities were initially not allowed to admit COVID-19 cases for treatment because authorities had concerns over their quality, and how this has translated into empty beds and untapped capacity when it was most needed. For example, based on a range of quantitative indicators, a study found that the private healthcare sector in Edo State was not adequately equipped to provide screening services for COVID-19.

4. Several private health providers offer substandard healthcare services and fail to comply with appropriate medical protocols and standards, including by using expired drugs or employing unqualified staff, especially in urban informal settlements. Well before the pandemic, academic literature documented ineffective malaria therapies in the private health sector. During COVID-19, there have been cases of private health facilities using expired reagents for COVID-19 testing.

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While multiple factors contribute to this difficult situation, the report argues that the commercialisation of Nigeria’s healthcare system is amongst the main drivers of the right to health challenges described above. In Nigeria, the commercialisation of the healthcare system, marked by the growth of market mechanisms and private actors in health, began in the 1980s, partly as a result of structural adjustment programmes backed by international financial institutions, and has continued until today. This is visible, for instance, through the rapidly expanding share of private spending for healthcare, which increased from 64.7% in 2000 to 77.27% in 2018. Policy decisions have propelled this trend. For example, the 2004 Revised National Health Policy dedicates an entire chapter to supporting the increase of partnerships with the private sector for health development, and, in 2005, the Federal Ministry of Health developed the National Policy on public-private partnerships, which aims at strengthening and expanding public-private partnerships in health.

After decades of privatisation in healthcare, a fragmented and varied private sector, made up of commercial actors as well as faith-based and civil society providers, covers an estimated 60% of health services. In this system, the upper-income groups can obtain medical care of relatively higher perceived standards in expensive-looking facilities across major cities, such as Lagos. By contrast, those living in poverty in areas where public medical care might be absent or too far away, and with expensive private services beyond reach, are often forced to seek assistance at low-fee commercial healthcare facilities providing low-quality services. In the worst cases, these services might be unlicensed, unsafe and unregulated, employing untrained and unqualified staff, selling expired drugs and operating without adhering to scientifically appropriate medical standards and ethics. Such low-quality commercial services can severely threaten the health and lives of those who use them, while also entailing severe epidemiological risks. For instance, a study shows that pub-

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lic health providers are significantly more likely to use rapid malaria diagnostics and the recommended combination of therapies than private providers in South-East Nigeria. Poor adherence to guidelines in prescription practices in the private sector has also been associated with a rise in drug-resistant malaria in the country. While genuine high-quality, non-commercial private actors, such as some of the faith-based or civil society providers, also exist and can play a positive role in enhancing access to medical care, they are the exception rather than the rule.

Health inequalities and socioeconomic barriers in Nigeria are thus inherent to the overall marketised healthcare system, where access to medical care, and thereby survival and dignified life, is highly dependent on one’s social and economic status.

It does not have to be this way. The answer is to build a strong, well-coordinated public healthcare system for all. Commercial healthcare will not fulfil the rights of everyone in Nigeria, let alone address public health priorities as well as present and future pandemics. Expanding the availability of public healthcare services for everyone is urgent, including inverting the current national and international development policies intended to encourage higher private sector engagement in healthcare. At the same time, Nigeria should ensure that all healthcare providers are strictly monitored and regulated at the federal, state and local levels.

From the analysis presented in this report, we make the following recommendations for the federal and state governments, within their respective areas of competencies:

- Increase governmental funding to health to at least 15% of the budget to meet the Abuja commitment and expand the availability of quality, well-coordinated public healthcare services

Nigeria is among the African Union States that pledged to raise the proportion of government funding for health to at least 15% of the overall national budget in the 2001 Abuja Declaration. However, Nigeria is still far behind on that target. Authorities should thus consider increasing general government expenditure on health from the current 4.4% share of general government expenditure (as of 2018) to at least 15%, in line with the Abuja Declaration.

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Committing more public finances in health would be in line with Nigeria’s obligation to invest the maximum of its available resources to ensure that everyone has access to universal, public healthcare services, which is set out in the African Charter on Human and Peoples’ Rights and the other international human rights treaties to which Nigeria is a party.

- **Reverse the current policies intended to encourage higher private sector engagement in healthcare**

  The 2016 National Health Policy and the National Health Development Plan (2018-2022) set out as a goal the promotion of public-private partnerships in healthcare. As shown in this report, market mechanisms involving competition, that are typically at play in public-private partnerships, fail to adequately fill the gaps left by a weak public sector. Rather than promoting market-based solutions in healthcare, which have dangerous impacts on the realisation of the right to health, Nigeria should invest in a strong public healthcare system, that is democratically managed, funded, and delivered by non-commercial actors, and reinforce the public healthcare sector’s capacity.

- **Ensure that all healthcare providers are strictly monitored and regulated at the federal, state and local levels**

  This report has shown that in practice the quality of private healthcare provision is sometimes very low and not in line with medical standards. Stronger regulatory and monitoring efforts are needed. In particular, the federal, state and local governments should coordinate efforts to ensure that all providers in the country operate under a Certificate of Standards, as provided in the National Health Act (2014), with harmonised eligibility criteria and meaningful follow-up quality monitoring and enforcement.

- **Take concrete steps to ensure universal access to social health insurance or another pre-pooled financing scheme**

  This report has highlighted once again that participation in the National Health Insurance Scheme is extremely low, covering mostly some workers in the formal sector. While the existence of programmes targeting the informal sector, individuals living in poverty, and marginalised groups is a positive step, in practice these programmes are poorly implemented, as data on enrolment rates show.


1. Introduction

‘When the oxygen was removed, we moved her to the house until she breathed her last. It was a terrible experience. The family is poor. We don’t have money’: this is how Simon Okonye recalls losing his mother-in-law. The woman was battling for her life in a private hospital in Aba, Nigeria, but the oxygen therapy was interrupted as her family could not afford to pay the daily fee of 2,500 nairas (6 USD). This is not an isolated story: with 40% of the 206 million Nigerians living below the international poverty line (1.9 USD), many in the country are unable to cover the cost of one of the few available tanks of oxygen. At public hospitals, shortages of oxygen leave many gasping for air in COVID-19 wings, as recalled by a 47-year-old businesswoman interviewed by the media: ‘There was a shortage. It was discussed all around. It felt like that was the main issue – oxygen, oxygen, oxygen.’

Since the first case of COVID-19 was confirmed on 27 February 2020, Nigeria has been struggling to cope with the pandemic. In addition to oxygen shortages, the country lacks emergency services, healthcare facilities, as well as ventilators, therapeutics, acute care beds, physicians and testing kits. Furthermore, as the interviews conducted for this report show, Nigerians living in most deprived areas, such as informal settlements, face several barriers in accessing even the most basic medical care, let alone specialised care for COVID-19. This difficult situation was to be expected: in 2017, the World Health Organisation (WHO), while praising the existence of the national public health institute (the Nigeria Centre for Disease Control), evaluated the country’s overall preparedness to control epidemics as being very low. Inaccurate official statistics further complicate efforts to contain new waves: COVID-19 cases are underreported and tracking is poor, as is the case for most countries in the region, due to the limited resources allocated to monitoring the spread of the infection.

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18 Ibid.
21 Ibid.
Writing in November 2021, the more contagious and deadly Delta variant\(^\ast\) was rapidly spreading in Nigeria,\(^\ast\) and only 1% of the population had been fully vaccinated against COVID-19.\(^\ast\) Adding to this situation, since January 2020, Nigeria had also been battling an outbreak of Lassa fever, an acute haemorrhagic disease with a remarkably high fatality ratio (19.5% for the period January-April 2020), meaning that Nigeria is fighting two epidemics at once.\(^\ast\)

This situation has several human rights impacts. The right to health is well protected in Nigeria’s legal framework in both its constitution and the regional\(^\ast\) and international human rights treaties to which it is a party, including the International Covenant on Economic, Social and Cultural Rights (ICESCR, ratified in 1993). While the right to health does not require States to ensure that everyone is healthy, it demands that they establish the best possible health system, within their capacities, to try to reach the highest attainable standard of health – and pandemic prevention and response. At the same time, Nigeria’s system is highly commercialised, which goes hand in hand with a lack of investment in public healthcare services for all. The commercialisation of healthcare – which can be defined as the growth of market mechanisms in healthcare – is a common feature of many healthcare systems in the region. A question that arises is thus whether such a commercialised system can adequately respond to a crisis, such as the COVID-19 pandemic, and thus meet Nigeria’s human rights obligations.

This report investigates how the pandemic has impacted the right to health in the country. Then, it reflects on the root causes of these impacts, finding that the growing commercialisation of healthcare in Nigeria since the late 1980s has been a key factor in undermining the country’s ability to respond to COVID-19 and has led to severe impacts in terms of the right to health and potential human rights violations.

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What is privatisation and commercialisation in healthcare?

In this report, we define privatisation in healthcare as the growth of the share of private sector involvement in healthcare, or the adoption of private-sector practices in the health sector. This might take several forms. Higher private sector involvement in the ownership, financing, management, governance or provision of healthcare services can all be deemed as privatisation in healthcare. Examples of privatisation are the selling of public assets to private actors as well as shifts in governance or administration of healthcare services from the public onto the private sphere. Privatisation is thus an umbrella term that might cause or encompass one or more of the following:

- Commercialisation: the progressive spread of market mechanisms in health to gain private benefits.
- Marketisation: enabling State enterprises to operate as market-oriented firms.
- Financialisation: the increasing role of financial motives and financial markets in health, such as private investment in health-related bonds.

Privatisation in healthcare has been growing in the last decades everywhere in the world. This causes several challenges for the realisation of the right to health, as United Nations Human Rights Treaty bodies, as well as human rights organisations and scholars, are increasingly recognising. Likewise, several empirical academic studies have raised concerns about the impact of the commercialisation of healthcare. For instance, a systematic review has shown how private healthcare providers in low- and middle-income countries are associated with poorer health outcomes and less efficiency, and they are less likely to comply with medical standards and protocols in comparison to public providers. Another systematic review found widespread episodes of malpractice, business closure and a general liquidity crisis in the private health sector as a consequence of COVID-19. Reflecting on this evidence, the study points out that market models in healthcare might be not sufficiently resilient to external shocks, such as epidemics. This led some experts to talk about ‘the collapse of private healthcare’ amidst the pandemic.

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Methodology

This report is based on primary data and secondary data from official statistics, household surveys, academic literature, news, as well as normative and policy documents.

Primary data
The Justice & Empowerment Initiatives (JEI), a Nigerian human rights organisation, conducted 24 open-ended, narrative, individual interviews with individuals living in poverty in urban informal settlements in Lagos and Port Harcourt regarding their experience in accessing healthcare services amidst the pandemic. Such interviews add a larger project including more than 100 interviews with individuals living in poverty during the COVID-19 pandemic. Interviews were conducted by skilled professionals trained from JEI, were audio-recorded, transcribed and complemented with pictures. The interviews were all used as primary data for this report. Some direct quotes from these interviews are also used throughout the text. In-text quotes from interviews have been slightly edited to make the testimonies clearer.

Secondary data
- Statistics were retrieved from the following public databases: the Nigeria Health Facility Registry (HFR); the Nigeria Demographic Health Survey (2003, 2013); the World Bank; the WHO Global Health Observatory; the World Federation of Societies of Anaesthesiologists.
- Academic literature on the evolution of the private healthcare system in Nigeria was retrieved by searching PubMed, Scopus and Google Scholar with the following keywords, including synonyms and different spelling: ‘healthcare’, ‘health services’, ‘medical services’, ‘medicine’, ‘commodification’, ‘privatisation’, ‘privatising’. The search was restricted to Nigeria and no time restriction was applied.
- News on Nigeria’s healthcare system response to COVID-19, with a focus on privatisation and the impact on the right to health, was retrieved searching Google News between February 2021 and November 2021 with the following keywords (including different spelling): COVID-19, coronavirus, test*, kit*, mask*, ventilator*, oxygen, virus, protective equipment, pandemic. Once articles related to COVID-19 were identified, they were manually searched for the following keywords: ‘privat*’, ‘commercial*’, ‘for-profit’. Google news alerts were also set with the same keywords to monitor a constantly evolving situation: this resulted in many articles being included in the analysis routinely, after the first search was implemented. Twitter and YouTube were also manually searched with the same keywords over the same period. Only articles related to Nigeria were included.
- Document analysis of national acts, bills and administrative sources.

All searches were conducted in English.
2. Context: the right to health and healthcare services in Nigeria

The right to health is well protected in Nigeria’s legal system. Its implementation is however dependent on a complex healthcare system with several layers of responsibility. This section introduces Nigeria’s legal obligation on respecting, protecting and fulfilling the right to health, as well as a human rights framework to assess private sector involvement in healthcare. Then, the section provides a historical overview of the introduction of private actors in healthcare in Nigeria, reflecting on privatisation and commercialisation trends in the healthcare system from independence until today.

1. The right to health

Several domestic, regional and international legal norms entitle everyone in Nigeria to the highest attainable standard of physical and mental health through adequate public health services.

At the domestic level, the 1999 Constitution guarantees a right to ‘adequate medical and health facilities for all persons’. Although this provision is contained in a section of the Constitution that is non-justiciable, the right to health in Nigeria can be indirectly brought in courts through the right to life. In 2014, 50 years after its independence, Nigeria also enacted the National Health Act, which is a comprehensive legal framework for the regulation, development and management of all health services. The Act establishes a National Health System which is intended to ‘protect, promote and fulfil the rights of the people of Nigeria to have access to health services’. The National Health Act also entitles all Nigerians to a ‘basic minimum package of health services and allows the Federal Ministry of Health to prescribe conditions under which certain categories of persons might be exempted from payment for healthcare services at ‘public health establishments’. Finally, the 2016 Revised National Health Policy recognises that ‘health and access to quality and affordable health care is a human right’.

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42 Ibid., 1(1)(e).
43 Ibid. section 1, 3(1, 2).
At the regional level, Nigeria is a party to the African Charter on Human and People’s Rights (ratified in 1983). Article 16 of the African Charter, which has been domesticated into Nigerian law, prescribes that ‘States Parties shall take the necessary measures to protect the health of their people and to ensure that they receive medical attention when they are sick’. In 2019 and 2020, the African Commission on Human and Peoples’ Rights, which monitors the implementation of the African Charter, issued two landmark resolutions that address the role of private actors in health and education. The 2019 resolution reaffirms that the African States are ‘the duty bearers for the protection and fulfilment of economic, social and cultural rights, in particular the rights to health and education without discrimination, for which quality public services are essential’ and expresses concerns over the current trend of multilateral donors and international institutions putting ‘pressure on States Parties to privatise or facilitate access to private actors in their health and education sectors’ in disregard of these obligations. The Commission also calls on governments to ‘consider carefully the risks for the realisation of economic, social and cultural rights of public-private partnerships and ensure that any potential arrangements for public-private partnerships are by their substantive, procedural and operational human rights obligations’. The 2020 resolution sets the ground for the development of norms on States’ obligations to regulate private actors involved in the provision of social services. In 2001, Nigeria also ratified the African Charter on the Rights and Welfare of the Child, whose Article 14 obliges States ‘to ensure the provision of necessary medical assistance and healthcare to all children, emphasising the development of primary healthcare.

At the international level, Nigeria is a party to several human rights treaties recognising the right to health, including the International Covenant on Economic, Social and Cultural Rights (ICESCR, ratified in 1993). Article 12 of this Covenant enshrines ‘the right of everyone to the enjoyment of the highest attainable standard of physical and mental health’. Nigeria has also ratified all other major treaties including health provisions, such as the International Covenant on Civil and Political Rights, the Convention

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46 Ibid., Art. 16.
48 Ibid.
49 Ibid.
50 Ibid.
55 Ibid.

Nigeria also has an obligation under global health law. Under WHO’s international health regulations, a legally-binding treaty that Nigeria ratified in 2007, the country must develop, strengthen and maintain the capacity to respond to public health emergencies promptly and effectively (Article 13.1). This and detect, assess and report on public health risks (Article 5.1). This mirrors obligations under Article 12 of the ICESCR, which requires States to progressively build coordinated universal public health systems for ‘the prevention, treatment and control of epidemic, endemic, occupational and other diseases.’

This legal framework on pandemic preparedness applies to all instances, including when private actors are involved in healthcare delivery, and to situations involving commercialisation in healthcare. Although still limited, further guidance can be sought from the practice of the United Nations Committee on Economic, Social and Cultural Rights, the body in charge of monitoring and interpreting the ICESCR. The Committee recently affirmed, in response to the COVID-19 pandemic, that States must adopt appropriate regulatory measures to ensure that healthcare resources in ‘both the public and the private sectors are mobilised and shared among the whole population to ensure a comprehensive, coordinated healthcare response to the crisis’. More broadly, United Nations human rights treaty bodies have in the last years increasingly reflected on the human rights implications of private sector involvement in healthcare, calling on States to assess the impact of any plan to privatise healthcare on the right to health, prevent any impact on marginalised groups as well as to monitor and regulate private healthcare providers.

To clarify the applicable human rights framework, the University of Essex, the Global Initiative for Economic, Social and Cultural Rights, and the Initiative for Social and Economic Rights published in 2019 a scoping of existing standards, in the report ‘Private

58 Ibid.
actors in health services: towards a human rights impact assessment framework'.

Building on an analysis of the jurisprudence, it recalls some of the main human rights obligations regarding the right to health, including the obligations of States, in the context of private sector involvement, to:

- protect the right to health when a third party is involved.
- ensure that any private involvement in healthcare does not undermine healthcare accessibility, availability, acceptability and quality.
- assess any privatisation plans so that they don’t interfere with the fulfilment of the right to health at the maximum of their available resources.
- ensure that healthcare privatisation does not reduce the level of the enjoyment of the right previously granted.
- strictly regulate and monitor private healthcare actors. In particular, when private actors provide services in areas where the public sector has traditionally been strong, they should be ‘subject to strict regulations that impose on them so-called ‘public services obligations’: (…) private healthcare providers should be prohibited from denying access to affordable and adequate services, treatments or information.’

It is against this background that the present analysis is conducted.

2. The healthcare system

Nigeria has a complex healthcare system that includes public and private sectors as well as modern and traditional systems. For over 50 years, since Nigeria’s independence, the country had lacked a comprehensive legal and policy framework setting rules on healthcare services across its wide territory. Its current organisation is thus the result of a relatively recent development over the last ten years.

The key pillar of such framework is the aforementioned 2014 National Health Act, which establishes a National Health System and ‘sets standards for rendering health services, towards a human rights impact assessment framework’.

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66 National Health Act 2014 (Act. 8 of 2014) Section I.
services in the federation’. The National Health Act states that the National Health System is composed of the Federal Ministry of Health, the Ministry of Health in every federated state and local governments as well as private, traditional and alternative healthcare providers. According to the National Health Act, the responsibility to organise the health sector is shared by the federal, state and local tiers of government. The local governments are responsible for primary care within districts called ‘wards’. However, in practice, the local government level is very weak in Nigeria, with funding for local healthcare being managed at the state level by the Primary Healthcare Boards and the Ministry of Health. Even if the goal is to have a primary health centre in every ward, this is yet not the reality on the ground. The state governments run secondary care, while the Federal Government is in charge of tertiary care. The Federal Ministry of Health also runs the implementation and development of specific public health programmes, such as the National Malaria Elimination Programme or the National Tuberculosis and Leprosy Control Programme. The Federal Ministry of Health has prioritised primary care provision as a policy objective, including the commitment to operationalise one Primary Health Clinic per ward. The Act also establishes a National Health Council, a Technical Committee for the National Health Council, and a National Tertiary Health Institutions Standards Committee. Importantly, healthcare in Nigeria is often referred to as organised in four levels: primary healthcare (health centres at local government, ward and community level offering immunizations, ante-natal services, and similar general care); secondary healthcare (general and specialist care in hospitals); tertiary care (highly specialised care offered in federal teaching and specialist hospitals, health promotion and preventive care); and emergency care, usually taking place at hospitals. These distinctions might differ from those of other countries.

68 National Health Act 2014 (Act. 8 of 2014) Section I, 1.2 (a-i).
70 Ibid.
Since 2005, Nigeria introduced a national health insurance scheme to pre-pool resources to finance the cost of healthcare services. This system has features similar to the traditional social health insurance schemes, a concept introduced in Germany and adopted by France, Belgium and other European countries, and it is the main alternative to financing the healthcare system through general taxation. In Africa, the most developed examples of social health insurance schemes are found in Ghana, South Africa, Rwanda and Kenya. In Nigeria, the governmental National Health Insurance Scheme (NHIS) entered into force in 2005 with the Federal Government NHIS Act, under Article 35 of the Nigerian constitution. Importantly, enrolment in the NHIS is voluntary, not mandatory as in Germany, for instance. However, enrolment in the NHIS is extremely low, with only 5% of Nigerians registered, and it is also skewed, covering mostly workers in the formal sector. This has effects on the capacity of Nigerians of accessing both private and public health provision, as public facilities also require a fee for some treatments. A recent study found that obstacles to the implementation of the NHIS include weak regulation and governance, its voluntary nature, superstitious beliefs, mistrust or lack of interest in the system and lack of knowledge of its benefits. These findings are consistent with a broader trend in health insurance schemes leaving those living in poverty behind in low- and middle-income countries. Furthermore, although the scheme can be accessed by informal workers, in practice most of those in the informal sector with unstable incomes either lack the financial means to enrol in it or they are excluded due to the form of payment (i.e. deducting a premium from a fixed source of income). This likely explains the high rate of out-of-pocket payments for health care in Nigeria, which constitute 76% of all health expenditure (Figure 1), compared to 23.6% in Kenya or the 33% average statistics in Sub-Saharan Africa. This figure is amongst the highest in the world, with only Armenia, Yemen and Afghanistan presenting higher rates of user fees as a share of all health spending. Out-of-pocket payments, in these statistics, are defined as spending on health directly paid at the point of use by households living in Nigeria. In this context, paying fees for healthcare is pushing many below the poverty line, fuelling socioeconomic health inequalities and inequalities in accessing health services.

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72 Ama Pokuaa Fenny, Robert Yates and Rachel Thompson, ‘Social health insurance schemes in Africa leave out the poor’ (2018) 10 International Health 1.Top of FormBottom of Form
74 Ibid.
76 Ibid.
78 Ibid.
By contrast, government spending on health, which includes social health insurance contributions, subsidies and domestic revenue, is extremely low. Another component of health spending is represented by external sources, which are all financial inflows injected into the domestic health system from outside the country, such as international cooperation and aid. Finally, a minimal part of domestic private healthcare spending is from voluntary health insurance, (in some countries, like Germany or Kenya, there are mandatory requirements to purchase health insurance).

**Figure 1: Health Financing in Nigeria (%), by source (2000 - 2018)**

![Health Financing in Nigeria (%), by source (2000 - 2018)](source)


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3. Privatisation and commercialisation in healthcare

Privatisation and commercialisation in healthcare have been growing in Nigeria since the 1980s. As a result, a large and diverse private healthcare sector emerged, including for-profit, faith-based and non-governmental organisations, as well as a large informal sector. This fragmented private healthcare sector has different levels of quality, ranging from very high perceived quality levels in expensive hospitals within rich urban areas to sub-standard, low-fee healthcare services. Beyond this modern health sector, traditional healing, as in the case of traditional birth attendants or herbal treatments, are still widespread, especially in communities where these might be the only options.

1. The privatisation and commercialisation of the healthcare system since independence

Before 1984, healthcare services in Nigeria were predominantly financed, delivered and governed by the public sector. After Nigeria’s independence, declared in 1960 and ratified in 1963, public healthcare services expanded rapidly, sustained by the oil boom (1971 – 1980), with growing numbers of medical practitioners and hospital beds. Until 1984, medical treatment was free for those under 18 as well as for government workers and their families. This system was however not without challenges, such as the concentration of medical services in urban areas and neglect of rural ones. From 1984, this public health sector experienced a crisis, due to the financial crises happening in the country; Nigeria started experiencing shortages of drugs, reagents, and personnel. Amidst the financial crisis, the government introduced social cuts, including to the health budget, which was compensated for by the introduction of user fees at government-run facilities, including as part of structural adjustment programmes required by the World Bank and the International Monetary Fund.

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82 Akinyinka Akinyoade and Bukola Adeyemi Oyeniyi, ‘Milking the Sick: Medical Pluralism and the Commoditization of Healthcare in Contemporary Nigeri’ in Markets of well-being (Brill 2010).
84 Ibid.
The crisis of the public healthcare system was further exacerbated by the government’s efforts to encourage private initiatives and self-employment in health. For instance, the mandatory limit of 5 years before going into private practice was removed. Some argued that this also provided gains in terms of efficiency and quality, while others responded that the benefits of private medicine in Nigeria have been rather limited in public health terms due to its ‘for-profit raison d’être’. The withdrawal of the State from healthcare provision and financing has steadily continued over time until today. This is illustrated by the evolution of the sources of financing of healthcare. As can be seen in Figure 2, the share of private healthcare financing has continuously grown from 64% in 2000 to 78% in 2018. In the meantime, the already limited share of public spending fell from 18% in 2000 to 14% in 2018. General disinvestment in health can also be seen through general government health spending as a share of GDP dropping from the already low 1.2% in 2004 to 0.57% in 2018.

Figure 2. Public and private spending on healthcare in Nigeria, share of total spending on health (%), (2000-2018)


In the last two decades, successive Nigerian governments have further encouraged private sector engagement in healthcare. Nigeria 2004 Revised National Health Policy dedicates an entire chapter to fostering partnership with the private sector for health

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development, claiming that public-private partnerships in health are of crucial importance and that the government would be actively promoting them.93 Following up on these commitments, in 2005, the Federal Ministry of Health developed the National Policy on public-private partnerships in Nigeria, intending to strengthen and expand the practice in the healthcare system.94 The 2016 National Health Policy further lists ‘to promote effective partnerships among the public and private sectors and other stakeholders for optimum resource mobilisation’ in particular by ‘promoting public-private partnerships’.95

Another factor that might be accelerating healthcare provision privatisation lies in the establishment of the National Health Insurance Scheme (NHIF) in 2005. The NHIS guidelines define the scheme as social health insurance, specifying that such model is non-profit and that contributions are based on the ability to pay rather than health risk, as would be the case in private health insurance.96 Amongst its objectives, the act establishing the NHIF lists improving and harnessing ‘private sector participation in the provision of healthcare services’.97 The NHIS operates as a private-public partnership between three stakeholders: the NHIS, the health maintenance organisations (companies registered by the NHIS to manage the purchasing of services through health care providers accredited by the scheme, a model also present in the USA)98, and all health care providers (public and private). Some studies100 argue that private and commercial interests, embedded in the governance of the NHIS, might be creating inefficiencies in how the scheme works and delaying success in expanding coverage. According to these studies, this happens in Nigeria because of the health maintenance organisations’ industry growing as a lobby and influencing policy-making, combined with weak state capacity to regulate their activities.101

The first health maintenance organisations in Nigeria were established in the late 1990s as privately-owned companies supplying private health insurance to private firms.102 The role of these private health companies grew over time to the point that policy-
makers actively included them in the organisation of the NHIS. At time of writing, of all the 58 health insurance maintenance organisations accredited with the NHIS, only 2 are publicly owned (by the defence and police departments), while the rest are privately owned. They also offer their own private health insurance plans, and some of them are multi-product companies owning health facilities. One of the largest is Hygeia Nigeria Limited, a health maintenance organisation that also owns three hospitals in Lagos. These corporate health maintenance organisations are often backed by international financial institutions: the International Finance Corporation, the World Bank’s private-sector focused arm, issued a 390 million Nigerian naira (3 million USD) loan to Hygeia Nigeria Limited. The private interests that might be at play within the structure of the NHIF deserve further exploration by future research.

Governmental support for private sector engagement also continued during the COVID-19 pandemic. During the outbreak, the Central Bank of Nigeria contributed with a 100-billion-naira (263.16 million USD) credit specifically targeted to the pharmaceutical and healthcare industry. At the same time, in March 2020, a group of corporate actors launched the private-sector coalition against COVID-19 aimed at supporting the federal government’s COVID-19 response.

Patients turned into customers: the commodification of healthcare in practice

Profit-seeking behaviours are common across both the public and private health sectors in Nigeria. This is so widespread that academics have noted that a private-in-public system exists in the Nigerian healthcare system: patients entering public facilities are often redirected to private healthcare hospitals and clinics, often run by staff employed by the public, where they can seek the needed treatment at high prices. Patients are also often asked to pay for medical goods needed for their treatment, such as diagnostics, drugs and other medical equipment or screening needed even in government-run facilities. Some parts of medical services, such as pharmacies, diagnostics, emergency services and any or all medical goods (gloves, sterilised water, gauze, oxygen, blood, etc.) are fully outsourced to private providers businesses located outside or within the government-run health facilities.
A story shared in the news perfectly illustrates this situation.110 A woman described the hurdles of accessing emergency care for severe diseases. When her family had to rush to take his father to the public hospital, it took over three hours to find an ambulance, and when it arrived, they had to pay 81,969 nairas (approximately 200 USD). At the hospital, there was no oxygen for her father, and they paid the ambulance driver an additional 200 USD to keep his oxygen tank for more hours: ‘we were taken advantage of, partly due to our vulnerability and visible fear’. The family realised soon they could not leave the father alone at the hospital because ‘payment was demanded constantly – for drugs, emergency care, gloves, and basic supplies as well as food. We had to fight for every bit of care, and almost always had to pay for it. In addition, we became responsible for running hospital errands such as going to collect blood from the blood bank for his transfusions.’ This story, which happened during the pandemic and echoes the others in this report, is an example of how market logic and private interest and profit-seeking behaviours undermine healthcare provision even within the public system.

2. The private healthcare sector

As a result of commercialisation trends, there is currently a large and growing private healthcare sector in Nigeria. On the one hand, there are formally registered private providers that can be found in the official health facility ministerial facilities list. Such a formal private sector is made of for-profit, faith-based and non-governmental providers.111 On the other hand, there are a plethora of informal private health actors, including unlicensed healthcare facilities, sometimes employing quack personnel or offering sub-standard services. To complicate matters even further, the distinction between licensed and unlicensed private providers is blurred in many contexts, such as informal livelihood, where informality is the norm rather than the exception. Many communities also still rely on traditional and religious healing, such as the use of herbs, traditional remedies and or delivering with the assistance of traditional birth attendants, in contexts where access to modern medicine might be completely absent or out of reach due to multiple barriers.

The formally registered private sector encompasses health facilities providing medical services or retailers, with the main types being:

- **Hospitals or medical centres**: facilities with at least one doctor offering inpatient services.
- **Clinics**: facilities offering outpatient services.

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The failure of commercialised healthcare in Nigeria during the COVID-19 pandemic. Discrimination and inequality in the enjoyment of the right to health.

- **Nursing homes**: facilities owned and operated by a nurse or midwife offering residential care, mostly for the elderly.

- **Community pharmacies**: stand-alone retail pharmacies where a trained pharmacist is employed and are licensed by the Pharmacy Council of Nigeria.

- **Patent medicine vendors**: stand-alone medicine shops licensed by the Pharmacy Council of Nigeria selling only certain medications.\(^\text{112}\)

Official statistics on the extent of the private sector is not easily available. The National Strategic Health Development Plan (2018 – 2022) specifies: ‘Nigeria has a growing private health sector which provides 60% of the health care services through 30% of the country’s conventional health facilities.’\(^\text{113}\) According to a 2021 WHO survey, 52% of the population in Nigeria uses the private sector for outpatient care, which is the highest proportion in Africa.\(^\text{114}\) Looking at the relative shares of private and public sector provision, the Ministry of Health data on hospitals and clinics show that private actors are particularly present in secondary care, where they account for 78.8% of all hospitals and clinics, whereas they account for only 18% of primary care and 36% of tertiary care facilities.\(^\text{115}\) It is important to note, however, that official statistics might not be accurate, including because it does not account for the informal sector, that could be potentially very large. A report found that official registration lists are not updated systematically and there is no mechanism or incentive for verifying that registered providers are practicing.\(^\text{116}\) The same study found that, in 6 Nigerian federated states, 32% of private healthcare facilities surveyed were not included in official governmental lists. Conversely, 53% of facilities registered in official governmental lists could not be found by surveyors.\(^\text{117}\) To make the situation even more complex, many health practitioners who operate in the public sector also operate in the private sector formally or informally.\(^\text{118}\)


\(^\text{117}\) Ibid. p. 41.

\(^\text{118}\) Ibid.
3. Regulatory framework on private actors in healthcare

In Nigeria, the regulatory framework on private actors in healthcare has been recently clarified, yet it is poorly implemented. The National Health Act (2014)\textsuperscript{119} states that a health institution must have a Certificate of Standards before it can offer health services.\textsuperscript{120} The Certificate of Standards may be obtained with ‘the appropriate body of government where the facility is located’ and a fee has to be paid if the facility operates without such certificate.\textsuperscript{121} Nigeria’s National Health Council is responsible for the coordination between public healthcare services and private providers.\textsuperscript{122} According to commentaries of experts in newspapers, the implementation of these norms at the federal level is however poor, in practice.\textsuperscript{123} Some states have developed detailed monitoring and regulation mechanisms. In Lagos, for instance, where most of this report’s interviews have been undertaken, the regulatory framework is well developed on paper: the Lagos State Health Facility Monitoring and Accreditation Agency,\textsuperscript{124} established by the Health Reform Law in 2006, is tasked to register, monitor and inspect all healthcare facilities. The Agency provides a clear and detailed set of minimum quality requirements to obtain a license or its renewal for all typologies of private facilities. The agency has the power of enforcing compliance with the law, including by closing healthcare facilities that do not adhere to criteria.\textsuperscript{125} However, more comparative research would be needed to assess whether the regulatory and monitoring institutional framework is in line with human rights law.

The regulation framework for healthcare workers is more developed. For instance, the Medical and Dental Practitioners Act (1963, revised in 2004)\textsuperscript{126} regulates medical and dental care practice. It sets the Medical and Dental Council of Nigeria as the responsible body for preparing and maintaining registers of persons entitled to practice in healthcare. Under the Medical and Dental Practitioners Act, a person must hold proof of completion of relevant training, in line with requirements specified by the Council.\textsuperscript{127} Beyond doctors and dentists, other health professions have their own regulatory statutes, such as the Nursing and Midwifery Act\textsuperscript{128} or the Pharmacists Council of Nigeria Act.\textsuperscript{129} These measures are complemented by the prohibition of reckless and negligent medical treatment as well as unsafe abortion under relevant criminal law.\textsuperscript{130}

\begin{itemize}
    \item \textsuperscript{119} National Health Act 2014 (Act No. 8 of 2014).
    \item \textsuperscript{120} Ibid., Section XIII, paras 1-2.
    \item \textsuperscript{121} Ibid., section XIII, paras. 1-2.
    \item \textsuperscript{122} Ibid., section I, para 5(j).
    \item \textsuperscript{126} Medical and Dental Practitioners Act, Cap. MB, Vol. 8, Laws of the Federation of Nigeria [LFN], 2004, § 1(1).
    \item \textsuperscript{127} Ibid., § 8 and § 9.
    \item \textsuperscript{128} Nursing and Midwifery (Registration, etc.) Act, Cap N 143, vol 12, LFN 2004.
    \item \textsuperscript{129} Pharmacists Council of Nigeria Acts, Cap P 17, vol 13, LFN 2004.
\end{itemize}

Drawing on the data collected in this research, four interconnected ways in which the commercialisation of healthcare impacts the right to health in Nigeria arise. These challenges were present before the pandemic, while also being further exacerbated by the pandemic. First, there are not enough public medical services for all. Second, this lack of availability of public healthcare services is combined with strong inequalities in accessing these limited resources. In this context, the private sector, to which people are redirected when public services are weak or absent, is fragmented, including low-fee or substandard, unsafe facilities that can be accessed by disadvantaged individuals, and high-quality services targeting the richest with very high fees. Third, the regulation and monitoring of the private health sector are weak, which leads to several cases of medical malpractice. Fourth, private healthcare providers often offer sub-standard and low-quality medical services, ranging from suggesting unnecessary treatments and misdiagnosis to the use of expired drugs and reagents as well as employing unqualified and untrained medical staff.

1. Not enough public medical services for all

States must make available a range of health services in adequate quantity to meet public health targets appropriately and realise the right to health. United Nations human rights monitoring bodies have growingly reiterated that States are required, as a matter of human rights law, to directly provide public services or ensure their provision by a public body. The United Nations Committee on Economic, Social and Cultural Rights and Committee on the Rights of the Child have both called on specific States to provide public services and public healthcare.

Nigeria’s healthcare system is not equipped to provide adequately even the most basic medical services. It is severely underfunded: in 2018, general government spending on health was as low as 0.57% of GDP. This is below the governmental spending on

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health of comparable African economies, such as Kenya (2.17% of GDP) or Cote d’Ivoire (1.2%), and also below Sub-Saharan Africa’s average more broadly (1.9% of GDP).\textsuperscript{134} Despite Nigeria having the largest GDP in Sub-Saharan Africa’s average as of 2018.\textsuperscript{135} Likewise, healthcare spending as a share of total government spending decreased from 7.2% in 2006 to as little as 4.4% in 2018 (figure 3),\textsuperscript{136} below similar African states such as South Africa and Kenya, and far below the 15% of their annual national budget to which the African Union States committed to in the Abuja Declaration.\textsuperscript{137}

Figure 3. Healthcare spending as a share of total government spending (%), 2000-2018, in selected comparable African countries

\begin{figure}
\centering
\includegraphics[width=\textwidth]{figure3}
\caption{Healthcare spending as a share of total government spending (%), 2000-2018, in selected comparable African countries}
\end{figure}

In practice, there is a significant shortage of healthcare providers across the country. According to the latest WHO data available, the number of medical staff in Nigeria is far too low for the population, with only 0.38 physicians, 1.179 nurses and midwives and 0.128 community healthcare workers per 1,000 people.\textsuperscript{138} While there is no golden rule for the ideal density of healthcare workers, the WHO recommends at least 2.3 health workers per 1,000 to adequately respond to public health needs.\textsuperscript{139} Likewise, Nigeria has only 0.99 hospital beds per 1,000 people, against 1.4 in Kenya or 2.9 in South Africa.\textsuperscript{140}

During the pandemic, the inadequate supply of available medical services was even more evident. The country displayed a critical shortage of lifesaving equipment to treat acute cases of COVID-19, such as ventilators, oxygen and qualified specialists. According to a Reuters’ survey, the country had only 500 ventilators in May 2020, against the 20,325 that would be needed to address the epidemic, as estimated by an academic study. The same survey also found that Nigeria has only 0.17 intensive care unit (ICU) beds per 100,000 inhabitants.

Figure 4. Availability of medical services in Nigeria at the time of the COVID-19 pandemic

These shortages are further aggravated by the fact that electricity is extremely unreliable, and hospitals depend on diesel-powered generators. In marginalised and rural areas, several health facilities are unable to guarantee constant fuel and maintenance.

Likewise, Nigeria does not have enough public facilities to provide adequate testing for COVID-19.

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144 Ibid.
COVID-19. As of November 2021, the official website of the Ministry of Health in Nigeria lists only 84 public laboratories in 32 out of 34 Nigerian states, to which the private sector only adds 59 fee-paying private laboratories and 9 corporate laboratories for the whole country.\textsuperscript{145} The lack of available testing facilities has resulted in extremely low rates of testing for COVID-19, undermining a key tool in efforts to combat the virus. As of October 2021, Nigeria had conducted only 0.04 COVID-19 tests per 1000 people, compared to 0.08 in Kenya, 0.12 in Ghana and 0.51 in South Africa, and far below 4.57 in Italy or 3.88 in the USA.\textsuperscript{146} As of October 2021, Nigeria was amongst the countries in Africa and the world doing the least tests compared to the spread of the COVID-19 outbreak (figure 5). This also shows that the true extent of the pandemic might be largely underestimated in Nigeria, as discussed above.

\begin{quote}
‘My name is Chinuso Harry. I am six years old. I have a brother, Emeka Harry who is six years old. We live in the Soku community. It has been very difficult for my family, especially my brother and me, since the start of the COVID-19 pandemic. We were both attending St Andrew’s government primary school, but we had to stop schooling because it is hard for us to feed. Both of our parents are old. Sometimes Dad will return home with nothing because the job is not constant. My brother and I can’t watch our parents starve to death, we needed a solution not minding our age. So, we started fishing and catching crabs.’
\end{quote}

Chinuso Harry, Port Harcourt  
(Credit: photo and narrative by Henry Dickson)

Read more at: Corona Diaries of the Urban Poor, Justice & Empowerment Initiatives


2. Discrimination and inequality in a marketised healthcare system.

Everyone has a right to access healthcare without discrimination. Under human rights law, States have the obligation to ensure everyone can access similar quality of healthcare regardless of their socioeconomic status, disability, gender, age or any other status. Equality has to be guaranteed in form and substance by eliminating de jure and de facto barriers to enjoy the right to health.

The lack of availability of public healthcare services is combined with a widespread inequality in accessing medical services, whether public or private. This inequality is inherent to the overall marketised healthcare system as it has grown in the country, which has turned into a two-tier approach, where access to care, and thus survival and dignified life, is highly dependent on one’s social and economic status.

The private healthcare sector, which provides an estimated 60% of health services in the country, offers both the best and the worst healthcare. Some private hospitals and
The failure of commercialised healthcare in Nigeria during the COVID-19 pandemic. Discrimination and inequality in the enjoyment of the right to health.

Clinics in major cities, such as Lagos, serve the upper-income groups by delivering relatively higher standards of medical care with well-trained staff.\(^{147}\) However, most private healthcare actors appear to be at the lowest end of the quality spectrum, employing unqualified and untrained staff in informal, often unregistered, facilities.\(^{148}\) The latter are the services most likely used by those living in poverty in low- and middle-income countries, as it has been documented by Oxfam in 2009.\(^{149}\)

**Figure 6. Distribution of private healthcare provision in Nigeria, (private clinics and hospitals, % of total)**

The relatively better quality, formally registered private healthcare providers are also unequally distributed across the country. This inequality mirrors the long-standing

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\(^{148}\) Ibid.

North-South socio-economic gap. The wealthier Southern regions\textsuperscript{150} have considerably higher concentrations of private healthcare providers – of those that can be found on the official list of Nigeria’s Ministry of Health (Figure 6). The highest peaks are in Lagos (80\%) and Imo (43\%). By contrast, private health actors are far less present in the North, with percentages as low as 3\% in Yobe. This suggests that formally registered private health providers, which might also be of higher quality, tend to concentrate their operations where profit chances are higher - which is a dynamic that is expected and that has been observed in other sectors and countries, such as education in Morocco\textsuperscript{151} and Ghana.\textsuperscript{152}

The two-tier unequal health system in Nigeria is not only visible in the unequal access to formal private facilities, but also through the differential access to the public system. As shown in Figure 6, people from disadvantaged socioeconomic groups look for medical assistance in public facilities relatively more than the well-off. An explanation for this dynamic might be the difference in healthcare costs: the National Health Policy (2016) mentions the ‘unaffordability of services provided by the private sector to the poor’\textsuperscript{153} as one of the main challenges within Nigeria’s healthcare system.

\textbf{Figure 7. Where individuals look for medical care (\%), by wealth quintile}

![Figure 7. Where individuals look for medical care (\%), by wealth quintile](image)

\textbf{Source:} WHO Global Health Observatory data, \url{https://www.who.int/data/gho}. Data are available here.

Finally, less than 10\% of Nigeria’s population is subscribed to any form of healthcare insurance,\textsuperscript{154} meaning that almost all Nigerians pay out-of-pocket at the point of use.


for the medical services that are not free (i.e. fee-charging medical treatments at either public or private facilities) resulting in access barriers, medical debt, unexpected healthcare costs and higher socioeconomic health inequalities.

Inequalities in accessing healthcare have been evident during COVID-19 as well. First, access to testing for COVID-19 is largely dependent on a person’s socioeconomic background. Even if testing for suspected COVID-19 cases is provided for free at NCDC-accredited testing centres, there were only 83 public testing laboratories as of November 2021, in 32 out of 36 federated states, for a population of over 200 million inhabitants. This is clearly not enough as it evidenced by reports in the media that several public health facilities redirect suspected COVID-19 cases, including with visible symptoms, to fee-paying laboratories due to lack of capacity and corruption. As a result, delays in testing and release of results of up to two weeks have been very common. The alternative is fee-charging laboratories, which charge as high as 50,400 naira (132 USD) per test. Some private providers also add extra-fees for ‘logistics’, up to between 60,400 and 100,400 naira (159 – 264 USD) for a COVID-19 test, which is approximately two to three times more than the monthly minimum wage in Nigeria.

Second, inequalities are also rampant in access to COVID-19 treatment. Patients can obtain COVID-19 medical care either in designated public isolation centres or in private hospitals. Nevertheless, public facilities are relatively few and are accessible only holding a valid COVID-19 test, which is very difficult to obtain due to the challenges discussed above. Therefore, many Nigerians seek private healthcare for even severe COVID-19 infections at very high costs. One patient shared how he spent 6-million-naira (approximately 14631.29 USD) while being treated for COVID-19 at a private facility. These costs are especially concerning considering the widespread practice of illegally detaining patients, including women and their new-borns, over unpaid medical bills in Nigeria’s healthcare facilities.

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157 Ibid.
Third, the most marginalised people are most at risk of being left behind in accessing COVID-19 vaccinations. The Lagos government for instance announced on October 2021 that it has included 400 private health providers in COVID-19 vaccination delivery. While the COVID-19 vaccine is freely available at public health facilities, in private facilities it is available at an administrative cost of 6,000 naira (15 USD) per dose. Other Lagos residents, however, are experiencing difficulties in accessing vaccines at public health centres. Olubunmi Adeyanju, a petty trader who tried to get vaccinated at several public health facilities, declared: ‘We were told that vaccines were not available. I went back the next day and the day after, it was the same experience. Some people I met there suggested that we should go to the private hospital to get the vaccine, but how do I raise the administrative fee from the little profit I make from my petty trade?’ The situation is even worse for those living in poverty in Lagos’ urban informal settlements, who might not afford to travel or face difficulties navigating the health system. This is confirmed by the interviews we conducted in Lagos urban informal settlements.

Fourth, the pandemic is prompting collateral damage on access to healthcare services in general. For instance, barriers in accessing COVID-19 testing also indirectly affects

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164 Ibid.

access to inpatient medical care. This is because most hospitals in Nigeria are requiring proof of a negative COVID-19 test to accept patients for life-saving treatments such as surgery, obstetrical care, and paediatric surgical practice. Academic research has warned that this might lead to additional forms of inequalities in access to medical care. The story of Napoleon, one of the individuals interviewed in Port Harcourt for this report, is a glaring example of how information and technology barriers make access to healthcare services troublesome for those who live in poverty in urban informal settlements amidst the pandemic.

‘During the Covid-19 pandemic, people had many health challenges, (...), especially the older ones. One elderly man named Igbori who was 60 years old collapsed in the community. He was rushed to Braith Waith Memorial Specialist Hospital at Forces Avenue, Old GRA, Port Harcourt. However, there was no quick attention, and he died. Another elderly man named Hosiery (aka Abacha) who was 70 years old and ran a small business in the community had a partial stroke due to high blood pressure. He later died due to insufficient medical attention because he lacked money.

No hospital or health centre attended to patients at that time because they were instructed not to attend to patients due to the lack of equipment to verify patients’ Covid-19 status, as they were cautious of their own safety. This included both hospitals and primary health care clinics, such as BMSH, as well as Ken Harrison Hospital at Abakiliki near Emenike, Rumowoji Primary Health Care, and New Mile 1 Hospital at Emenike by Ojoto, all in Mile 1 Diobu area of Port Harcourt.

Yes, the Government did well by putting up an isolation centre for Covid-19 patients. The Government gave palliative based onwards in the local government areas. But what about those who are not participating in politics? They were not beneficiaries of the government palliatives. I urge the government to ensure that people are given more palliatives as some persons have lost their livelihoods, some are beginning life again from the scratch, as their savings are exhausted.’

Mr Napoleon Amoni, Port Harcourt

(Credit: photo and narrative by Henry Dickson)

Read more: Corona Diaries of the Urban Poor, Justice & Empowerment Initiatives


168 Ibid.
Finally, as resources are diverted to COVID-19 services, other medical treatments are disrupted or downsized. This disproportionality impacts the marginalised groups, such as the chronically ill. A vivid example of this are some stories collected by the news amidst the pandemic, such as the testimony of an HIV-positive 35-year-old woman from Abuja, who recalls skipping her medication due to the lockdowns: ‘During this COVID-19 pandemic, I had serious challenges getting access to health care, especially my daily medication. Due to the lockdown, moving around was difficult as well as getting to the hospital.’¹⁶⁹

Private healthcare did not solve her situation: ‘I go to a private clinic. At some point, I could not see a doctor at all, the nurses and the doctors have gone to isolation centres or are doing some COVID-19 related engagements.’¹⁷⁰ Likewise, a diabetic woman from Abuja also laments how she struggled financially during the pandemic to afford medical services: ‘I missed my routine blood sugar testing during the pandemic as I was not able to go to work, I couldn’t make money to afford the tests.’¹⁷¹

The widespread impact of the pandemic on access to healthcare services, with the most disadvantaged being left behind, is once again shown by the testimonies collected in Lagos and Port Harcourt for this report, such as the story shown in the box.

The COVID-19 pandemic impacted other medical services also through lockdowns, restriction of movement and fear of police harassment, especially for those living in urban informal settlements. Women have suffered disproportionately, as it emerged from the interview collected in Lagos and Port Harcourt, including severe barriers in obtaining general as well as sexual, reproductive and maternal care, as exemplified by the words of Mrs Victor, a woman living in an informal settlement in Port Harcourt.

¹⁷⁰ Ibid.
¹⁷¹ Ibid.
The failure of commercialised healthcare in Nigeria during the COVID-19 pandemic. Discrimination and inequality in the enjoyment of the right to health.

Other people that have been particularly hit during the pandemic are those with disabilities as well as those that face technology barriers when seeking medical attention. Mr Mohammed Zanna’s story, collected in Lagos, illustrates the impacts of these multiple healthcare access barriers.

‘I am Mrs Victor. I live in Nanka community, Port Harcourt. During last year outbreak Covid-19, many people really fell sick. Their experience was too bad, and most people did not go to any health clinic because they were afraid of being quarantined. Also, there was not enough money to go to the hospital. Therefore, many people only went to the medicine shop to get some drugs.

My neighbour, Ms Ifeoma, wanted to go to a health centre, but due to restriction of movement, she could not. Even some pregnant women on my street found it difficult to go for their normal check-ups because of police harassment. My younger sister had a miscarriage, and it was very difficult rushing her to the health clinic due to roadblocks and police everywhere.’

Mrs Victor, Port Harcourt
(Credit: photo and interview by Ruth Samuel, narrative by GI-ESCR)
Read more: Corona Diaries of the Urban Poor, Justice & Empowerment Initiatives

‘I have been sick for around two or three weeks now. A couple of days ago, one of our colleagues tested positive for COVID-19. So, I tried to get tested for COVID-19 and I went to Melan hospital yesterday, in Lagos. They said I have to register online, but I don’t have access to any facility where I can log in and register online. I am disabled. There are many other people who have no access to facilities where they can go online.

Being computer illiterate should not hinder access to COVID-19 testing because, at the end of the day, it’s about protecting the larger society and getting everybody protected. It’s not an individual issue, it’s a societal issue. It important that the government provides facilities that can assist the urban poor to assess COVID-19 cases in settlements.’

Mr Mohammed Zanna, Lagos
(Credit: photo and interview by the media team at Justice & Empowerment Initiatives, narrative by GI-ESCR)
Read more: Corona Diaries of the Urban Poor, Justice & Empowerment Initiatives
3. Weak regulation and quality monitoring of private health-care providers

Under human rights law, States have an obligation to protect everyone’s right to health when non-State actors provide medical services or are involved in other forms of activities related to healthcare. This means that States have to enact clear regulation and monitoring frameworks and implement them ensuring their realisation in practice, such as through quality assurance.

Even if the legal framework on regulating private health providers has been recently clarified in Nigeria, implementation is still weak.\(^{172}\) Furthermore, some federated states implement regulation better than others, with huge differences across the country.\(^{173}\)

Episodes of medical malpractice amidst the COVID-19 pandemic provide yet another example of the need for stricter regulation and monitoring. A report by an investigative journalist revealed that several private laboratories are issuing fake positive COVID-19 tests by paying 3,000 naira (7.30 USD).\(^{174}\) The students interviewed by the investigative journalist declared: ‘I don’t even know the actual person who did the result, I just paid to a friend who works in a laboratory and then I got the result.’\(^{175}\)

Private hospitals treating COVID-19 cases while unlicensed to do so is another example of insufficient regulation. At the beginning of the pandemic, the Nigerian Medical Association advised against using private hospitals to treat COVID-19 patients over concerns of limited capacities for infection control,\(^{176}\) including because this might lead to uncontrolled community spread of the virus as well as endangering the lives of healthcare workers.\(^{177}\) Consistently, the federal government did not allow private healthcare providers to treat COVID-19 cases.\(^{178}\) Nevertheless, in Lagos State, six hospitals were found to treat COVID-19 patients without government approval.\(^{179}\) Likewise,
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in Delta State, the Government closed an unlicensed private hospital for treating two COVID-19 cases while being unauthorised to do so.\textsuperscript{180}

4. Lack of quality of private health providers

Human rights law guarantees everyone the right to the highest possible physical and mental health standard. This includes access to healthcare, which is scientifically and medically appropriate, as well as of good quality. Good quality means, \textit{inter alia}, that healthcare services must be provided through skilled medical personnel, scientifically approved and unexpired drugs and hospital equipment, safe and potable water, and adequate sanitation.\textsuperscript{181}

Nigerian private health providers are often far from international human rights standards. Well before the pandemic, a systematic review found that diagnostic accuracy and adherence to medical standards were worse in private rather than public sector providers across a range of developing countries, including Nigeria.\textsuperscript{182} By the same token, a study conducted in South-Western Nigeria found that public health providers were significantly more likely to use rapid malaria diagnostics and the recommended combination therapies than private providers.\textsuperscript{183} Further academic research yields that poor adherence to guidelines in prescription practices in the private sector has been associated with a rise in drug-resistant malaria in Nigeria.\textsuperscript{184} Another scientific article also reported the widespread use of ineffective therapies for malaria in the country’s private health sector.\textsuperscript{185}

Beyond malaria, similar evidence has been found in the field of sexual and reproductive care. Data by the Nigeria Demographic Health Survey (from 2003 and 2013)\textsuperscript{186} show that users are twice as likely to receive information about side-effects of contraceptive methods in public rather than private facilities (Table 1).

\begin{table}[h]
\centering
\begin{tabular}{|c|c|c|}
\hline
Facility Type & Information About Side-Effects & \\
\hline
Public & Twice as Likely & \\
Private & Half as Likely & \\
\hline
\end{tabular}
\caption{Comparison of Information About Side-Effects in Public and Private Facilities}
\end{table}

\textsuperscript{183} Benjamin SC Uzochukwu and others, ‘Examining Appropriate Diagnosis and Treatment of Malaria: Availability and Use of Rapid Diagnostic Tests and Artemisinin-Based Combination Therapy in Public and Private Health Facilities in Southeast Nigeria’ (2010) 10 BMC Public Health 486.
Table No. 1: Informed choice on contraception in public and private sectors.

<table>
<thead>
<tr>
<th></th>
<th>Informed about side effects</th>
<th>Informed what to do in case of side effect</th>
<th>Informed about other methods</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public sector</td>
<td>64.5%</td>
<td>75.5%</td>
<td>60.3%</td>
</tr>
<tr>
<td>Private sector</td>
<td>36.1%</td>
<td>47.1%</td>
<td>34.8%</td>
</tr>
</tbody>
</table>


The lack of quality in a large part of private sector provision also complicated the response to the pandemic. It has been already discussed that private providers were initially not allowed to treat COVID-19 cases because authorities were concerned of their quality, and that this translated in empty beds and unused capacity when it was most needed. Likewise, an academic study found that the private healthcare sector in Edo State was poorly equipped to provide screening services for COVID-19 based on a range of quantitative indicators.187

In Enugu State, the Medical Laboratory Science Council of Nigeria has sealed down three private laboratories over quality problems during the pandemic, including one molecular laboratory providing COVID-19 test.188 These private labs were closed due to expired products usage, quack personnel, deceitful practices and because they were operating without required certificates, which, in turn, raised concerns over the reliability of test results.189

The story of a 16-year-old boy interviewed in Port Harcourt best exemplifies the issue of the lack of quality of private healthcare providers used by those living in poverty.

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189 Ibid.
"My name is Precious Daniel. I am 16 years old. We are nine in the family. My dad died when I was 11 years old, so it's just mom taking care of the family by selling fish. After school, I assist my mom in selling at the market.

Last year during the COVID-19 outbreak, the lockdown was so sudden and unexpected. Things became so difficult. We barely had what to feed on since our survival was based on selling fish. There was no one to seek assistance from, since it was a general pandemic that affected everyone. Because of depression, my mom got sick in May last year and couldn't move her feet or speak loudly.

During the early stage of her depression, she always cried and lamented on how to take care of our feeding, house rental and other essential needs without selling fish in the market. Due to lack of finance, medication was given to her by various local traditional attendants but there was no improvement. We took her to a nearby private hospital, but she was not given proper medication.

If there's money, we will take her to the University of Port Harcourt Teaching Hospital in Port Harcourt for medical tests and intensive treatments. Her health condition has made me drop out of school since I have to take over the family business for our survival.

I'm afraid of COVID-19. It's real and has been killing many lives. Although I have not seen any person infected or sick person with it. But I do see it on television and listen to it on the radio too. I'll love to be vaccinated if opportune."

Precious Daniel, Port Harcourt

(Credit: photo and narrative by Jonah Sunday. Narrative slightly edited by Gi-ESCR.)

Read more: Corona Diaries of the Urban Poor, Justice & Empowerment Initiatives
5. Concluding observations

This report shows that the commercialisation of healthcare services is widespread in Nigeria. However, the long-standing public health challenges in the country are being exacerbated, rather than eased, by reliance on the private sector’s commercial solutions for healthcare delivery. Corroborating previous findings on other Sub-Saharan African countries, this report documents that the private healthcare charges fees that are prohibitively expensive for many, even for essential and everyday care. Likewise, the report shows that the private health private sector is of vastly varying quality, with most facilities, especially those that are the only private choices for people living in poverty, being substandard. This fragmented health system, which is organised as a quasi-free market, is difficult to navigate and encourages competition rather than solidarity. As a result, access to quality healthcare is largely dependent on socioeconomic status, which influences both the capacity to pay for healthcare costs and access to information. The national insurance scheme does not redress these inequalities: enrolment in the voluntary national insurance scheme is extremely low, with only 5% of Nigerians registered, and it is also skewed, covering mostly workers in the formal sector. In other words, healthcare resembles much more a commodity rather than a fundamental human right in the country.

This health system is facing several difficulties in delivering on the right to health in the context of the COVID-19 pandemic. First, Nigeria lacks universal, public healthcare services to respond to public health emergencies such as epidemics, with critical shortages of health facilities, staff and medical equipment necessary to provide COVID-19 treatments, testing and vaccination to its population of 206 million. Second, the report identifies numerous types of barriers in accessing healthcare at times of COVID-19, including financial, technology, transportation and information barriers. The most marginalised groups not only face disproportionate obstacles in obtaining timely COVID-19 medical services but are also more exposed to the collateral damage of the pandemic on access to all medical services, as the healthcare system struggles to respond to the emergency.

Third, the report finds that regulation and monitoring of private health providers by authorities are insufficient. It lays out several cases of private clinics and hospitals not complying with scientifically appropriate medical standards and practices during the pandemic.


pandemic. It also describes how private facilities were initially not allowed to admit COVID-19 cases for treatment because authorities had concerns over their quality, translating in empty beds and untapped capacity when it was most needed. Fourth, a substantial share of private healthcare providers delivers substandard medical care. Especially in urban informal settlements, low-cost private health facilities are often involved in cases of misdiagnosis, unnecessary treatment, usage of expired drugs and reagents, or employment of untrained and unqualified staff.

Several issues would deserve further research. It would be useful to analyse differences across and within Nigerian federated states. Additional investigation on the conformity of private facilities operation with human rights law and medical ethics would be required to assess the extent of the lack of compliance with regulations. Lastly, the potential role of the NHIF in favouring private interests in healthcare would be an important area of inquiry.

Policy decisions of the last decades have led to a healthcare system in which Nigerians have to rely on expensive, low-quality and fragmented commercialised health provision, where high private-sector participation exacerbates existing health inequalities and challenges. The absence of strong public healthcare services thus leads to an overreliance on the low-quality, inaccessible and unregulated private healthcare sector. While there is no one solution for all contexts, public financing and provision of free, quality healthcare services can be an effective way to realise the right to health for all. This is far from being the case in Nigeria at the moment, as the federal and state governments have not devoted enough resources to build a universal public healthcare system. It is urgent to re-think the current development strategies that encourage, directly or indirectly, the development of healthcare as a market and to change the approach by focusing, instead, on strengthening public healthcare services for all. Only resilient public healthcare can help Nigeria face future pandemics and other shocks such as those that are highly likely to happen in the near future, in the face of the climate crisis.
6. Policy recommendations

From the analysis presented in this report, we make the following recommendations for the federal and state governments, within their respective areas of competencies:

- **Increase governmental funding to health to at least 15% of the budget to meet the Abuja commitment and expand the availability of quality, well-coordinated public healthcare services**

  Nigeria is among the African Union States that pledged to raise the proportion of government funding for health to at least 15% of the overall national budget in the 2001 Abuja Declaration.192 However, Nigeria is still far behind on that target. Authorities should thus consider increasing general government expenditure on health from the current 4.4% share of general government expenditure (as of 2018)193 to at least 15%, in line with the Abuja Declaration commitment. Committing more public finances in health would be in line with Nigeria’s obligation to invest the maximum of its available resources to ensure that everyone has access to universal, public healthcare services, which is set out in the African Charter on Human and Peoples’ Rights and the other international human rights treaties to which Nigeria is a party.

- **Reverse the current policies intended to encourage higher private sector engagement in healthcare**

  The 2016 National Health Policy and the National Health Development Plan (2018-2022) set out as a goal the promotion of public-private partnerships in healthcare. As shown in this report, market mechanisms involving competition, that are typically at play in public-private partnerships, fail to adequately fill the gaps left by a weak public sector. Rather than promoting market-based solutions in healthcare, which have dangerous impacts on the realisation of the right to health, Nigeria should invest in a strong public healthcare system, that is democratically managed, funded, and delivered by non-commercial actors, and reinforce the public healthcare sector’s capacity.

- **Ensure that all healthcare providers are strictly monitored and regulated at the federal, state and local levels**

This report has shown that in practice the quality of private healthcare provision is sometimes very low and not in line with medical standards. Stronger regulatory and monitoring efforts are needed. In particular, the federal, state and local governments should coordinate efforts to ensure that all providers in the country operate under a Certificate of Standards, as provided in the National Health Act (2014), with harmonised eligibility criteria and meaningful follow-up quality monitoring and enforcement.

- **Take concrete steps to ensure universal access to social healthcare insurance or another pre-pooled financing scheme**

  This report has highlighted once again that participation in the National Health Insurance Scheme is extremely low, covering mostly some workers in the formal sector. While the existence of programmes targeting the informal sector, individuals living in poverty, and marginalised groups is a positive step, in practice these programmes are poorly implemented, as data on enrolment rates show.
About GI-ESCR

The Global Initiative for Economic, Social and Cultural Rights (GI-ESCR) is an international non-governmental human rights advocacy organisation. Together with partners around the world, GI-ESCR works to achieve a world in which every person and community lives in dignity and in harmony with nature.

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Authors

The report was written by Rossella De Falco, programme officer on the right to health at the Global Initiative for Economic, Social and Cultural Rights and edited by Sylvain Aubry, Director of Law and Policy at the Global Initiative for Economic Social and Cultural Rights. For more information contact: rossella@gi-escr.org or info@gi-escr.org.

The primary data were collected by the Justice Empowerment Initiative, particularly the individual stories found in the report.

Acknowledgements

We are thankful to Andrew Maki, co-director at Justice & Empowerment Initiatives, for his comments on previous versions. We are also thankful to Akinbode Oluwafemi, Executive Director of Corporate Accountability and Public Participation Africa, for the organisation of the consultation process on the report. We thank Anna Marriott, Health Policy Manager at Oxfam, for her comments and edits as an external reviewer.