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## **Certificate of Publication**

The Board of  
International Journal for Research Trends and Innovation

Is hereby awarding this certificate to

**Hafsat Abdullahi Abubakar**

In recognition of the publication of the paper entitled

**Impact of the National Health Insurance Scheme on Patterns of Healthcare Use  
and Service Quality in the Federal Capital Territory, Nigeria**

Published in Volume 10 Issue 10, October-2025

*Co-Authors - Avuwa J Oteri, Agidis Jesse Dakeh, A  
Akyala Ishaku*

**Paper ID - IJRTI2510117**

**Editor-In Chief**



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