



**The Brookings Institution  
Africa Growth Initiative  
*Foresight Africa Podcast***

**“To reduce inequality in Nigeria, focus on jobs, laws, and cash”**

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*Episode Summary:*

Host Landry Signé and Belinda Archibong, a fellow with the Africa Growth Initiative at Brookings, discuss inequalities that hinder development across Africa and policy choices that can overcome them. These include increasing job opportunities for women and youth, passing laws against gender and youth discrimination, and providing access to financial resources to both demographics. Archibong uses Nigeria as a case study to show how these inequalities hinder economic development.

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**SIGNÉ:** Hello, I am Landry Signé, senior fellow in the Global Economy and Development Program and the Africa Growth Initiative at the Brookings Institution. Welcome to *Foresight Africa* podcast where I engage with contributors to our annual flagship *Foresight Africa* report and other experts who share their unique insights and innovative solutions to Africa's most complex challenges while highlighting the continent's opportunities to advance impactful engagement between Africa, the United States, and the global community as we approach the deadline for the Sustainable Development Goals in 2030. You can learn more about this show and our work at Brookings dot edu slash Foresight Africa podcast.

Today I welcome Dr. Belinda Archibong. Dr. Archibong is a fellow at the Africa Growth Initiative in the Global Economy and Development Program here at Brookings and an associate professor at Johns Hopkins University School of Advanced International Studies. Her research areas include development economics, political economy, economic history, and environmental economics with an African regional focus. She is also the author of the lead essay in this *Foresight Africa* report chapter titled "Women and Youth: Harnessing the Demographic Dividend for a Bright Future."

Thank you so much for joining the podcast today, Professor Archibong.

**ARCHIBONG:** Thank you very much, Landry, for inviting me.

**SIGNÉ:** I would like to start with you telling more about your own personal journey. What made you choose academia and why did you choose to focus on economics?

[2:32]

**ARCHIBONG:** Thank you. So this is the origin story, if you will. I'm from Nigeria originally. So when I came to the United States, it was a bit of a shock, if you will. So why was it a bit of a shock? When we were in Nigeria, growing up my family was pretty comfortably middle class. My parents were lawyers, you know, my mother is a lawyer. And so it was something where you look at the economic conditions around you personally and you think, okay, well, you are able to and you are fortunate enough to have parents who really value education, and my mother really invested in schooling and really valued schooling. And so, you know, always went to the very good schools, the best schools in Nigeria. And it never occurred to me, I should put it this way, that there was maybe something wrong with my intellectual abilities, my ability to do well in school and the classroom and academics, because I was always then told that, hey, you do very well in academics, right, you are able to study well. Your parents are lawyers. So that makes perfect sense, of course.

So it was a shock, I mentioned this earlier, but when I came to the United States, I was about 12 years old, came to Michigan in the United States. And all of a sudden, we had very different circumstances. My mother then, single parent taking care of three children, couldn't practice law, of course, in the United States as before, because the law degree does not translate from Nigeria to the United States. And then all of a sudden, we were very low-income, and we were struggling financially.

And this was something that was very baffling to me as a child, not just because of the very shocking change in economic circumstances, but because of the way people's attitudes in the schools to me had changed as well. So all of a sudden, I ended up hearing, ah, you are very excellent and clearly, you're intelligent. Look at your parents and you work so hard in school. I was getting a very different narrative of myself as a Black African woman that, oh, you're so strange. Wow! I didn't know people like you, quote unquote, could do well in school. Where is Africa anyway? Like, where what is Africa? I'm like, that's a continent, first of all, it's not a country. Like, you know, where is Nigeria? Do you even have roads and schools?

[4:53]

And so this was to me very baffling because I always say I didn't feel that I had fundamentally changed as a human being. And yet, because of just the arbitrariness of my nationality, the parents I was born to, my gender, my race, my ethnicity, I was getting very different reactions and I was experiencing very different economic circumstances in the United States.

And so this is what from really from age 12 started this, I would say, kind of for me obsession with studying economic inequality and trying to understand—because I thought it was fundamentally unfair as a child that why ... it's not fair that I don't feel that I have changed as a person. And yet, because of things that I did not choose about myself, I'm getting these very different economic circumstances.

And so, again, this started my interest in economic inequality. I wanted to understand, how do you make arbitrary outcomes like this less arbitrary? How do you make the economic distribution in terms of access to education, in terms of access to employment outcomes, access to good quality environment? How do we make those things more fair? And that's what spurred my interest in economics. I thought economics would be the best way to understand economic inequality, the origins of economic inequality and how to reduce economic inequality, especially in African countries, right?

And so I went on to college. I went on to study economics, did my Ph.D. in sustainable development at Columbia. And that has been my research obsession ever since. Trying to really understand what are the drivers of economic inequality and what kind of policies can we institute to reduce economic inequality, especially by group, right? By gender, by region, by ethnicity, by these things that I said, again, I feel were like arbitrary things about all of us that we did not choose, as we say in economics, *ex ante*.

**SIGNÉ:** Fantastic, Belinda. And of course, you were also a professor at Columbia University. So I think that is a part of your story that you did not highlight.

Much of your work has focused on investigating inequalities, such as the gender gaps that arise from epidemics and the economics of vaccines and seeking ways to mitigate these inequalities in Africa. Can you provide some examples of the types of inequalities that you have researched and the real-world outcomes that stem from these inequalities?

[7:22]

**ARCHIBONG:** Absolutely. So let me start with the work that you mentioned on gender inequality that stems from epidemics. So that's been a big part of my research agenda. I said a lot of my work studies in economic inequality more generally and what we can do about it.

But I remember when I first started, I always say, look, I started studying epidemics before the pandemic of 2020, you know, that we all remember. The reason I started studying epidemics was because my heart as an environmental economist, a development and environmental economist, when we talk to people who study climate change, they would say very, very clearly, the environmental health people, we need to worry about climate change and its effect on increasing the frequency of epidemics around the world. And this was something that at the time, not a lot of people were studying, at least not a lot of environmental economists, I should say, were studying.

And so I said, okay, let's think about this in the context of African countries, which do experience a number of different epidemics, including the ones that I started studying, which is meningitis epidemics, right? at the time. So I said, okay, let's study the effect of these kind of climate induced epidemics, meningitis epidemics, and let's think about how it affects not just poverty outcomes or economic welfare, as we say in economics, but economic inequality by gender, especially as it affects gender inequality in education.

So you say like, what does that have to do with education? So we said okay, look, think of it as when your household is experiencing this, like, very sudden health event—in economics we call this a health shock, negative health shock; nobody's expecting it, it happens all of a sudden—now your household is having to decide: we have income that is now less than before because we need to treat the people who are sick, so your direct health costs have gone up. I have to go to the hospital. I have to buy medicine. I have to do all these things.

But not just treat the people who are sick. I have to think about taking time off work. So, now I have less money because I have to take my time off work to take care of the sick household members. So there are all these consequences, income consequences that happen when you have an epidemic hit a household. Right?

And so we said, okay, now let's add that to a context where you already have these existing gender norms. Right? Or existing informal institutions, as we say, and formal institutions, right? by laws, that maybe don't value women's labor as much as they value men's labor. What does that mean? Women are not being paid as much money for the same work as men. Right? Then, oh, they're not even being offered the same amount of employment opportunities as men. And the parents know that. Right? We say all parents love their children equally as you.

**SIGNÉ:** Absolutely!

[9:57]

**ARCHIBONG:** Absolutely! Okay, fantastic. Presumably. But also that parents are also rational actors, and they are thinking, hey, if I invest money in my girls' education now, especially at the time when the income in the household is constrained, she might not be able to access—again because of the formal and the informal institutions, either because of the legal, the way legal laws are set up that maybe don't have protections for women against discrimination in the labor market or because of culture, what we call in economics "informal institutions," norms—she might not have access to the same amount of jobs or any jobs compared to my boys.

So to me, I'm thinking, okay, if I invest this money, I might not be getting any return as a parent in the future. And so that was what was happening. We looked at this in Niger, we looked at this across a number of African countries to see what happened after an epidemic. It wasn't just that the health costs were going up. It was also that parents were choosing to not enroll their girls in schools or pull their girls out of school. Because they viewed investment in their girls' education compared to their boys to be now relatively more expensive when costs in the household have gone up. Right? And the income in the household is constrained.

And so this was then reflected in a reduction in the educational attainment of girls. And not just that. Remember, in a lot of African countries, we have a tradition called bride price. For people who don't know, what is bride price? Bride price is when a woman gets married and there is a transfer of wealth from the groom's family to the bride's family. And so that also parents were thinking—rational actors, again, not that they didn't love their children, but rational actors—they were saying, hey, we need money. We need income. We can marry the daughter a little bit earlier so that we can get that income earlier in these periods of epidemics when all of a sudden, we need more money. And that's what we saw as well. There was an increase in the rate of early marriage of girls getting married before the age of 18 for this bride price.

So you see how this is like affecting and worsening gender inequality in education, in thinking about household outcomes. It's very dangerous for girls to marry earlier because that leads early pregnancy, it leads to higher maternal mortality. All of these very negative welfare outcomes for girls. And then for their future children as well, right? if the mother is less educated, is less healthy because she's getting married and giving birth earlier. And all of these very negative outcomes in this case. So that's just one example through the gender inequality in employment.

And then we ended up testifying to U.S. Congress, right? in 2021 to say, in terms of when you talked about the real world outcomes, like you do this research, you hope that somebody would be able to find it useful. And they said, hey, come and tell us what epidemics do to gender inequality. And we said, yes, these are the ways, and also these are the solutions. Right? Now you can think of solutions like having targeted cash transfers to women-led households during epidemics, knowing that households are making these decisions that then disproportionately negatively affect women and girls.

And so that was how we were then able to translate this. At least I hope they were, they found it useful, the congresspeople at the time in 2021. But that's one of the ways we were able to translate this into real world policy outcomes.

**SIGNÉ:** Insightful, Belinda, and congratulations on testifying before the United States Congress. This is one of the best ways to provide evidence to policymakers to inform the policymaking process.

In your essay for *Foresight Africa*, you put forth a laws–jobs–cash framework for addressing gender- and youth-based economic needs on the continent. How is this framework relevant for policymakers striving to achieve better outcomes for women and youth?

[13:28]

**ARCHIBONG:** Thank you very much for the question. So there's this overarching theory, if you will, that I very strongly subscribe to, which is that if you are trying to reduce inequality, economic inequality, and if you are trying to not just to reduce economic inequality but raise welfare for all, you need to target the bottom of the distribution. The people who are the most vulnerable, who are the most marginalized in terms of their lack of access to economic resources, you need to target and focus on them because just mathematically, in my opinion, you raise the base, you raise the whole distribution. Everybody is better off when the most marginalized benefit.

Now, who are the most marginalized in most societies? It is women and youth, young people and women. And so this is where the laws–jobs framework idea comes from. This idea that, hey, we should have on these three very, very important components, the legal institutions—the laws—the labor market—the jobs—and also thinking about the financial institutions, cash, we should have institutions that are really focusing on the marginalized—the women, the youth, the base of the economic distribution—if we want to not just raise economic well-being for all but also, as I mentioned, reduce economic inequality. Which, again, I think a lot of people agree with the reducing economic quality, right? They'd say it's fundamentally unfair. We shouldn't have this. So let's do that. So briefly, Landry as I told you earlier, go read the paper. Go read the—

**SIGNÉ:** —yes, yes. I think the ... to the audience, you should read the papers written by Belinda. And many have said that her papers were Nobel Prize worthy.

**ARCHIBONG:** Oh, okay, Landry, you're going to get me in trouble. I don't know about all of that. I don't know about all of that but thank you.

[15:17]

But I started out with the laws in the framework because I think a lot of times as economists slash policymakers, generally people who work in the economic policy space, we think very real and very real and practical ways about like, how do we improve employment outcomes for women and youth? How do we improve financial outcomes for women and youth without thinking about the underlying legal environment that might either hinder or advance efforts and resources for those same women and youth? So I said let's start out with the legal institutions, the laws.

I think it is crucial for every single country, especially definitely my focus, African countries, to focus on passing laws that prevent discrimination against women, against youth, particularly, and we mentioned two key areas, in the labor market and

employment and in the housing market. I think maybe people are more familiar with why this is important in the labor market and why it's important to make sure that, you know, employers are not discriminating against women and young people in when they're considering who to hire for jobs. They're not less likely to hire women and young people because they are women and young people, but are all just looking at the talents, the merits of the person that is applying to the job. So making sure that we have those laws is important because oftentimes employers will not do that, unfortunately. They are profit maximizing entities. They are going to worry about their own profits. They're not going to worry about the well-being of the employees if the law, the courts does not make them. So I think that's a very, very key thing, that's very important.

So let me talk about the housing market one, because as I said, I think people are more familiar with the employment one, maybe not the housing market. Now, I'll focus on Africa in this case, because we have a very unique and not necessarily, unfortunately, in a good way, housing situation, housing markets. Right? What do I mean? I am from Nigeria. Nigeria and a number of African countries have this rule that says that if you want to get housing, let's say you want to rent, you have to pay rent up to a year in advance. Now, many countries have tried to pass laws to say, okay, no, people don't have to pay up to a year in advance or sometimes even two years in advance of rent. You can maybe pay less or do month-to-month. But again, unfortunately, you pass the laws you also need the enforcement.

Because why is this detrimental? Women and young people tend to have less income. And so if you have less income, you're going to be less willing or less able, I should say, to pay up to one to two years. That's a lot of money of rent up front. And especially when you consider the fact that many of the jobs, linking back to the jobs, many of the jobs that are around the world, but definitely in African countries, are in urban labor markets, they're in the cities. You need housing, right? You might not be coming close to your family. You might not have family and friends to stay with. You're going to a new city for employment opportunities. You're going to need access to housing.

So passing anti-housing discrimination laws that says, hey, one, not only do we not need people to be paying up to one to two years of rent in advance; two, explicit housing discrimination should be banned. Why? Because in places—again, I will speak from Nigerian context, but it happens in Lagos, it happens in Accra, it happens in Nairobi, right?—women are often just explicitly discriminated against in terms of their access to housing. Landlords will say, I don't want to rent to a woman, or I don't want to rent to a young woman especially because I have some thoughts that, oh, either she won't be able to pay or I'm worried about, oh, she will bring strange men, whatever that means, around, right? and in a way that will, I don't know how, affect the maybe the property value of my neighborhood. Right?

And so they will not let you as a woman and especially as a young woman, or not just a young woman, as an unpartnered woman without a male partner, they won't let you rent a place without having a male family member, partner, et cetera.

[19:00]

Again, this is extremely detrimental to women and young people because then you move into the city, you're not able to find housing, you're not able to find safe housing. You might be pushed into precarious situations. It's not just about even just the housing stability. It's about the safety, the security and the job security. You cannot get a job if you cannot get housing in the city that you're looking for a job for.

So I just want to highlight that making sure that you don't have employment discrimination, making sure you don't have housing discrimination against young women—especially against women and young people, because this happens to young men, too—is very, very, very crucial as part of the laws, jobs, and cash framework. So I'll stop here. But I can tell you about the jobs and the cash if we have more time.

**SIGNÉ:** Fantastic, Belinda. I always like to end each interview by asking the guest two questions. First, building on your fantastic work experience, what is one piece of advice you will give to African and global policymakers to ensure the best outcomes on the continent?

[20:07]

**ARCHIBONG:** Maybe you'll see where I'm going with this, but I think institutions are the most important thing in the world. The things that policymakers could do is change the formal legal institutions, right? And not just changing them, changing them in a real way where you are enforcing the laws that you pass. You can completely transform your country. We can completely transform our continent. Right?

And so I think making sure, as I mentioned, that policymakers—and this is well within their powers—are doing three things, three big things. One, making sure that they are changing the laws. And if there are not laws in the books already, they are introducing laws that protect the most marginalized members of the population. Nigeria, for example, has started passing laws, many African countries have started passing laws in this direction. If there is no not an equivalent of like an equal employment opportunity commission in your country, there should be one—a commission that studies firms, that studies the nature of the labor market, and ensures that women and young people are not being discriminated against in employment.

Same thing, I'll put this with the number one category. When it comes to housing discrimination, as I mentioned before, make sure you're passing the laws against housing discrimination against women and young people.

And number three, within this same category of number one, we are in a crisis with climate change. And, Landry, you've done work a lot of great work on this. Right? And environmental regulation: necessary. Making sure that oil companies are not able to pollute, and mining companies are not able to pollute in neighborhoods where the poorest or anyone lives, but especially where the poorest people in our countries tend to live, who again, oh, usually often happen to be the youths, younger people, women who have access to less income to move away from those



neighborhoods. So just making sure we are passing laws that protects the most marginalized people. I will say that's for me, that's the biggest category.

[22:08]

The second thing that I want to note is that there is a lot of opportunity—and you and other people have done excellent work on this—for government to work with the private sector. Right? I mentioned this in the context of the online job portals. Right? And these firms that are working very hard to improve employment outcomes for young people across Africa. And I think that there is a lot of opportunity for governments to work with the private sector to improve employment outcomes for youth, for women, for everyone. But again, you raise the base for the marginalized people in our countries. So that's number two.

And lastly, one of the things that I've been I've been thinking about for a long time is in the area of education. Right? And unfortunately, I wish we would have more investment in the area of education. You often hear many African policymakers talk about social spending, and they talk about education and health as, like, quote, unquote, social spending, and they think it's not as necessary to economic growth, economic development as, you know, other categories of spending. And I think this is completely wrongheaded, if you will.

We know as researchers that investment in education, investment in health, but especially in education, is key to improving economic GDP growth outcomes for any country. And so one example I will end with that I think is, like, super, super crucial is in the area of thinking about career training. So when I go to universities in Nigeria, many universities, they don't have career centers. And that always baffles me. Public universities, they are fantastic. Some of them are very great. The public and the private ones in Nigeria, in Ghana, et cetera, they don't have career centers.

So you talk to these young people who are brilliant. African youth are brilliant. I've lived in Lagos, Nigeria. When I go back, you know, and I do work and I research and I visit, and you talk to the young people in the universities, and you hear how bright they are, and how bright their dreams shine. And it's inspiring. And I think, wow, the continent has so much hope and so much vision and so much passion for our future.

But yes, investing career centers at the university and the secondary school level that help young people coming from the educational system to seek out job outcomes in a much easier, less costly way. I think, again, this is something that policymakers can much more easily do as well.

**SIGNÉ:** Thank you so much, Belinda, also for mentioning my work. And I think many of the insight that you mentioned related to my work could be found in realizing Africa's potential. So my most recent book published by the Brookings Institution Press. And I really like how you always provide a very comprehensive framework when answering questions. And given your successful career and impact, what advice will you give to youth and women hoping to follow in your footsteps?

[25:08]

**ARCHIBONG:** I don't know if I can give advice, but I will try. I think it's very important to focus on doing something that you are passionate about. And I know that sounds like a very American thing to say, but it is true. If you are passionate about something, be it in my case, it was research, right? If you're passionate about something, you will be much more motivated to devote the energy, the time, and the effort it takes to be better, to be good at that thing. So the number one, find something you're very passionate about. And then if it's research, do that research and do it diligently, be very good at it. That's one.

Once you have done that, do your best to find good mentors around you. People who will be able to give you honest feedback about your work. And people who will also be able to say, hey, your work is interesting. Here, let me let me have you connect or meet—social networks are important in any field—with somebody else who will be able to benefit from your work or who might be able to benefit you in terms of your work.

And I know, again, it can be very difficult, especially if you come from backgrounds where maybe you're not coming from a very well-resourced background. And that's in terms of your education or your family or your income, et cetera. But there is a growing number of organizations that are focused on, for example, if you are interested in economics, there is the AAWE that is focused on helping and advancing African women economists, the National Economic Association, CSWEP, which is the women's economic program. But there are a number of different mentorship programs that are focused on really helping people that might not come from backgrounds where they have immediate access to this.

And I say, apply to those programs, reach out to people generally whose work you admire to ask them, like you just asked me, Landry, do you have any advice on how to advance my particular field? And once you do both those things, you have a much better chance, in my opinion, of succeeding in whatever path you take.

[music]

**SIGNÉ:** Fantastic. Thank you so much for joining me today, Belinda.

**ARCHIBONG:** Thank you very much, Landry.

**SIGNÉ:** I am Landry Signé, and this has been *Foresight Africa*. Thank you, listeners, for joining me today. I will be back in two weeks with another episode, and I hope you will join me and my next guest.

The *Foresight Africa* podcast is brought to you by the Brookings Podcast Network. Send your feedback and questions to podcasts at Brookings dot edu. My special thanks to the production team including Fred Dews, producer; Nichole Grossman and Nicole Ntungire, associate producers; and Gastón Reboredo, audio engineer. The show's art was designed by Shavanthi Mendis. Additional promotional support for this podcast comes from my colleagues in Brookings Global and the Office of Communications at Brookings.