

The Critical Challenges of Development in Twenty-First Century Africa

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Abstract

This paper examines how Africans have contributed to the development of the continent using instances of self-help, education, and sound governance. It also looks at the links between common misconceptions about Africa and the kinds of reforms that will enable Africans to live as citizens of the world. This paper looks at how Africans who aspire to be more economically integrated into the global economy end up on the outskirts of the 21st-century knowledge economy. It does this by referencing past research on how some textbooks misrepresent the African continent and development discourses from international institutions and mainstream Western media. There are three primary components to this paper. The first uses education as a starting point to investigate the connection between development and labour needs. The difficulty of reorienting African brains to relearn some customs that do not fit with current connection tendencies is also highlighted. Here, it is critical to draw attention to the ways that education has aided in Africa's development both domestically and internationally while also highlighting areas that require significant reform. The second section claims that efficient government is primarily responsible for Africa's economic expansion. It compares African political ambitions with real development initiatives and looks at how cultural variations affect how the outside world perceives Africa. The third and last section discusses self-help projects and the steps regional and international groups have taken to assist Africans in starting self-help projects as a way to get beyond some of the biggest development roadblocks. Most of these problems suggest that Africans need to abandon the long-standing custom of becoming the focus of other people's efforts. The argument that Africa can overcome most of its development challenges with the right education and a dedication to sustainable development—which emphasises the need for Africans to be self-sufficient—is supported by citations to China and other Asian countries as successful development models.

Keywords: Africa, Development, Leadership, Good Governance, Self-Help, Education, Democratization

Introduction

Africa is a continent that is changing quickly. Many people still consider it to be an odd area that is encrusted with tales and legends, though. In 2019, the 54 countries only made up 2.2% of global trade by value, compared to 38.5% from Europe and 40.7% from Asia, although owning more than 20% of the world's land area and 14% of its people (Chukwudi, 2019, pp. 119-120; Adebola, 2020, pp. 334-339). Africa continues to be a marginalised continent in many ways. The fact that things are changing and will change even more in the near future, however, cannot be denied. The economic development of China and India in the first decade of the twenty-first century has led to a major increase in the size of the middle class in Asia. Africa will undoubtedly be the continent to watch over the next 20 years and beyond, despite frequently questionable statistical evidence suggesting that this may be occurring in some African countries. Even though their economies sometimes began with shaky foundations, several African nations now enjoy some of the fastest rates of economic development in the world. Between 2009 and 2018, the average annual GDP growth rates of 13 African nations exceeded 6%. Rot & Adewunmi, 2019, p. 234; Nwodo, 2021, p. 433).

Sadly, despite significant advancements in democratic governance, healthcare, and education in a number of nations, Africa continues to be the world's poorest and least developed continent. Afghanistan is the only non-African country to make the "bottom 20" list in the United Nations' 2016 Human Development Report, with 19 of the 20 lowest-ranked countries in Africa (Abe, 2018, pp. 366-368; Urwi, 2022). The sad fact is that Swaziland, a small country in southern Africa with a high rate of HIV/AIDS, has the lowest life expectancy at birth in the world, at 48.9 years, far less than the 83+ years of countries like Singapore, Japan, and Switzerland (Nordstrom, 2016, p. 189; Saheed, 2018; Adelaja, 2021, pp. 113-114). In contrast to Norway, where 2.6 out of every 1,000 newborns died before the age of 5, Angola had the highest rate in the world—156.9—in 2018 (Uvi & Adepeju, 2019; Adelaja, 2021).

Africa still has a vibrant and rich cultural legacy (Muyideen & Ahmed, 2022, pp. 222-223; Ejiofor, 2021; Toussain, 2014, p. 98). Humankind's beginnings, the remarkable heritage of past societies, ancient cities, and a rich tapestry of literature, music, and art. However, many people are unaware of these attributes. The sensationalised stories in the international media, which usually demonstrate a lack of knowledge about African countries and people and concentrate on 'newsworthy' topics like natural and man-made disasters like drought, desertification, civil war, terrorism, and famine, are largely to blame for the general public's limited understanding of Africa.

Some claim that despite ruling Africa for the past few decades, neo-patrimonial regimes are not beneficial to the continent (Bratto & Van de Wall, 1994, pp. 475-476; Nwodo, 2021). Some academics believe that neocolonial practices, which were carried out by development partners like the World Bank, are to blame for the continent's widespread underdevelopment and bad governance. They contend that the conditions of these policies, which seem like foreign aid intended to support Africa's development efforts, are more harmful than beneficial to the continent's economy (Abe, 2018; Moy, 2019, p. 7; Uvi & Adepeju, 2019; Ejiofor, 2021). However, it is not uncommon to hear charges that development partners are not doing enough for Africa. African development literature has been so influenced by this paradox that it frequently overlooks the part that Africans themselves ought to play in the process. It attributes inadequate funding to international meddling and characterises it as a type of neocolonialism.

Using examples from education, good governance, and self-help, this article explores the role of Africans in the development of the continent by analysing the connections between widespread misconceptions about the continent and the kind of change that would help Africans become global citizens. This paper examines how Africans wind up on the periphery of the 21st-century knowledge economy while trying to increase their inclusion in a global economy, drawing on existing literature on textbook misrepresentations of the African continent, international organisation development discourses, and mainstream Western media.

This paper is organised into three main sections. The first examines the relationship between labour market conditions and growth, establishing education as the cornerstone of African development. The second section addresses the issue of reorienting the African mind to unlearn some traditions that do not follow modern trends of interconnectedness. Here, it is critical to emphasise the ways in which education has aided Africa's development both domestically and internationally while also pointing out areas that require substantial reform. Strong governance is the main factor propelling Africa's economic growth, according to the second portion. It examines how cultural differences impact how the world views Africa and contrasts African political expectations with actual development measures. The third and last section talks about self-help initiatives and how local and foreign organisations are assisting Africans in creating self-help initiatives as a means of overcoming some of the most significant development obstacles. The majority of these issues imply that Africans must give up their long-standing habit of becoming the focus of other people's endeavours. We stress the need for African independence by using China and other Asian nations as successful development models to show that, with the correct education and a commitment to sustainable development, Africa can overcome the majority of her development issues.

Education and Development in Africa

A stagnant workforce is a warning of an oncoming economic disaster, as everyone is aware. This is accurate given that most national economies rely on their human capital to provide them with both use and market value for their natural resources. In contrast to the twentieth century, when industrial development depended on the skills and knowledge of a select few, it is crucial to realise that "economies depend on the talents and knowledge of all [their] people" in the current era of globalisation and interconnectedness (Sprin, 2008, p. 337). To put it another way, the majority of economies are becoming more and more dependent on the interests of the general public rather than the elite, and these shifts in the utilisation of human capital have a significant impact on the contemporary information economy. Wealth is "linked to knowledge workers and eventually to educational systems" in this postindustrial economy. Many Africans doubt the effectiveness of their educational institutions when their economies suffer because education is crucial to creating a trained labour force for any economy. It should be mentioned that these studies typically lead to curriculum modifications intended to remind educators of the needs of modern development (Toussain, 2014; Deil, 2014, p. 28; Adebola, 2020).

For instance, Ghana made several educational reforms in the 1960s, but none of them have been totally successful. The Ghana Education Service's two most recent reforms place a strong emphasis on teaching science, mathematics, and technology because these topics are thought to be at the heart of today's development demands (Deil, 2015, p. 269; Rot & Adewunmi, 2019). Cosmetic education reforms are a common strategy used by the Ghanaian administration to escape accountability for subpar performance. As we demonstrate below, curriculum changes alone will not adequately

educate Ghanaians for the problems of the modern world, regardless of how ineffectual they may be. In actuality, Ghana's educational reforms have frequently placed a strong emphasis on individual achievements. They ultimately failed Ghanaians, however, who barely notice the expected socioeconomic change that these reforms promised. Reminding Ghanaian politicians that education is a means to an end rather than the main objective may be necessary. To achieve a country's goals of strong leadership, economic change, the rule of law, and other things, it is necessary to use this tool. Even though national education programs are often initiated by members of the community for which they were designed and typically seek to advance national development, this cannot be the case for Africans. Africans typically want to be the beneficiaries of economic advancement since they are not very skilled at taking the initiative (Palme et al., 2019, p. 165). Unfortunately, formal schooling hasn't altered Africa's arrogant attitude towards development. In other words, even if deviant behaviours are not taught in schools, both those who want to complete their education and those who drop out engage in them. By drawing straightforward comparisons, we may deduce that Africans' responsibilities and behaviour are regulated by society at large rather than by the political apparatus.

We believe that a strong society is one that is built on the strength of "we." It is founded on interpersonal relationships and a system for putting the needs of the group ahead of those of the individual (Durkheim, 2012, p. 65). Therefore, self-serving goals do not significantly contribute to the growth of an African society or the establishment of a robust (economic) community. This may be the reason why self-serving activities are the underlying cause of most individualistic norms and development challenges in African economies. Because of the laissez-faire surroundings in which they live, people continue to be degraded to the point that they are unable to utilise the knowledge they have learnt in school for the benefit of society as a whole, which leads them to engage in counterproductive behaviour and occasionally resort to unnecessary violence. The pursuit of common interests like patriotism, pan-Africanism, national peace and security, good governance, true self-reliance, and the sharing culture must be radicalised through education. Within and across communities, collaboration, networking, and sharing are essential elements of global interconnection. Therefore, an attitude of "each other's keeper" needs to be engrained in the people of Africa if they are to participate in a globalised world. Africans have a long history of interconnection that may be modified to suit the demands of contemporary African communities, therefore globalisation is rarely a new phenomenon to them.

Two well-known examples of how traditional African communities have relied on one another for their basic necessities are the extended family structure and the barter economy. The barter trade was a network that encouraged people, organisations, and communities to share goods and services. To be included in this network, one had to own a valuable object of some sort. The degree of interconnection and globalisation can be contrasted to the main prerequisites for barter trade in the modern world, which may include sustainable economic growth, scientific and technological advancements, stable governance, and peace and security. Good governance, stability, and security are commodities that can be "swapped" for foreign investment, sustainable development is exchanged for skilled labour, and science and technology is exchanged for innovations in the global market.

Most Africans are aware that a family member who is a dependent and exclusively gets from others is disregarded and considered a nuisance. This understanding of the extended family structure could

be very helpful in today's interconnected world. Such an individual is known by the Dagara people in northern Ghana as "*tuurnyuur*," which means "one who follows others for drinks" in direct translation but also, more generally, "one who is always on the receiving end." We think that *tuurnyuur*, or maskini in Swahili, is used in the majority of African societies and cultures. Therefore, it may be easy for Africans to see why a *tuurnyuur* does not get the respect of youngsters until he can prove that he can also be relied upon for specific needs. And the only way to do that is to earn some money using whatever skills or resources he possesses (such farming, weaving, or building) so that he can make a financial contribution when he goes out for a pot of *pito* (a local beer in northern Ghana) with family or friends. Once he can share with others at least twice, the *tuurnyuur* begins to gain the respect of his group.

Africans logically occupy a marginalised position in the international community if the continent's standing in the context of globalisation is interpreted in accordance with the idea of the *tuurnyuur*, which holds that the continent is essentially dependent on foreign aid. Africans have the ability to reorganise themselves and gain the respect of the rest of the world, just like the *tuurnyuur* never allows circumstances to make him an object of humiliation. Therefore, while discussing topics like education, globalisation, and interdependence, the focus should be on what Africans are doing to get out of this situation rather than what other people are doing to stop marginalising and misrepresenting Africa.

According to some Africanists, the stereotyped representation of sub-Saharan Africa stems from Euro-Americans who see the continent as home to untamed people who are ensnared in a hunter-gatherer lifestyle and live in forests. This explains why the West and other places have misrepresented sub-Saharan Africa. Because Americans perceive Africa as a single country where wild animals roam freely and people suffer from poverty and malnutrition, they have often lamented the fact that the majority of Americans still know very little or nothing about the continent. The majority of Africa's wildlife is found in game reserves and zoos, which Africans, like most other people, visit to see them. Critics have countered this misinformation by pointing out, for example, that many wildlife species, such as the tiger, are native to Asia rather than Africa (Osunde & Tlou, 2006, pp. 121-122). Additionally, while diseases and hunger are frequently linked to the African continent in nations like Ethiopia, Uganda, Angola, and Somalia, it's possible that these are the exception rather than the rule because Ghana, Nigeria, Botswana, Lesotho, and South Africa have occasionally been "self-sufficient in food production" (Osunde & Tlou, 2006, p. 120). If uneducated and misinformed people continue to perceive Africa as a "primitive place of sweltering, humid jungles populated by wild animals and savages," despite the fact that "just 10% of the African continent is jungle," it is only because Africans haven't been able to refute such myths (Christin, 2017). It is important to recognise that efforts have been undertaken to dispel historical myths regarding Africa's lack of civilisation and self-government. Allegations have been made that early Africans interacted with Greeks, Chinese, Romans, and Indonesians. Another argument for the existence of a "advanced" civilisation in Africa is the persistence of the early West African kingdoms of Ghana, Mali, and Songhai (Christin, 2017, p. 72). It is evident, therefore, that this prehistoric culture never progressed.

"Many Africans achieved a kind of social harmony that could exist without the power of a centralised authority" by employing this ancient yet sophisticated "capacity for social organisation," "a talent that operated at the village level and in the complex kingdoms," according to Christin

(2017, p. 73). Why does it seem so difficult for Africans to advance in their development? Some stereotypes, myths, and ideas about Africa have "continued to flourish in Europe," "North America," and other places despite the possibility that they are false. This is because Africans don't seem to have the confidence to show the world that Africa does, in fact, have a sophisticated civilisation, or to maintain and expand on early trade and interdependent initiatives (Christin, 2017). Consequently, it is the duty of Africans to educate the world about the continent's potential and realities. Before they may proceed, Africans must confirm that they truly own the objects they wish to exhibit. Without this, Africans will never feel like they belong in the world community, regardless of how strongly they argue for their claim to inclusion.

This is perhaps the reason why some critical observers have observed that the Chinese tend to despise Africans, even though China and Africa have close political ties. This mindset is usually ascribed to the Chinese people's ignorance of Africa's realities (Gillespi, 2019, p. 214). These observers claim that some Chinese politely enquire about Africans' contributions in exchange for the goods China desires from them. Because they don't trust Africans' socioeconomic background, the Chinese essentially despise them. The solution is to systematically rebuild Africa as an independent continent rather than expecting the Chinese to recognise and accept it. Africa's acceptance and inclusion in the modern, interdependent global civilisation would be guaranteed by its independence. The main objective of development activists should be to reverse the pervasive and alarming indifference that many Africans display towards issues that affect the development of the continent. We contend that the prejudice Africans encounter and fight against frequently stems from their own behaviour. We do not advocate for a globalising society to tolerate discriminating behaviour. This is the reason why some of the proposals made in relation to certain myths and preconceptions about Africans as being inadequately responsive to Africa's development needs, both at home and in the diaspora, come as a surprise (Osunde & Tlou, 2006, p. 123).

For instance, some scholars have given American social studies instructors the assignment of doing their own library research to locate up-to-date knowledge on Africa in order to augment what is provided in textbooks. The various ways that American social studies instructors can effectively teach about Africa are described in this task. They assert that African embassies and consular offices in New York, Washington, DC, and San Francisco can provide free materials to schools because, in their opinion, these materials portray the reality of living in African countries, even though this is obviously impossible. These materials include current maps, hotel and tourism brochures, photographs, videos, films, and economic, demographic, and educational statistics (Osunde & Tlou, 2006, p. 124).

Generally speaking, it is a good idea to urge teachers to update classroom learning with information from authentic sources and to avoid using out-of-date historical resources that represent the viewpoints of colonising Europeans. Such suggestions are unlikely to motivate American or non-Africanist academics to take similar actions. The idea of going through a drawn-out red tape process to get a video from an African country's embassy, should such teaching resources not be available online, may be so discouraging that teachers may choose to use easily accessible (albeit outdated) information instead, since social studies teachers are likely to be tasked with teaching not only about Africa but also about the rest of the world. Instead of passively asking foreign teachers to look up current information on Africa, it would be better if researchers and other Africanists worked with the proposed African embassies to provide American teachers with such easily accessible teaching

aids and instructional materials. This might be done by creating a well-designed website and providing print copies of important information to educational institutions that might have trouble connecting to the Internet.

We think that cooperative outreach initiatives and educational resources for schools would support American educators in educating their students about Africa in an honest and efficient manner. Africans in the diaspora must work together to replace outdated historical materials if we demand that teachers refrain from using them.

Removing misunderstandings and biases about Africa and Africans, as well as other important development concerns, requires Africans both domestically and internationally to work together with their development partners or, better yet, to take the initiative. NGOs and media outlets need to be more careful about how they use information about African children in need of help so as not to give the impression that such circumstances of tremendous need only occur in Africa. African children are often shown in a highly demeaning manner in television advertisements and other online media, perhaps because exploiting such a dire situation attracts donor support (Moy, 2019, p. 37).

False information unavoidably damages Africa's reputation in the global economy, thus Africans must work together to combat it. Africans residing overseas can help with this by assuming responsibility for making sure the continent is fairly represented in discussions of issues pertaining to education and development. The advancement of Africans would ultimately gain from this since it would debunk the hated beliefs and prejudices and raise the likelihood of foreign trade, investment, and interdependence. But appropriate civic and political leadership will be needed for this. The following section examines how Africa's political structure has influenced the socioeconomic development of the continent.

Democratization and Good Governance

Democracy is seen as an improved system of governance that can help Africa achieve its development objectives and is progressively gaining traction in a number of the continent's areas (Kelle, 2017, p. 2). Therefore, local and international activists concerned with Africa's development have focused mostly on campaigns for the democratisation of the entire continent. The contemporary democratic movement is seen by some as a solution to Africa's numerous issues, while others see it as a new kind of authoritarian governance. The fact that the majority of African nations that have chosen democracy as their form of government have been characterised as failures in a number of ways lends credence to the latter viewpoint. We can better understand why democratisation remains a challenge for the majority of African states today by taking a brief look at some of these points.

It is common knowledge in the discussion of Africa's development that "expectations on the continent and around the world were high" in the immediate aftermath of the continent's independence (Kelle, 2017). Leaders believed that sub-Saharan African governments would "take off" politically and economically and become strong, autonomous players in the international community by practicing self-governance.

As a result, many Africans thought that democracy would spread. It was widely believed that, in addition to perhaps being democratic, having Africans run their own continent would be a historic symbol of sustained growth.

The introduction and acceptance of democracy and self-rule in Africa, however, quickly led to a catastrophic political and economic disaster, depriving the already hungry and hopeful majority of Africans of their hopes and dreams. Some opponents call this failure "neopatrimonialism," a system of military oligarchies, competitive one-party regimes, plebiscitary regimes, or personal tyranny. In these neo-patrimonial regimes, the African leader clearly stands out as the nation's "strongman" who rules by decree; political participation and rivalry are prohibited. Unfortunately, "genuine political change" does not seem attainable, and efforts by these institutions to reform themselves frequently fail (Bratto & Van de Wall, 1994, p. 476). African leaders so frequently have the chance to take advantage of the populace. Because most African politicians do not accurately represent the interests of their voters, this issue persists to this day. African nations that have experienced (neo)patrimonial rule at some point include Uganda, the Central African Republic, Equatorial Guinea, the Democratic Republic of the Congo (formerly Zaire), Togo, Gabon, Zambia, Cote d'Ivoire, Nigeria, and Ghana (Bratto & Van de Wall, 1994, p. 457). Some African states remain mired in poverty, violent conflicts, and poor governance despite the expectation that the twenty-first century will bring about peace, development, and global interdependence (Zimbabwe, Kenya, and Sudan are just a few recent examples of political unrest and insecurity on the continent). This political legacy undermines our expectations for reform and advancement in addition to casting doubt on Africa's already damaged standing as a participant in the global economy. Maybe we should be reminded that it is unacceptable to hold on to strange traditions and cultures with one hand while extending the other towards globalisation, interdependence, and growth. African economies and cultures would not be able to achieve the desired advancements "without upsetting traditional beliefs, upsetting old routines, requiring fundamental organisational changes, and without in turn generating new difficulties with which we must grapple" (Durkheim, 2012, p. 3). If African governments genuinely believe in good governance and the socioeconomic development of Africans, they must stop using sycophantic leadership and take a cue from the few democratising African nations that have demonstrated a commitment to these goals, such as Ghana and Botswana.

Some African nations have praised equality under the law and free elections, proving that the continent can have both economic growth and decent government. It is easier to believe that Africa's development challenges can be overcome if there are, in fact, some bright spots in formerly extremely impoverished African countries like Ghana and Botswana, as well as in South Africa, which has stark income disparities, a high crime rate, and severe racial and ethnic divisions. One notable African political success story is Ghana's political maturity. In fiercely contested general presidential and parliamentary elections, the populace of the nation twice ousted the incumbent without causing political turmoil. Stronger state institutions, more political competition, and a declared commitment to efficient management give the impression that the nation is prepared to combat lawlessness and corruption. The 44th president of the United States, Barack Obama, visited Ghana and publicly commended its development efforts. This progress was probably prompted by his promise to offer the model African nation a great deal of help on behalf of his nation and the world community. Obama acknowledged the importance of interconnectedness in the global economy by approving a trade agreement with Ghana in response to the nation's dedication to prosperity and good governance. This point of view contends that in order to participate in an

interdependent world, all participating nations must attain a certain level of development, good administration, and domestic peace and stability (through democratic government).

Until its people are able to meet these needs, Africa will not be able to gain greatly from globalisation. Furthermore, African nations cannot participate in a system to which they lack access, just as one would not physically attempt to "enter a market" without first opening the gate. Stated differently, the key to the global market lies in these conditions. Critics sometimes criticise African politicians for the continent's generally weak economies, arguing that they have a tendency "to preside over the development of underdevelopment" instead of advocating for the continent's true development (Keller, 2017). While African leaders have fallen short of the expectations of their citizens, they exhibit considerable "competence" as promoters of underdevelopment, corruption, and nepotism.

The leadership of Africa has already demonstrated that "the small number of individuals with power has often eroded any semblance of accountability, legitimacy, and justice," leaving many economists, politicians, and planners dissatisfied. One of their expectations was that African countries would "introduce a reasonable and collective attack on poverty, disease, illiteracy, and other challenges of development" (Kpunde, 2002, p. 33). While it is true that African leaders are, in large part, to blame for the deteriorating situation in sub-Saharan Africa, it is important to note that widespread ignorance among the populace, both literate and illiterate, is also a major contributor to governments' inability to meet the continent's development needs.

Even though international organisations and non-governmental organisations (NGOs) are crucial in teaching and giving locals self-help choices to close this development gap, their operations in Africa are hindered by the recipient communities' enduring lack of initiative. The paragraphs that follow look at a few development programs run by NGOs and how Africans responded to their efforts at problem-solving.

Self-Help and Interdependence

It is impossible to overestimate the continent's development prospects given its wealth of natural resources. In the previous sections, we saw how Africa's marginalisation in an interdependent world leads to a lack of confidence, which in turn causes the continent's continuously falling human capital. Most African politicians and their followers have a history of using outside help to solve problems at home. Because Africans are sometimes reluctant to realise that it is their responsibility to contribute what others may add, and because it seems that outsiders can only offer so much help, this legacy has often created problems. As a result, the narrative has frequently swung against development partners, charging them with either underfunding development or exploiting a continent that is already in a precarious position. Regardless of the veracity of these assertions, research on African development has frequently avoided emphasising the crucial role that the African people should play in the process. The business sector, non-governmental organisations, bilateral and international financial institutions, and various civic organisations are among Africa's development partners (Archer, 2016, pp. 7-18).

The World Bank (WB) has long provided loans to African countries to fund development projects. According to some academics, the World Bank's backing of these programs has resulted in significant benefits, both in terms of quantity and calibre. For instance, in many nations, it has

supported basic, secondary, vocational, and higher education as well as funded school construction projects. Despite these successes, the World Bank has been heavily criticised for its operations in Africa, which have been described as a failure, a kind of neocolonialism, or even imperialism.

Critics argue that the practice of attaching loans to World Bank policies—such as ideological requirements or conditionalities—for lending to African nations violates their rights and imposes a strategy that might not be suitable for all borrowing nations. The World Bank is generally viewed in Africa as having a negative impact on the continent and representing more failure than success (Diawar, 2013, p. 66).

Some critics claim that the participation of global institutions such as the World Bank is a clear indication of the continent of Africa's continued postcolonial dominance. They argue that cultural and economic independence has never been fully attained, even though many previously colonised African countries have attained political and geographical independence (Wicken & Sandli, 2017, pp. 276-277). To put it another way, they argue that through the actions of these multinational corporations, former colonies still control the so-called developing nations on an ideological, military, cultural, economic, and financial level. These arguments, however, have often "missed the mark"; the World Bank may be viewed as a development partner rather than a driving force behind Africa's expansion (Cast, 2012, p. 396). We might need to be reminded that "multilateral banks are just like commercial businesses," They just borrow and lend money; they don't give grants. These banks actually "find it easier to lend US\$200 million than to offer US\$20,000 as a grant" because they "do not have \$20,000 to give, even though they have \$200 million to lend" (Cast, 2012, p. 389). Since the World Bank is a commercial organisation with several clients (countries) worldwide, it makes sense that it would be concerned not just with the amount of money to lend but also, and maybe more crucially, with the best technique to lend this money. To put it another way, lending agencies such as the WB work to encourage adherence to the conditions of borrowers' loans—conditions that borrowers must initially accept—instead of default. However, it is equally important to keep in mind that "banks are not so bothered about payback... they do worry about corruption, negative publicity, and people bragging that they had a free ride with the bank's money" (Cast, 2012). For this reason, every loan outlines "in ample detail" how the funds are to be used.

We rarely recognise that sub-Saharan Africa's truly impoverished nations cannot take advantage of World Bank loans because of their inadequate public administration and governance. Because development "projects require a level of bureaucratic efficacy at the receiving end" that is rarely seen in Africa, it is actually challenging for development banks to assist underdeveloped African governments (Cast, 2012, p. 390). African governments cannot dispute that a large number of loans given to underprivileged African communities end up in the personal bank accounts of those leaders.

They still grant financing for politically significant enterprises, though. What kind of economic growth can we anticipate, considering that the majority of loans are given for political rather than economic reasons? If local governments make loans based on political concerns yet the funds were legally committed for economic development, can we hold the World Bank or other international organisations responsible?

Again, the issue of inadequate leadership is raised. The collective efforts of African governments, civic coalitions, non-governmental organisations, gender and community development advocates, and other groups have led to the current state of things in Africa. They are all aware that money donated for Africa's development, whether domestically or outside, is usually used to settle debts with other nations or just to keep corruption going (Deil, 2014, p. 6). In order to reduce their dependency on external funding, these local organisations have an obligation to the continent to mobilise local resources. The World Bank is frequently referred to as a "hip" organization that is right now concerned with supplying a qualified workforce for a postindustrial economy. Most African countries should be more concerned with building local procedures that would facilitate broader involvement in a knowledge economy because they frequently get WB loans and are among the bank's most valued clients (Morro & Torre, 2000, p. 29).

To inspire Africans to engage in a knowledge economy, critics ought to devote more effort to the important subject of self-help in Africa. They must understand that some of the conditions we find distasteful are actually meant to keep development programs on track, and that international organisations are aware of Africa's poor administrative structures. For example, if country A is given a loan to purchase computers for its senior high schools, governments have a moral obligation to ensure that the funds are utilised for the computers rather than for the repayment of country B's debts or even for the celebration of Independence Day in receiving country A (Akinpelu, 2020, p. 116).

We argue that such initiatives are corrective rather than exploitative, given the current leadership patterns in Africa and the restrictions imposed by financial institutions such as the World Bank that would compel borrowing countries to remain faithful in loan administration. This could be the cause of lending organisations' more stringent requirements for loans to African countries and their more lenient policies for loans to other borrowers, such as China. Since the high cost of foreign labour and other inputs may consume almost all of the project's funds, lenders may deploy their own experts and equipment ostensibly to assist in carrying out projects for which they have awarded loans. Apart from being exploitative, this activity could also be seen as a response by the lenders to the borrowers' poor leadership and human resources, as well as a possible indication of a larger lack of trust in their clients. We must change our image in order to qualify for longer loan terms. The only people who may reject loans with unfavourable conditions are our leaders, who also complete the loan paperwork. But there is a big part for people in leadership positions as well. To put it another way, the people can influence or even force governments to turn down loans that don't help Africans. It goes without saying that we must acknowledge the discomfort of change, whether it be top-down or bottom-up (Williamson, 2013, p. 224). Uncertainty, worry, and anxiety are always there while adopting new methods of doing things, but Africans must overcome these obstacles. For instance, obtaining the right funds from outside sources can aid in increasing economic capability. However, for such growth to be realised, African countries need responsible leaders and unselfish citizenry.

Conclusion

This paper has illustrated Africa's potential for advancement, yet Africans still face a number of challenges, such as poor governance, a lacklustre workforce, extreme poverty, conflict, and insecurity, as well as poor leadership. In most parts of the continent, these long-standing problems tend to impede developmental progress. The paper demonstrated how Africa's ostensibly dire

circumstances have led to a dependence on outside aid, which feeds into the development or upkeep of unfavourable stereotypes and false representations. Only the African people can work together to rectify these falsehoods by altering the fundamental mechanisms that harm Africa's standing in the international economy.

As we have seen, Africans must take the initiative to ensure that discussions on issues related to education and development fairly represent the continent both domestically and in the diaspora. To advance societal welfare, progress, and peace alongside their people, African leaders need to be retrained. With these changes, the worst myths and prejudices would finally be debunked, external trade and interdependence would be enhanced, and African development opportunities would be increased to attract more foreign investment. The paper has underlined that although foreign aid is essential for maintaining economic activity in Africa, its donors should not be viewed as controlling the continent's development but rather as partners with their African receivers.

Africans and their leaders would be less reliant on foreign subsidies after they took control of their own economic transformation by participating in altruistic local income mobilisation projects across the continent. The West now values China, Taiwan, Japan, and Hong Kong because they adopted their own kind of modernity without waiting for advice from white people. They would then receive recognition and respect for their important contributions to the information economy. Africans must also establish a space for themselves in the contemporary world of trade and globalisation.

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