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Exploring the concept of self-inflicted poverty through the theory of ambivalence as an impediment to the realisation of the right to development in Africa

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Abstract: *Over decades, Africa has vigorously advocated the right to development (RtD), while also fostering conditions that contribute to poverty, which this chapter terms self-inflicted poverty, which translates into the 'right to poverty'; hence, the oxymoron of two opposing tendencies within one society. From a philosophical perspective, this chapter adapts the post-colonial theory of ambivalence, which shows how ambivalent choices can give rise to complex outcomes. The chapter interrogates how most African countries, despite their development potential, continue to grapple with a dual mindset amid underdevelopment, as they even tend at times to blame their misfortunes on others. The chapter argues that the majority of Africans are the culprits of their bad fortune. Taking as case studies two neighbouring African countries, Nigeria and Cameroon, the study demonstrates Bhabha's complex mixture of 'attraction' and 'repulsion' to explain the African paradox, namely, a desire to be 'free from want', while continuing practices that hamper the dynamics of development, thus perpetuating the vicious circle of poverty. The chapter examines poverty as a social ill with multiple contributing factors. It finds that mismanagement and financial crimes are persistent problems that undermine the benefits of development in Africa. In conclusion, the chapter calls on Africans to move beyond aspirations towards practical action, and develop new perspectives, supported by a strong sense of patriotism, to achieve sustainable development.*

Résumé : *Depuis des décennies, l'Afrique revendique avec vigueur son droit au développement (DaD), tout en laissant pousser en son sein des germes de la misere, que nous avons qualifiée de « pauvreté auto-infligée », ce qui se traduit par le « droit à la pauvreté » ; d'où l'oxymore opposant deux contraires chez une même personne. D'un point de vue philosophique, ce chapitre s'appuie sur la théorie postcoloniale de l'ambivalence, qui montre comment des choix reflétant des comportements ambivalents peuvent conduire à une situation complexe. Ce chapitre s'interroge sur la manière dont la plupart des*

pays africains, qui disposent pourtant d'un riche potentiel pour réaliser leur développement, sont encore aux prises avec une double mentalité au cœur même de leur retard, allant même jusqu'à attribuer leur malheur à autrui. Cependant, ce chapitre soutient que les Africains sont, dans leur majorité, les responsables de leur propre malheur. En prenant comme étude de cas deux pays voisins d'Afrique de l'Ouest, le Nigeria et le Cameroun, cette étude met en évidence le mélange complexe d'« attraction » et de « répulsion » décrit par Homi Bhabha pour expliquer le paradoxe africain : le désir d'être « à l'abri du besoin » tout en refusant d'abandonner les vices qui entravent la dynamique du développement, ce qui entraîne ainsi le cercle vicieux de la pauvreté. Ce chapitre explore également la pauvreté, considérée comme un fléau, ainsi que les maux qui l'accompagnent. Il en ressort que la mauvaise gestion et la criminalité financière constituent un fléau courant en Afrique, qui ne permettra jamais de récolter les fruits du développement. En conclusion, ce chapitre appelle les Africains à dépasser les rêves utopiques et à devenir des acteurs pragmatiques, en se forgeant de nouvelles perspectives, soutenues par un fort sentiment de patriotisme, en faveur d'un développement durable.

Key words: *poverty; right to development; ambivalence; human rights; right to poverty*

1 Introduction

Delaying or obstructing the right to development (RtD) reveals two sides of the same coin. The first side is robbery or looting, reflected in north-south relations through substantial 'illicit financial flows', resulting in pauperisation and a reactive 'fire brigade' approach through a proposed remedy called the 'development compact'. This rescue concept highlights 'reliance on development assistance to achieve this RtD; but this assistance most often leads to a loss'.[1] The observation points to negative forces from within and without (external actors collaborating with those

1 SAD Kamga, inaugural lecture, 'Africa is not poor, it has been looted', University of South Africa, Pretoria, 22 September 2022. He emphasised the fact that African countries requesting debt relief from the Global North are counterproductive, because for every dollar received through international aid, Africa loses more than double, to illicit financial flows.

engaged in looting within the continent). The other side of the coin could be presented as self-inflicted suffering, through actions that undermine one's own well-being and development. Poverty thus experienced becomes a paradox in developing countries and in sub-Saharan Africa, endowed in particular with rich soils and natural resources. Poverty here is often perceived as a colonial fatality or the offshoot from an unjust society. Human rights reaffirm that people bear primary responsibility for the realisation of their rights individually and collectively. Development requires 'removal of major sources of *unfreedom* such as poverty, since freedom is not only the primary end of development'.[2] It would be interesting to find out whether the right to development, which advocates people's fundamental rights to a better life, is not simply a smokescreen used to camouflage all types of misdeeds. Africans may also be affected by their colonial heritage through ambivalent behaviour.[3] This chapter therefore analyses the concept by showing that many underdeveloped countries keep protesting for more rights, insisting, for instance, that the RtD should be justiciable,[4] but there are still pockets of hypocrisy and ambiguity, because many call loudly for emancipation, while underneath they work less to advance the development process. Indeed, because of repeated financial scandals, many countries are no longer trustworthy to Western donors who fear that their funds will be wasted. Providing funding is perceived as an 'impending doom', reflecting a pessimistic expectation that funds lent will be misappropriated. Substantial foreign funds have been poured into the development of African states over decades, and the development plans drafted. It would be interesting to find out whether those investments and cash flows have improved the lives of millions of Africans, as this chapter examines, for instance, the cases of Nigeria and Cameroon. Finally, it is also important to identify

2 A Sen *Development as freedom* (1999) 182.

3 HK Bhabha *The location of culture* (1994), developing the post-colonial theory that highlights the controversial 'desire of a thing and its opposite'. He adapted the term from psychoanalysis to explain the complex fractured relation between the colonisers and the colonised.

4 The 'right of man' is a declaration of fundamental human rights. A Sengupta 'On the theory and practice of the right to development' (2002) 24 *Human Rights Quarterly* 837-889.

pitfalls and loopholes that divert the African continent from its long journey towards the fulfilment of the RtD's claim.[5]

2 Defining human rights

Human rights are the basic rights and freedoms that belong to every human being. They are generally understood as universal, inherent and indivisible rights that protect human dignity and enable people to live freely and with equality. The Universal Declaration of Human Rights (Universal Declaration) provides a foundational international statement of these rights. In simple terms, human rights are the fundamental rights and freedoms inherent to all human beings, regardless of nationality, race, sex, religion, social status or other circumstances.[6]

2.1 Defining development

Development means the process of growth, improvement or positive change over time. For instance, in human development there are improvements in health, quality of life, skills and education. Development is the process of becoming better, more advanced or more complete. Contemporary RtD scholarship treats development as a problem of international political economy rather than primarily as a matter of domestic development policy. Development should not be understood merely as a domestic policy problem, but as a problem embedded in the structure of the international political economy. Underdevelopment cannot be adequately explained by domestic institutional weaknesses. Instead, this approach examines how international economic rules distribute power, resources and decision-making authority between the Global North and the Global South. The 1986 UN Declaration on the Right to Development (DRtD) links the right to development to self-determination, sovereignty over natural resources, international cooperation and the creation of a new international economic order. This means recognising that development is not only something that

5 The paradox of poverty in Africa. The continent is still underdeveloped even with more internal resources andongoing aid opportunities made available from the international community.

6 Art 22(1) of the African Charter provides that '[a]ll peoples shall have the right to their economic, social and cultural development with due regard to their freedom and identity and the equal enjoyment of the common heritage of mankind'.

'states do internally' but also depends on the international conditions within which states exercise their development choices.[7]

Furthermore, some scholars emphasise structural inequality, international economic relations and continuing legacies of colonialism as explanations for underdevelopment. Structural inequalities are reproduced by institutions, social structures, class relations, gender or economic systems. Prominent figures include Karl Marx, who speaks of class inequalities arising from capitalism and production in his work, *Das Kapital*. Max Weber also discusses inequality through class, status and party, rather than class alone. He wrote *Economy and society* (1922). Nancy Fraser writes about economic redistribution and the institutional structure of injustice. She discussed these themes in *Justice interruptus* (1997); *Scales of justice* (2008). The continuing legacies of colonisation show how colonial political, economic, cultural and knowledge structures persist after formal independence. Relevant scholars and works include Frantz Fanon, who argues that colonisation continues to shape psychological identity, social relations and psychological and political structures in his work *Black skin, white masks* (1952); and post-colonial political structures in his work *The wretched of the earth (*1961). Aimé Césaire, from the Caribbean, argues that colonialism produces enduring systems of exploitation, racism and dehumanisation, in *Discourse on colonialism* (1950). Michel Foucault speaks about institutional power and social control in *Discipline and punish* (1993). Finally, Edward Said argues that colonial representations and knowledge systems continue to shape the perception of formerly colonised people in his work *Orientalism* (1993).

7 S Amin speaks of dependency and unequal development. S Amin *Accumulation on a world scale: A critique of the theory of underdevelopment* (1974); S Amin *Unequal development: An essay on the social formations of peripheral capitalism* (1976). Rodrik speaks of globalisation, trade and development. Rodrik approaches development somewhat differently from Amin. Rodrik does not argue that international structures completely determine domestic development. Rather, he examines the interaction between domestic institutions and the international economic system. D Rodrik *Has globalization gone too far?* (1997); D Rodrik *The globalization paradox: Democracy and the future of the world economy (2011).*

2.2 Defining the right to development

The RtD engages with central principles of international human rights law, namely, the 'freedom from want' and 'freedom from poverty'. Freedom is what every human being yearns for, even though they may sometimes live like caged birds under tyranny. Freedom is a human right and, as such, freedom and poverty do not walk hand-in-hand.[8] The right to development is no longer merely an informal claim; it has become part of international customary law and has evolved into a more concrete right articulated in United Nations (UN) statements and implicitly protected via human dignity, freedom and equality as well as protected socio-economic rights. It remains a subject of legal debate, including questions of justiciability at the international level.[9] However, the RtD also adds value to the existing human rights framework. This is reflected in the declaration by states: 'Under the Universal Declaration of Human Rights (UDHR),everyone is entitled to a social and international order in which the rights and freedoms set forth in that declaration can be fully realised.'[10] The RtD is a human right because human rights reaffirm the fact that people bear primary responsibility for the realisation of their rights individually and collectively. Human rights are described as 'the agency aspect of the individual, which stresses the capacity of people to help themselves. Collectively, however, individuals are supported by the enabling environment that is guaranteed by the state, protecting individuals' rights to adequate health care, food, housing, education and freedom of expression.[11]

Besides, as the case will be in this chapter, related questions arise in relation to money transfers, including the freedom to undertake international financial transactions by sending or receiving money without hindrances. States have a moral obligation to ensure the physical and economic access of their citizens to healthy living. Therefore, the added value of the RtD process is the realisation of all the rights of all people and not only selected rights, because human rights are interdependent,

8 Freedom is incompatible with poverty: A poor man is not a free man, since the Universal Declaration of Human Rights encapsulates also freedom from want. The RtD is first and foremost a human right that fights against pauperism.
9 NG Villaroman 'The right to development: Exploring the legal basis of a supernorm' (2010) 22 *Florida Journal of International Law* 299.
10 Sengupta (n 4) 198.
11 Sengupta (n 4) 182.

indivisible and mutually reinforcing. For instance, the realisation of an individual's right to clean water strengthens other human rights such as the right to access adequate health care. However, denying someone the right to receive or to send money through an international platform of mobile money transfer adopted by signatory countries, can contribute to poverty and obstruct the achievement of the RtD.

2.3 Defining poverty

Poverty is the state of not having enough material possessions or income to meet a person's basic needs. Poverty may include some political elements. Absolute poverty measures and compares incomes against the amount needed to meet personal basic needs such as clothing and shelter. There are different ways to identify the type of poverty involved: rural poverty.[12] There are many root causes of poverty: population growth; lack of resources; low agricultural productivity; underutilisation of resources; rising prices; unemployment; and shortages of capital.[13]

2.4 The poverty right

Poverty has serious consequences. The concept of poverty undermines economic and social rights to health, adequate housing, food, safe water and the right to education. The same may be true of civil and political rights such as the right to a fair trial, political participation and security of persons. When all these rights are nullified by poverty, it can then be called the 'poverty right'.

2.5 The 'right to poverty'

The 'right to poverty' is a term coined here for rhetorical and stylistic purposes, an irony or *antiphrase* of the right to development. There is no generally recognised international human right formally called the 'right to poverty' comparable to the right to development, the right to education or the right to health. However, the expression 'right to

12 Poverty. The definition is proposed online through http//www.ohchr,org. dimension of poverty (accessed 25 May 2026).

13 Poverty. Another definition extracted from https//www.en.wikipedia.org.wiki (accessed 25 May 2026).

poverty' can be used as a philosophical and stylistic figure of contrast and irony: right to development versus right to poverty; it can be used as a stylistic figure of *chiasmic* structure, a b/b a = poverty right/right to poverty; it is finally an antagonistic irony of the legal concept RtD. The right to poverty could mean that a person should retain the freedom to choose a simple, materially poor or non-development-oriented way of life, but that does not necessarily create a legal 'right to poverty'. This raises an important distinction: A person may have a right to choose a simple way of life; that does not necessarily create a legal 'right to poverty'. The claim about 'illicit financial flows' consequently points to the impossibility of the right to development (RtD).[14] From this view, the chapter argues that if achieving the right to development appears impossible, this ironically suggests the possibility of its opposite, namely, the 'right to poverty'. Given the overwhelming presence of poverty, the idea of absolute freedom would be an illusion, because pockets of poverty in the world still prevail which constitutes a form of unfreedom. The pernicious presence of poverty, in general, and the destructive effects of self-inflicted poverty, in particular, negate freedom.

2.5.1 Self-inflicted poverty

The expression 'self-inflicted poverty' in this chapter is used to describe deliberately destructive financial behaviour. It could mean that some individuals or groups of people, through their actions, are opting for a form of non-development-oriented way of life, by looting public funds and national resources, thereby depriving other citizens of their basic human rights, including the RtD, as discussed in this chapter.

However, it should be stated that the concept of 'self-inflicted poverty' is controversial, and the controversy requires clarification. Self-inflicted poverty refers to poverty that is substantially contributed to by an individual's or group's own decisions, conduct or choices, rather than being caused exclusively by external circumstances. Examples sometimes given include persistent refusal to work despite having realistic opportunities, deliberately destructive financial behaviour, repeated decisions that undermine one's ability to meet basic needs. However, this concept must be used with care. A more academically defensible formulation is: Self-

14 Kamga (n 1).

inflicted poverty refers to a condition of poverty in which individual or collective decisions or behaviours constitute a significant contributing factor, while recognising that structural and external factors may also be involved. Poverty is rarely produced by one factor alone. A person's circumstances may also involve unemployment, discrimination, war, colonial or historical inequalities, poor governance, lack of education, disability, economic crisis, unequal access to resources, environmental disasters, and political exclusion. Consequently, saying that someone is 'poor by choice' can oversimplify a complex socio economic reality. Given all these agreements, disagreements, discourse, counter-discourse and polemics around the RtD concept, some scholars have stated that the RtD is a shapeless *unicorn*, it looks like a dismembered monster, like Frankenstein's creature. It 'is a right without tail or head, a right that weakens the discourse of human rights; the jurisprudence'.[15]

2.5.2 Relationship between the concepts of human rights, poverty, the poverty right, the 'right to poverty', self-inflicted poverty and the right to development

The relationship between the above-stated concepts can be understood as follows: Human rights provide the broader framework of human dignity and freedom. The right to development seeks to ensure that people and peoples can participate in and benefit from development. Poverty may constitute deprivation that prevents people from fully enjoying their human rights and development opportunities. 'Self-inflicted poverty' in this chapter describes poverty in which certain decisions are considered a significant contributing factor to wider underdevelopment.

'Right to poverty' is primarily a conceptual and philosophical proposition; in this chapter, it is not an established international human right. However, it should be acknowledged that Western countries have,

15 J Donnelly, E Bello & A Vandenbogaerde, quoted in the abstract of *Concretisation du droit au developpement en Afrique, le cas du Cameroun: defies, enjeux et opportunites* 9. J Donnelly 'In search of the unicorn: The jurisprudence and politics of the right to development' (1985) 15 *California Western International Law Journal* 473; E Bello 'Article 22 of the African Charter on Human and Peoples' Rights' in E Bello & BA Ajibola (eds) *Essays in honour of Judge Taslim Olawale Elias* (1992) 447, 462; A Vandenbogaerde 'The right to development in international human rights law: A call for its dissolution' (2013) 31 *Netherlands Quarterly of Human Rights* 187.

for decades, provided economic assistance to developing countries in the Global South.

3 Western aid to Africa and the Global South

Aid is defined as money, food, opportunities and other resources sent to help countries in difficult situations. In this chapter, the focus is on assistance from Western donor countries in the form of foreign aid through aid agencies.[16] In 2013, development aid fell by 4 per cent due to the continuing financial crisis and eurozone turmoil that has led several Western governments to tighten their budgets, which has had a direct impact on development aid.[17] There has been a noticeable shift in aid allocation away from the poorest countries, towards middle-income countries: Yemen, $814 million; Nigeria, $814 million; Syria, $774 million; Sudan, $488 million; Somalia, $445 million. Bilateral aid to sub-Saharan Africa was US $26,2 billion, representing a fall of 7 per cent.[18]

Regarding foreign aid by country in 2022, the US budgeted $38 billion in 2021 for foreign aid, spending almost 25 per cent of that aid to ten countries: Ethiopia ($13 billion); Jordan ($1.03 billion); Afghanistan ($860 million); South Sudan ($821 million); Congo ($814 million).

Africa is the biggest foreign aid recipient. Every year, Africa receives billions of dollars in foreign aid and development assistance to alleviate hunger and poverty and to foster economic development, democratic governance and the rule of law, without jeopardising peace.[19]

However, there has been a dramatic fall in aid since the United States Agency for International Development (USAID) ceased administering foreign assistance awards under the Trump administration. Available evidence now allows us to quantify the 2025-2026 US aid shock to Africa much more precisely. The US Government Accountability Office reports

16 M Izobo 'The impact of foreign aid in Africa: A case study of Botswana and Somalia' (2020) 5 *PROLAW Student Journal* 1-13.

17 OECD 'Aid to poor countries slips further as governments tighten budgets' 3 April 2013, https://www.oecd.org/newsroom/aid-to-poor-countries-slips-further-as-governments-tighten-budgets.htm (accessed 2 May 2024).

18 Concern Worldwide US 'Foreign aid by country: Who's getting the most – and how much?' 7 February 2022, https://www.concernusa.org/story/foreign-aid-by-country' (accessed 30 September 2026).

19 S Margareta 'A scramble for foreign aid and armed conflicts' dissertation, Uppsala University, 2012, 13.

that USAID ceased administering foreign assistance awards on 1 July 2025, with remaining awards transferred to the US State Department.

3.1 The major figures

Measure	2024	2025	Change
US ODA globally	about $67.3bn	about $29bn	−56.9%
USAID global outlays	$32.48bn	$24.97bn	−23%
USAID global obligations	$35.44bn	$20.32bn	−43%
Humanitarian USAID outlays	$8.0bn	$5.8bn	−27%
Humanitarian assistance to sub-Saharan Africa	—	—	−42% in 2025

The Organisation for Economic Co-operation and Development (OECD) reports that total US official development assistance fell 56,9 per cent in 2025 to approximately $29 billion, after the UD had been the world's largest ODA provider in 2024. Africa was particularly exposed. Before the cuts, Africa was a major destination for US development assistance. The OECD reports that in 2024 the US allocated $15,9 billion in bilateral ODA to African countries, representing 26,9 per cent of gross bilateral ODA. USAID alone spent more than $12 billion in sub-Saharan Africa in 2024, according to government data.[20]

Despite substantial foreign financial assistance, little to no improvement has been made in terms of socio-economic or political development in the areas of the rule of law and democratic governance, as Africa remains the poorest continent in the world according to gross national income (GNI) and the Human Development Index (HDI).[21] Intended results have not been achieved considering the vast amount of money received in foreign aid for development. Efforts to curb poverty are constantly marred by dictatorship and bad governance and high levels of corruption. Aid that comes amidst all these tumults and vices

20 Figures attributed to Semafor Africa (2025).

21 KB Tang & D Bundhoo 'Foreign aid and economic growth in developing countries: Evidence from sub-Saharan Africa' (2017) 7 *Theoretical Economics Letters* 1473.

may simply vanish into thin air, bringing back poverty and sending the development goals packing. In this regard, it has been argued that 'corruption, bad policies and weak governance will make aid ineffective'.[22] Most African countries are living in an ambivalent situation, with one foot in the development process and the other in persistent poverty.

4 Adapting the theory of ambivalence to the right to development

4.1 Post-colonialism and the theory of ambivalence

Ambivalence generally is the experience of simultaneous and conflicting feelings, attitudes, desires or intentions towards the same person, object or decision. For example: 'I want to accept the opportunity, but at the same time I do not want it.' The person may genuinely experience both impulses:

(a) Acceptance ⏩ Rejection
(b) Desire ⏩ Fear
(c) Approach ⏩ Avoidance
(d) Yes ⏩ No

This is called psychological ambivalence.

4.2 Applying ambivalence to the right to development

Bhabha does not formulate an ambivalence theory specifically for the RtD. Rather, his post-colonial concept of colonial ambivalence can be applied to aspects of development discourse that reflect continuing colonial relations. For Bhabha, colonial authority is inherently ambivalent. Two steps express the ambivalence:

Step one: 'prescribing one thing and applying the contrary'. The coloniser wants the colonised to become similar to the coloniser: educated, modern, civilised and governed according to European models. Bhabha describes the colonised subject as 'almost the same, but not quite' in *The location of culture* (1994) and 'Of mimicry and man: The ambivalence of colonial discourse' (1984).

22 W James, keynote address, the Woodrow International Centre,Washington DC, 2002.

Step two: wanting something while desiring its opposite (a stylistic oxymoron that is central to this chapter).

4.3 The possible connection of ambivalence to the right to development

There is an ambivalent relationship with development. A post-colonial society may pursue development using institutions, concepts and standards inherited from colonialism, while seeking to overcome colonial inequalities, in the meantime, some individuals may pursue personal enrichment at the expense of the wider community. Development, therefore, may be ambivalent. It can be a means of emancipation, as well as an instrument of alienation. Bhabha's framework encourages us to ask whether in Africa development is treated as a universal right, mainly historically shaped by Western models or as a personal claim in the hands of a few tyrants, dictators and looters, who perpetually loot or conspire with foreign Western looters, to enrich and 'develop' themselves while their compatriots are left to swim in pools of poverty, underdevelopment and *unfreedom*.

Post-colonial theory examines cultural, political and psychological legacies of colonialism. It is a literary theory or critical approach. As a critical theory, post-colonialism explains and illustrates the ideology and practices of neo-colonialism, following the formal end of colonialism. Bhabha himself adapted the term 'ambivalence' from psychoanalysis. The notion of ambivalence in post-colonial studies was developed by Bhabha (1994), influenced by the semiotics and psychoanalysis of Jacques Lacan to explain the complex and fractured relationship between the coloniser and the colonised. This chapter's adaptation of the theory of ambivalence in this study is to extend this relation to the local elements or dynamics of wealth and development, and the dynamics of poverty and backwardness.[23] According to Bhabha, this relationship is manifested through 'attraction' and 'repulsion'.

23 Bhabha (n 3).

4.3.1 'Attraction' and 'repulsion'

In Bhabha's post-colonial framework, attraction and repulsion can be used to explain why societies may simultaneously embrace and resist aspects of modern development. This relation is conceptualised as a simultaneous tension, 'attraction' and 'repulsion' in relation to development. There is a clear justification for the selection of Nigeria and Cameroon as case studies. This can be illustrated as follows:

(1) 'Attraction' – adoption – development outcomes
(2) 'Repulsion' – resistance or rejection – refusal of development

A country may adopt development models, even when these are perceived as a form of colonial dependency (positive). However, in the case studies examined here, resistance may take destructive forms, such as looting and embezzlement. The relationship thus contrasts positive and negative outcomes

For instance, Cameroon may attract foreign investments and simultaneously squander the funds, with money vanishing through overbilling for capital projects, fraudulent procurement contracts, financing of unfinished construction projects and diversion of money into fictitious projects and companies, and payment of substantial salaries to ghost workers. The colonised or formerly colonised person in our case study appears to support development and, at the same time, a rebel, wanting something and working willingly for its opposite. Post-colonial theory critiques traditional frameworks, arguing that they perpetuate colonial power dynamics and force the Global South nations to assimilate into Western capitalist models

The other side of the coin presented in this study is that the colonised person has undermined their own prospects, as the person is inwardly tormented by a dual option in Shakespeare's phrase: 'to be or not to be'. The person wants to be wealthier, developed and different, but the person remains the same poor entity, through destructive actions. The person thus embodies a duality: 'two in one'.[24]

In his post-colonial theory, Bhabha uses pairs of words 'different' and 'same' to describe how colonial powers and cultural identity work.

24 'Two in one' is a personal neologism which we adapt to the ambivalence theory.

He argued that colonisers try to force colonised people to become like them, but can only ever make them 'almost the same, but not quite'. This gap creates room for resistance and the development of new cultural identities. In the context of this work, resistance creates a paradox within Africa, in which some who call for development also resist it. Bhabha explores the dynamics of resistance through three core concepts: 'mimicry', 'ambivalence' and 'the Third Space'.[25]

5 Nigeria and Cameroon: A case study

The study here is about two geographically close African nations with some cultural affinities. The analysis adapts Bhabha's theory to illustrate developments in these countries of 'continual fluctuation between wanting something and desiring the opposite'. It describes a psychological and cultural state of simultaneous attraction towards development ideologies and rejection of the same development.

5.1 Cameroon and Nigeria as developing countries

For a comparative study of Cameroon and Nigeria (especially one examining the RtD, international political economy, poverty, governance, aid and migration), the following indicators are useful. The latest internationally comparable figures are available from major sources, while keeping the years explicit because the indicators are not all updated for the same year. These two neighbours are selected because of their proximity and certain similarities. Nigeria is the closest neighbour of Cameroon; geographically close and facing similar development challenges, as reflected in the Corruption Perceptions Index. The 2025 Corruption Perceptions Index (CPI) gives both Cameroon and Nigeria

25 Bhabha's concepts of mimicry, ambivalence and the Third Space (1994) explain the complexities of colonial power and cultural identity. Mimicry occurs when colonisers require colonised peoples to adopt European culture, language and values, producing subjects who are 'almost the same, but not quite'. This difference creates scope for resistance and the emergence of new cultural identities. Ambivalence refers to the contradictory demands of colonial authority, which constructs colonised peoples as fundamentally different to justify domination, yet seeks to make them sufficiently similar to demonstrate the apparent success of its 'civilising mission'. The Third Space describes the in-between space in which cultures encounter, mix and negotiate with one another, enabling the formation of new, hybrid identities rather than requiring the exclusive adoption of one culture over another.

a score of 26 out of 100, placing each at 142nd out of 182 countries. The CPI measures perceived public-sector corruption. In 2023, net official development assistance and official aid received, measured in constant 2023 dollars, was approximately as follows: Cameroon, US $940 million; Nigeria, US $3.596 billion. Nigeria therefore, received considerably more aid in absolute terms, partly reflecting its much larger population and economy.

The migration figures also reveal an important difference. The UN's International Migrant Stock 2024 dataset estimates that approximately 410 000 people born in Cameroon were living abroad. Approximately 2,09 million Nigerians were living abroad. Cameroon had approximately 625 000 immigrants, while Nigeria had approximately 1,26 million in 2024. This is important because migration should not simply be interpreted as a 'failure of development'. Migration can reflect economic opportunity, education, family networks, conflict, insecurity, labour demand and many other factors. The UN explicitly recognises migrants' contributions to inclusive growth and sustainable development. Both countries receive substantial Western development assistance, which they aim to use to realise their RtD, and they also raise much money from their abundant mineral resources and other internally generated revenue; yet, development remains uneven because of looting, diverting funds intended for humanitarian and capital projects. Their economies are also weakened from within because of many human factors, including poor health among their populations. A good number of African workers involved in production are sick and lack access to medical attention and care. There is no development without a good healthcare system.

5.2 Cameroon

In Cameroon, the theory of ambivalence is exemplified through many financial scandals, including the 'COVID-19 scandal' and the AFCON stadium construction scandals. In the COVID-19 case, the government, through its 'attraction' to development, embraced the modern healthcare system, by joining hands with the international community to curb the spread of COVID-19. For such humanitarian engagement, millions of dollars were provided to the authorities to address the crisis and care for those affected, but simultaneously, 'repulsion' and resistance to that development unfolded. The health scheme loan was reportedly undermined by high-level embezzlement. The money received from

donors to fight the pandemic and underdevelopment was reportedly missing, and Cameroonian rights groups,[26] opposition parties and local media were asking the government to investigate and publish its findings. Much of the US $335 million loan from the International Monetary Fund (IMF) could not be accounted for, and the audit bench of the Supreme Court reported irregularities involving ministers in the management of the COVID-19 funds. The money should have been invested to save lives, assist suffering people, alleviate poverty and foster the RtD scheme. It was reported that, in June 2020, the awarding of COVID-19 contracts to companies did not follow procurement procedures, creating opportunities for massive corruption. In one case, the Ministry of Scientific Research received US $9 million to produce drugs such as chloroquine locally, and the ministry instead bought the chloroquine from China at a cost amounting to 30 per cent of the allocation.[27] At least 15 officials appeared before commissions of investigation. The cases involved overbilling and failure to render services or provide supplies after payment, fake companies springing up all of a sudden to ease money laundering, and so forth. The much awaited results of this investigation are yet to be made public, and the IMF requested urgently that a report be made to its head office.

After this 'COVID-19 scandal' involving foreign aid vanishing, there have also been allegations of embezzlement in Cameroon of internally generated resources allocated to the construction of sports complexes. The aftermath of the Africa Cup of Nations 2021 (AFCON) brought to light other scandals surrounding the stadium construction for that event, with particular attention to the Yaoundé 'Olembe sports complex' (also known as the 'Paul Biya sports complex') in a 'state of no-accountability'.[28] The public in Cameroon has questioned the use of 163 billion CFA francs, raised for the construction of a major sports complex in Yaoundé (with football pitches, gymnasiums, hotels, residential quarters, commercial centres and cinemas). However, over time, the vast

26 EK Moki 'Cameroon investigates the missing of $335 million', www.voanews,com/africa/ 31 March 2021 (accessed 4 July 2024). He wrote, eg, about how in Cameroon they are still investigating the missing $335 million, in COVID-19 aid assistance funds from the International Monetary Fund (IMF), and this case is henceforth known there as the Cameroon 'COVID-19 GATE' scandal.

27 Moki (n 26).

28 As above.

construction, reportedly owing to a funding shortfall, was restricted only to the football pitch and the vicinity. Because of insufficient funds, the constructing companies even stopped work on the site. Where had the 163 billion CFA francs gone? With no public accounting for what had happened to that money so far, as the AFCON competition drew nearer in January 2022, a new presidential decree even revived works with an additional 55 billion CFA francs, to fund the completion of the stadium only. This same presidential decree also revived the case of embezzlement and suspicion surrounding the construction of the complex, launched on 7 March 2017, which was supposed to last for only two to three years. The Cameroonian people were robbed by looters and therefore excluded financially from the potential benefits of this major investment in a sports complex, with proposed facilities such as five-star hotel, hypermarkets, shopping malls, cinema halls and shops; these could have had a good financial return on business investment. However, only a stadium was completed assorted with football pitches, constructed at a stated cost of 163 billion CFA francs plus an additional 50 billion CFA francs, making a total of 213 billion CFA francs, whereas a comparable example of the same stadium constructed in Morocco would obtain for 55 billion CFA francs. It was also alleged that funds were being shared between the officials and the Western construction companies, through overbilling and kick-backs.[29]

5.3 Nigeria

Bhabha's theory of ambivalence can be exemplified through the same duality between 'attraction' towards a sound development process (with investment, sound management) and simultaneously 'repulsion' or resistance to that same development goal (by deviating from it through widespread embezzlement, financial crimes and limited improvements in citizens' livelihoods). There are numerous allegations of significant looting from the government budget in Nigeria, for instance, gross budget mismanagement within the Federal Inland Revenue Service. Investigations have sought to establish how the National Assembly of Nigeria misappropriated funds from the national treasury, by

29 As above.

mismanaging billions of naira through illegal expenditures and fraud: [30] It was revealed by an audit that about 3,5 billion naira was misappropriated in 2016 by the management of the National Assembly and discovered almost eight years later in 2024. The monies were siphoned through various schemes, such as failure to account for advances, financial documentation irregularities, overpayments for goods, overbilling, controversial purchases and diversion of funds.[31] The reports released in 2024 noted how the agency failed to provide receipts, vouchers or contract documents for many transactions made in 2016. 'The sum of 66 713 355,08 naira being irregular expenditure, should be recovered from the officers who approved those payments', the auditor instructed. As a reminder, the salary of each member of the National Assembly is around 15 million naira per month (US $ 80 000), hyperbolically the highest salary in the country; meanwhile, a university professor in the same country to date earns less than $1 200 per month. Despite salaries far exceeding those of many other workers, some greedy Africans still want to empty the treasury and impoverish their country; these are individuals entrusted with the civic mission to watch over the country's wealth. It is in this same vein that the Economic and Financial Crimes Commission (EFCC) in Nigeria arrested the Accountant-General of the Federation over an alleged 80 billion naira fraud, in April 2022.[32] The information showed through intelligence that the AGF misappropriated this money through bogus consultancies and other illegal activities using proxies, family members, close associates and money laundering. They found that the money was laundered through real estate investments in Kano and Abuja.

Corruption destroys the fabric of society, its economy, and also contributes immensely to poverty. A Nigerian case illustrates how corruption is plunging Nigerians further into poverty. In 2021, the Socio-Economic Rights and Accountability Project (SERAP)[33] published a report revealing how widespread and systemic corruption in ministries

30 This extract is from B Akintunde, www.premiumtimesng.com/news/headlines. (accessed 1 November 2024).
31 Akintunde (n 30).
32 M Fatunmole (ICIR), https://www.icir Nigeria.org/efcc-arrest-accountant-general-of-federation-over-n80-billion-fraud/ (accessed 13 August 2022).
33 Figures and data are extracted from SERAP magazine quoted by the magazine *Vanguard News* Nigeria.

and agencies, especially in the education, health and water sectors, is plunging millions of Nigerians into poverty. According to that report, 'budget fraud, procurement fraud, embezzlement ... lead to failure in the delivery services'. This report is titled 'The ignored pandemic' and it shows that corruption contributes to the consequential suffering of people living in the poor neighbourhoods (57,30 per cent) with young people aged between 18 and 35, 'poor people are the victims and not the perpetrators of corruption in the health, education, and water sectors'.[34] According to the report, 'many of the 36 states in Nigeria have no documented policies for helping people living in poverty or people earning low income, to have access to health, education and water' (their given right). The report reads that 93,20 per cent of people living in poor neighbourhoods were younger than 60 years of age. People living in poverty were mostly self-employed (57,20 per cent).

Considering the magnitude of this scourge reflected in these figures, we cannot talk here of an enabling environment guaranteed by the state to protect the elementary rights of individuals. Why should citizens have to dig their own wells for water, buy petrol generators to produce their domestic electricity, or repair basic systems and services necessary for daily life? This happens in a country endowed with resources and all means to improve the lives of its citizens. Of course, the misappropriation of state funds by government agents also affect these major oil refineries that have become financially distressed and abandoned in the wilderness. They have never been operational for three decades, completely abandoned; meanwhile, this great producer of crude oil in Africa (with refineries closed) keeps importing much of its refined petroleum products from various corners of this world like a dependent economy. This gruesome negligence has created a huge budget deficit, brain drain, leading to severe economic strain. This situation will definitely nullify every effort to develop, and to build human infrastructures for a sustainable move. By looting foreign aid and siphoning their own money, Africans are likely to jeopardise their RtD, and bury themselves eternally into poverty. Low salaries and inadequate infrastructure in the health and the education sectors, scarcity of water and lack of electricity in major cities (which scares away investors) may have harmful consequences for the

34 Fatunmole (n 32).

psychological and physical stability of workers. This will also contribute to the exodus of highly skilled and qualified workers to Western countries where they think they may find better pay and an enabling environment, working conditions for a better income.

A major consequence is this brain drain, called in Yoruba parlance the *japa* syndrome (escaping to overseas countries), is the order of the day in Nigeria.[35] African governments lose many skilled workers to the phenomenon of brain drain. This occurs, for instance, when several medical doctors, nurses, engineers, teachers, who over the years have been trained in higher public institutions, most of the time with government funding, finally graduate. However, instead of staying, they leave the country looking for greener pastures; they abscond from their job and they *japa*..[36] It is said that the 'individual is helped by an enabling environment guaranteed by the state, protecting the rights of individual to adequate health, housing, education'.[37]

6 From mobile money to 'immobile money': Financial exclusion as a threat to the right to development

'Where trade thrives, people thrive too.'[38] Otherwise, when the chain of money transfers is deliberately restricted somewhere in the link of exchange, people suffer and development will also be crippled. As a matter of fact, through exclusion, many are left out of the financial system, underserved, meaning that they may have access to mobile money, but just to receive because they are living in a receiving country where sending money abroad is not permitted through platforms of transfer whose core principle is to receive and send. In Africa there is a recurrent abuse of international financial platforms' principles for money transfer such as MoneyGram (MG), Western Union (WU) and many others. Some countries, including Nigeria, have failed to apply the terms of free financial flow existing and agreed upon between stakeholders, the Global North to Global South (*vice versa*), south to south, with a

35 The *japa* (the practice of leaving the country) is a Yoruba expression meaning 'dash away'. This word has been in use in Nigeria since a few years ago during hardship and the Naira currency depreciation in 2022.
36 This expression has been explained above.
37 Sengupta (n 4).
38 A Banga, Executive Chairman Mastercard, 'Financial inclusion', www.weforum.org/agenda/2021/08 (accessed 11 August 2022).

view to improving the livelihood of people by strengthening their RtD and reducing the development gap. Sending and receiving money can alleviate poverty within families in developing regions of the world. This exchange or transfer in principle should generate benefits for Africans (the poorest continent, rich in natural resources); but it has instead frustrated and brought nightmares to many Africans.[39]

These international money transfers support development by providing meaningful relief in the daily lives of people with medium and low incomes, or those who live below the poverty line. The mechanisms of money transfer have been reduced to their simplest expression, easily operational through various platforms (Western Union, MoneyGram and many others), not overly centralised in banks, within the reach of all, the rich, the poor and the needy. It is an instrument of development that relies on financial solidarity and the sharing of resources between all people. For instance, a worker who lives and works in Europe, Asia or in the Middle East will be able from time to time to send some money to their family in Africa to meet essential needs or support entrepreneurial activities. It is also a means of contributing to children's education, addressing urgent health needs and assisting in times of distress, and so forth. There are dynamics of development upstream and downstream, when the terms of giving and receiving agreed upon are respected under the clauses between the co-signatory countries. These two platforms differ from transfers that use Visa, Master cards, a sophisticated, digitised and sometimes highly centralised system.

However, a question lingers: What would happen to the transfer chain, if a country forming part of this chain refrained from transferring its money abroad for its customers' needs, while limiting itself to receiving money exclusively from other countries? This is simply selfishness, autarky, confinement, insularity, withdrawal into oneself, which undermines solidarity and harmonisation in the concert of give and take among civilised nations. It is even a possible scam (a clever but

39 In fact, this 'mobile money' has simply been economically hijacked by some countries in the sub-region, who (for unknown reasons) chose unilaterally to adopt a one-way approach (receiving money but not sending it). This attitude prevails at the expense of other fellow signatories who abide by the rules of sending and receiving money. It is no secret that this going solo will not foster the struggle to achieve the goals of RtD in Africa, because some make the money 'mobile', while others deliberately turn it 'immobile'.

dishonest way of making money) to the detriment of the rest of the co-signatory countries. In other words, this unilateral conduct will only benefit the citizens of country 'A' who are expatriates in country 'B', outside their mother land, and who take advantage of the free transfer regime in the host B (sending) country of residence, to work, gather money from there, and send it whenever they want in their country. The reverse situation would be unfair especially to foreigners living and working in country 'A' (which does not allow outward transfers); because of laws, no one is allowed to send out their money formally through MoneyGram or Western Union. While B sends and receives, A receives, but does not send. This is an inconsistency in the operation of money transfer agencies. This breach in the agreement disrupts the money transfer system among the member countries; this asymmetry does not advance the cause of development, RtD, by mutual aid and cooperation among the poor within the developing countries. Unfortunately, what obtains for Nigeria in the African diaspora may not be realised by other African aliens residing in Nigeria. Foreign nationals living there cannot transfer anything out of Nigeria through electronic wire transfers or mobile money. Absurdly, aliens living in Nigeria seem not to have the right to contribute to the iaspora remittance in their respective countries of origin, and this is an alienation of their human rights, or their RtD.

6.1 Rhetoric and puzzles in the banking system

In Nigeria, the sign 'Transfer of money' can be found in banks, but this wording is ambiguous: Does it mean to send and receive money, does it mean sending only, or perhaps receiving only? Ordinarily, money transfer is a two-way process, sending money and receiving money. However, on its business page, Western Union presentsan enigmatic statement in a dialogue box, responding to customers' concerns on its questionable 'one-way' monetary operation in Nigeria.[40] Western Union and similar providers may be regarded as inconsistent, as they keep a double-dealing system in Africa. They tolerate the inoperability of Western Union in Nigeria, while turning a blind eye to some abuses in their mobile money

40 Western Union, https//www.westernunion.com.sending-and-receiving-money-in-Nigeria. (accessed 17 August 2022).

platform. Yet, they continue to promote the slogan as they all say: We are 'powering development'.[41]

7 Gender imbalance, financial exclusion and poverty in sub-Saharan Africa

Patriarchy plays a negative role in the financial exclusion of women in Africa, by excluding women or paying them far less than men, for the same work, despite comparable competence and qualifications. Globally, and particularly in Africa, this inequality persists also through a legal incongruity: Although men and women may have formal equality before the law, this does not necessarily remedy inequality which stands between men and women in employment and financial outcomes. Yet, the RtD belongs to both men and women, who are interdependent and inseparable development partners. Although the financial contribution of men is crucial to overcoming poverty, women also play a decisive role in achieving this goal. However, 'glaring asymmetries' persist in the 'sexual division of labour', which is a practice specific to patriarchy.[42]

> Patriarchy is the oldest example of an abusive division of social activities. Most societies establish a distinction between the work of men and that of women based on political, religious and social criteria. For the employee, we speak of 'horizontal occupational segregation' and 'vertical segregation'.

In Africa today, 'horizontal segregation' has tended to decrease, because women have increasing access to job opportunities, thanks to corrective policies. The capitalist system develops through the productive activity of workers (men) and unpaid reproduction ensured by women, who work hard sometimes at the expense of their lives, to bring forth life. Reproduction and procreation include pregnancy, childbirth and motherhood, which are not paid for, whereas in medical terminology it is a 'labour' (*travail*), an act of great importance to populate humanity. This can constitute a financial injustice if one considers one job to be equal to another. Excessive patriarchal domination weighs down and oppresses women as important participants in development; there is the

41 This is a statement written in banks in Nigeria, to advertise the Western Union business.

42 DF Roventa 'Concepts fondamentaux pour les études de genre, editions des archives contemporaires' Agence Universitaire de la Francophonie, 2009.

outcry in Africa for the right of women to development. Thus, a strong patriarchy restricting qualified women's ingenuity at labour in Africa undermines development across the continent.

8 Proposing a panacea against poverty: The way forward

In view of these obstacles to African well-being, persistent financial crime calls for international donors to require systematic reviews, accountability, follow-up and reporting on the utilisation of funds granted to beneficiaries. In the context of this study, poverty is self-inflicted through numerous social problems. In fact, poverty in Africa is compounded from within, under the scourge of injustice, embezzlement, mismanagement, political chaos, wide discrepancies between rich and poor, overbilling, costly brain drain in the health, scientific and academic sectors. Selfishness and the deterioration of the terms of reciprocity in the transfer of mobile money through international commercial platforms, all these would not help in alleviating pockets of poverty in the world and particularly in Africa, and poverty is a human rights violation. Therefore, as a solution for African development, there is a need for locally driven change and new perspectives for a sustainable vision of growth, notably patriotism, resilience, accountability and honesty. A solution begins with the need for patriotic values and economic patriotism supported by consistent development initiatives based on political and monetary autonomy. Indeed, when we have remained a neo-colony, we do not develop. So, we need decentralised cooperation with the West, on the monetary level and on trade. Also, economic patriotism requires civic-mindedness, an end to the looting of state resources by an elite in power as seen in the case of Cameroon, Nigeria and many other neighbouring countries, victims of this conspiracy, because the looted money intended to develop our localities flies back to Europe under the guise of Western looters who initiate money laundering. Capital flight and 'kick-back' systems create economic porosity with flaws everywhere. Laziness is notorious, and Africa is the only continent that proposed more than 200 development initiatives, but all had failed. Moreover, Africa must find solutions to structural problems by getting rid of the old clichés, such as to depend outrageously on the aid and assistance from outside. They must set up agricultural and industrial policies that make it possible to saturate European markets with African products (Cameroonians, Nigerians, Gabonese, Congolese, Ivorians, and so forth) and, above

all, to refuse to produce to enrich former colonisers such as France, for example, that always lured its former colonies with aid and other financial assistance. Africans need to turn away from foreign aid (which looks like alms given to pitiable beggars), by establishing a 'win-win' business. Taking alms makes you a slave forever. Africa must work hard to experience its industrialisation, transform its raw materials and move to a market economy, by developing an intra-national trade between Africans (as is the case, for instance, of the Economic Community of West African States (ECOWAS) under construction), because to trade together is to fraternise, to unite and to overcome egotism, isolation and balkanisation. Poverty could also be a choice or an option. Poverty is neither a gift nor a curse from God. If you are poor, it could be by pure accident of life or contingency, but also you may have made a choice to be poor by looting yourself. Nobody made you poor, not God, not Satan. To deliver you from the claws of poverty, you need to think with a clean brain, and use that gift well. Then Africa should think well, avoid bad strategic choices or models focused exclusively on importations. This does not allow the return of foreign currencies, when there is an outward monetary flow. Many outflows of money to buy imported products create an outward-oriented economy that depends on foreign countries, because all purchases abroad are made in foreign currency. It would be necessary to oppose servitude to a foreign currency, with patriotism, revolt and resilience.[43] Africans must rupture the financial cord with France, as Guinea Conakry did, and other Francophone Arab countries (Algeria, Tunisia, Morocco, who had left the bosom of the francs, to create their common currency, the dinari). Loyalty to a servile currency will rather cause Africa to lose its treasure. This same resilience must face international organisations, so-called rescuers, that come in as a 'firefighter' to save African countries that are going adrift. They offer a lifeline to Africans, sometimes lending them money but, in the author's view, perpetuating their dependence. Africans must have the courage to say loud and clear 'no' to the International Monetary Fund (IMF), because this IMF has failed in its models of economic policies, which require African states to abolish subsidies or subventions. However, subsidisation of the economy by poor states is a good thing to

43 Equinox Television (Cameroon), debate on the future of CFA franc (2024).

back up huge governments' efforts in a developing Africa, which wants to be economically independent and sheltered from the injunctions of monetary institutions.[44]

9 Conclusion

This chapter has explored complex patterns of social behaviour in Africa, where social injustices and poverty undermine development. Can we still speak of realising the right to development when each step forward is followed by several steps backwards? Perceived metaphorically, most Africans keep on cutting the branches of development on which they stand. By their deeds, they are the instigators of financial crimes, but also the accomplices, stealing their own resources, sometimes together with their Western partners in the looting. The chapter argues that, in view of these crimes, they refuse to develop, while singing the tune of the RtD. The chapter has also argued that Africans are still asking themselves Shakespeare's famous question, uncertain which direction to take: 'To be or not to be?' Right to development or right to poverty? The majority in Africa are still unable to remove a major source of *unfreedom* such as dictatorship and poverty,[45] which they allegedly invite upon themselves as a result of squandering resources and opportunities. Torn apart by Bhabha's forces of 'attraction' and 'repulsion', the formerly colonised African might be attracted by the Western dream for wealth, development theories, the human rights legal system and the justiciability of their RtD, but simultaneously they reject the appeal to orderliness, as they embark rather on inhumane actions susceptible to make them sink and remain forever forsaken in the abyss of misery. Most Africans who yearn for RtD may, at the same time, be involved in looting their countries, by conspiring most of the time with Western looters, and these Africans may thereby perpetuate poverty and live in as though it were another right to choose. That is why the striking observation 'Africa is not poor, it has been looted'[46] may not be sufficient to picture the trouble of many Africans. The chapter therefore proposes a further antithesis: Africa is not dead, yet, it has been killed by some Africans. The result, the chapter

44 This view was from the participants in a newscast on Equinox Television debate, Cameroon (2023).
45 Sengupta (n 4).
46 Kamga (n 1).

argues, is a fragmented development landscape shaped by unaccountable governments, that publicly proclaim the importance of their RtD, while underneath they brew all sorts of iniquity. New perspectives, individual integrity, coherence, collective discipline and a strong sense of patriotism are therefore essential to advancing development in Africa.

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